

MESSAGE FROM THE CEO

The first newsletter of 2011 sees us starting the year full steam ahead. Many initiatives are planned this year to ensure we keep up the momentum of Green Crescent's partnerships with key players in the health industry. When I say partnerships, that means key health care organisations aimed at improving and preventing chronic illness. Working with these organisations is a priority for us at Green Crescent because health is our passion.

We have some great news for our policy holders; Green Crescent has secured a direct billing contract with the Dubai Health Authority, which means that our policy holders can avail of direct billing in any of the government hospitals in Dubai. We are very proud of this as we are the first company to have this privilege.

Green Crescent is pleased to announce that we have reached over 100,000 members. We have also received a license to issue life, disability and pension products. This license will enable us to issue the policies and services reflected in our mission

statement to become the highest quality employee benefits company within the MENA region.

Green Crescent is committed to offering customers access to world class Employee Benefits with customized plans consisting of Health, Life and Pensions and through a combination of product innovation, technology and highly dedicated employees – we want to ensure that our clients – your company - attract and retain a productive workforce.

Stay safe and healthy.

Carl J. Sardegna,
CEO Green Crescent Insurance Company

DHA AGREEMENT BENEFIT

As part of our exciting agreement with the Dubai Health Authority, Green Crescent members will now have access to Al Wasl hospital's **maternity services**.

Al Wasl Hospital is a hospital for mothers and children. It is the latest hospital from the Department of Health and Medical Services of Dubai Government. Al Wasl Hospital serves as a referral hospital due to its highly sophisticated and well equipped Neonatal Intensive Care Unit and Pediatric Surgery Unit.

This agreement is for Maternity services only and is on a referral basis.

For more information please contact us on CIM@green-crescent.com

LANDMARK AGREEMENT WITH DHA

Dubai Health Authority recently signed their first direct billing agreement with Green Crescent Insurance Company, providing members with access to DHA health facilities – that means that over 110,000 Green Crescent insurance card holders will now have referral access to all DHA public hospitals and primary health care centres in the Emirate of Dubai.

The agreement was signed by His Excellency Khalid Al Sheikh Mubarak, Deputy Director General of the DHA and Carl J. Sardegna CEO of Green Crescent Insurance Company.

H.E. Mubarak highlighted the importance of this agreement which reflects DHA's commitment to foster public-private partnerships. "At the DHA, it is our mission to provide the best possible health services to the

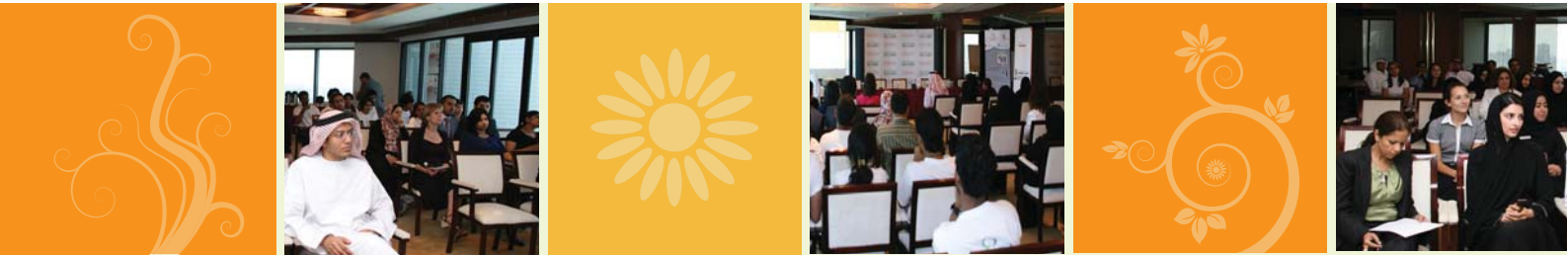
people living and working in Dubai as well as visitors who come to the UAE. Our facilities provide expert and specialised care especially in certain medical fields like maternity and child care and we are glad to extend our services to the members of Green Crescent Insurance Company."

This agreement was very important to Green Crescent as it aligns perfectly to company's philosophy of offering their members a choice. Carl Sardegna commented, "Our philosophy is to offer our members choice and by adding such outstanding and well-regarded facilities offered by DHA hospitals, we will enhance our product offerings"

Green Crescent's successful partnership with the Dubai Diabetes Centre at DHA in implementing Green Crescent's model for Diabetes Management

– where clinical outcomes and patient satisfaction were achieved – was a key element in developing the Green Crescent and DHA partnership further which also now includes maternity, child care and other specialised services.

Dr. Ibtisam Bastaki, Director of Business Development & Projects at the DHA also said "Green Crescent is the first insurance company to work and collaborate with DHA in providing the medical services to insured members. This agreement was preceded by an initial agreement whereby Green Crescent insurance holders had access to care at the Dubai Diabetes Centre which is a specialised centre for Diabetes management and care." Bastaki also confirmed that the agreement reflects the client's trust in DHA services and DHA's interest to collaborate with such private entities in future.



WARNING SIGNS OF TYPE TWO DIABETES

Pre-diabetes is an enormous and blossoming problem, closely tied to obesity. If strong preventative and educational steps are not taken by all nations, immediately, then the future burden on healthcare will be enormous.

Pre-diabetes is also a critical stage, for it is at this point that sufferers still have the lifestyle choices to turn their condition around. Early, decisive action can slow down or even halt the development of type 2 diabetes. One of the most insidious aspects of pre-diabetes is the fact that the sufferer often does not know that they have the condition until type 2 diabetes has developed.

How do I know if I have pre-diabetes?

Depending on your ethnic origin, you may be more or less at risk of having pre-diabetes. Although pre-diabetes may affect anyone, of any age, gender or racial type, some groups are genetically more prone. These include African Americans, Latinos, Native Americans and Asian-Americans. Diabetes is a global problem.

Oral glucose tolerance test

The only certainty that you have the condition can be found at your doctor. He can administer one of two tests that will assess whether you have pre-diabetes. These tests are called the FPG (fasting plasma glucose test) and the OGTT (oral glucose tolerance test). If you fail the FPG test, you have impaired fasting glucose. If you fail the OGTT then you have impaired glucose tolerance.

Either way, in this instance your doctor should then clearly set out the movement you have to take to lessen your risk of developing type 2 diabetes.

Pre-diabetes factors

There are several factors that are generally present in pre-diabetics. If you are overweight and over the age of 45 you should be tested. Related risk factors include high blood pressure, low HDL cholesterol, high triglycerides. If your family has a history of diabetes, or gestational diabetes, or you have given birth to a baby who weighed over 9 pounds you may also be more at risk.

3 FOODS TO EAT FOR BETTER BLOOD SUGAR

Rates of diabetes are skyrocketing. But you could lower your risk significantly just by eating more of these three foods: spinach, almonds, and black beans.

Each one is a rich, healthful source of magnesium. And in a study of middle-aged people, those whose diets had the most magnesium were 36 percent less likely to develop type 2 diabetes compared with the people who got the least amount of this mineral.

Get More Magnesium

The people at the high-intake end of the study got about 300 milligrams (mg) of magnesium each day. But for optimal RealAge benefits, you should probably aim even higher. RealAge experts Michael Roizen, MD, and Mehmet Oz, MD, recommend that people get 400 mg to 500 mg a day. And you've got lots of easy and delicious food choices to get you there. Enjoy half a cup of spinach, three-quarters of a cup of black beans, or an ounce of almonds for an extra 75–80 mg of magnesium. Other great food sources include halibut, bran cereal, baked potatoes, brown rice, and bananas

Magic Mineral

Magnesium is essential for healthy blood sugar because magnesium helps your body use carbs for energy. Your body turns carbs into blood sugar, but when magnesium stores are low, your cells can't take up and use blood sugar properly -- a condition also known as insulin resistance. So help keep your energy system running smoothly by eating more magnesium-rich foods.



GROUP LIFE & DISABILITY INSURANCE POLICIES

Group life & disability coverage is a form of insurance that companies may choose to provide to their employees. With group discounts, easy enrolment and less medical requirements, employees can enjoy the benefits of having a life & disability insurance plan without the same high prices they would have to pay if they were to purchase it on an individual basis. Green Crescent can establish a plan for groups with a minimum of ten employees.

Offering insurance to employees is a smart move to make if you wish to draw in high- quality employees. Skilled and educated employees will seek out

employment opportunities that provide them with the best benefits. Therefore, the better benefits you offer to your employees, the better pool of applicants you will have to select from.

- Desirable fringe benefit to offer new employees.
- Contributes to employee security, loyalty, and higher morale.
- Valuable life & disability insurance protection provided at a low group rate.

These policies work in the event of untimely passing or income to an employee that suffers from a disabling illness or injury. If the member should

pass away, whomever listed as the beneficiary will receive the amount that the policy is valued to be. It should be noted that policies are a form of term insurance. Therefore, when employees finish working for the employer, the policy will no longer be in place. When considering changing jobs, this fact should be taken into consideration.

- Right to name and change beneficiaries at any time.
- Security in knowing in the event of your passing or disability, this insurance provides money directly to you or your beneficiaries.
- Make up for your lost income
- Fund your child's education



DIABETES QUIZ

Send your answers to marketing@green-crescent.com by May 31st, 2011 for a chance to win free executive check-up worth AED 1,500!!

What is Type 2 diabetes?

- A)** A disease in which the pancreas no longer makes insulin.
- B)** A disease where the body does not respond normally to insulin and may also not make enough of it.
- C)** A condition where the patient cannot have salt or sugar.

What is prediabetes?

- A)** The blood sugar level is higher than normal, but not high enough to be classified as type 2 diabetes
- B)** The blood sugar level is normal, but there are other signs of type 2 diabetes
- C)** The blood sugar level is higher than normal, but there is no risk of type 2 diabetes
- D)** Diabetes is not present but several risk factors for type 2 diabetes exist

Which of the following are known risk factors for type 2 diabetes?

- A)** A family history of diabetes
- B)** Age older than 45
- C)** Carrying excess weight mostly around the middle of your body (having an "apple" shaped body)
- D)** All of the above

The most common symptoms of type 2 diabetes are:

- A)** headache, chest pain
- B)** frequent urination, hunger, thirst
- C)** craving for sweets
- D)** sweaty, nervous

The normal fasting blood sugar level is about:

- A)** 40-70 mg/dl
- B)** 65-110 mg/dl
- C)** 115-160 mg/dl
- D)** 160-240 mg/dl

Which of the following statements is correct for people with diabetes?

- A)** everyone with diabetes should have between-meal snacks
- B)** all active sports or heavy exercises should be avoided if you are taking insulin
- C)** changes in lifestyle (meal planning, exercise, medication, stress control) can help manage diabetes successfully
- D)** travelling should be avoided if taking insulin

ABOUT GREEN CRESCENT

Green Crescent Insurance Company was founded in 2008 as a public joint stock company funded by a paid-up capital of AED 250 million.

By introducing professional, affordable, and high-caliber healthcare services to its clients, Green Crescent is bringing 'health' back into 'health insurance'. Currently operating in the UAE, the company provides tailor-made health insurance solutions to groups and corporate clients in the region. Putting "Your Health First",

Green Crescent offers a commitment to providing clients quality healthcare on a global basis by using product innovations, technology, and a network of leading healthcare providers. Green Crescent believes that an ounce of prevention is better than a pound of cure. So along with commitment to quality, Green Crescent offers numerous awareness and prevention campaigns promoting a healthier, happier 'you'. Green Crescent Insurance Company will change the way you think about health insurance.

Register Now at www.green-crescent.com –to check the latest lists of providers and health information. Also register now to receive "An Apple A Day" quarterly newsletter and notifications straight to your email address.

