CONNECTED HEALTH FAQs

This service is not to be used for life threatening emergencies. If you face a life-threatening emergency, please go to your nearest emergency department, or call an ambulance.

1. What do I need to do if I am not feeling well and need to see a doctor?

- a. In case of a life-threatening emergency, please proceed directly to the nearest emergency room.
- b. For non-emergency cases:
 - Speak to the teleconsultation doctor for any medical concerns you may have. The doctor will conduct a complete consultation and can issue medication prescriptions, lab test requests and sick leave certificates. (Note: Sick Leave Certificates can be issued for Dubai members only)
 - If needed. The doctor will also assess if you need to be referred to a face-to-face consultation with a general practitioner ("GP") or specialist after which an electronic referral (e-referral) will be issued and shared with you.
 - Book an appointment within your network with any physician with the speciality referred by your primary care provider.
 - IV. When you go to your appointment please ensure you have your e-referral number with you as the provider will ask for it.

2. What about my co-pay?

Great news – there is no co-pay/deductible to consult with the teleconsultation doctor. However, medications, lab tests, and in-person referrals are subject to co-pay/deductible as per your policy terms and conditions.

3. How can I speak to the teleconsultation doctor?

If you, or one of your family members, is feeling unwell or needs to speak to a doctor, please use the MyNextcare app to schedule a video call with a doctor or dial +971 4 517 7325 to schedule a call with a doctor on your phone. Through the MyNextcare app you will be connected via video to a teleconsultation doctor with whom you can have a full consultation. If needed, the doctor can prescribe medication, issue sick leave certificates and lab tests, or refer you to see a doctor in person. (Note: Sick Leave Certificates can be issued for Dubai members only)

4. What if I don't have internet or can't connect on the app. Is there another way I can speak to a doctor?

You can schedule a call with a doctor on your phone by dialing +971 4 517 7325. If you choose to call by phone, you will need your Emirates ID and insurance details, so please make sure you have them on hand.

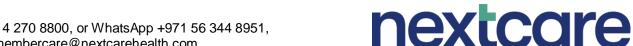
5. Will I still be able to visit a specialist doctor?

Yes. If a specialist consultation is required, your teleconsultation doctor will be more than happy to issue an e-referral and share it with you. You can then take this e-referral number to a specialist in your network for a consultation.

You don't need an e-referral number for the following conditions:

- Life threatening emergency proceed to the nearest emergency department or call an ambulance
- Children under the age of 13
- Pregnancy follow-up visits
- Ongoing cancer treatment
- Ophthalmology
- Optical (if covered by your policy)
- Dental (if covered by your policy)
- Outside the UAE (if covered by your policy)
- You have a valid e-referral number for the specialist you need to visit





6. What if I go to a face-to-face consultation without an e-referral?

Without a valid e-referral number, the face-to-face consultation will not be covered, and the clinic will ask you to pay out of pocket for the visit, unless your visit is related to one of the exceptions below:

- Emergency proceed to the nearest emergency department or call an ambulance
- Children under the age of 13
- Pregnancy follow-up visits
- Ongoing cancer treatment
- Ophthalmology
- Optical (if covered by your policy)
- Dental (if covered by your policy)
- Outside the UAE (if covered by your policy)
- You have a valid e-referral number for the specialist you need to visit

7. Are there any specialists available for teleconsultation?

No, we are emphasizing the importance of primary care and therefore the teleconsultation doctors are GPs and family medicine doctors. If you need to see a specialist, the doctor will refer you to one.

8. How can I trust a doctor I don't know?

The Teleconsultation doctors are all highly qualified with years of experience. There is also a rigorous quality assurance process in place, so you can rest assured that the quality of care you receive will be of the highest standards. We are sure that once you have experienced the service you will feel comfortable with the doctors. We will also be arranging regular awareness sessions where you will get to meet the doctors and get to know them.

9. Do I need to call every time I need to visit a doctor?

Yes, an e-referral number is mandatory for visiting a doctor in person. Moreover, when you are in the hands of a qualified team that is familiar with your medical history, this is a quick and easy process that enables the team to continue monitoring your progress. As a reminder, you do not need an e-referral in the following circumstances:

- Life threatening emergency proceed to the nearest emergency department or call an ambulance
- Children under the age of 13
- Pregnancy follow up visits
- · Ongoing cancer treatment
- Ophthalmology
- Optical (if covered by your policy)

Support:

Call +971 4 270 8800, or WhatsApp +971 56 344 8951, or email membercare@nextcarehealth.com

- Dental (if covered by your policy)
- Outside the UAE (if covered by your policy)
- You have a valid e-referral number for the specialist you need to visit

10. Will I receive an e-referral number every time I consult with a teleconsultation doctor?

This depends on your medical condition; the teleconsultation doctor will assess your case and refer you to a face-to-face consultation if needed.

11. If I am outside the UAE and need to see a doctor, do I need to call for an e-referral?

You do not need an e-referral to see a doctor if you are outside the UAE. Your policy terms and conditions will apply.

12. How do I see a specialist doctor?

Very simple. Click the 'See a Doctor' service on the MyNextcare app to book an appointment with a teleconsultation doctor for a full consultation. If required, the doctor will refer you to a face-to-face consultation with a specialist. If you cannot use the MyNextcare app for any reason, you can book a teleconsultation appointment by calling +971 4 517 7325.

13. I have an e-referral. Can I go to any provider I choose?

The teleconsultation doctor will determine which specialty you need to visit and will mention this on the e-referral. Once your e-referral has been issued, you can visit any provider in your network for that specialty within the time validity of your e-referral. If you're unsure which clinic or hospital to visit, you can check on the MyNextcare app under 'Medical Facilities & Appointments' to book an appointment.

14. How do I find my e-referral?

Your e-referral can be accessed on the MyNextcare app through the 'See a Doctor' teleconsultation service. Here you will find your doctor's report, e-prescription and e-referral in one place. You can also find it under Claims and Pre-approvals.

If you have had your consultation by phone, you will receive an SMS after your consultation with a link to your e-referral, prescription, or any other documents issued for your case.

15. I'm pregnant. What should I do?

If your pregnancy is already confirmed by a doctor, you do not need an e-referral for your follow up visits. However, if you are suspecting that you are pregnant (late period, home pregnancy test,etc.),



you need to see a teleconsultation doctor to get an ereferral for an obstetrician and gynecologist (OBGYN). Maternity limits apply as per policy terms and conditions.

16. What if I have a chronic condition like diabetes, high blood pressure, cholesterol or asthma?

This service is ideal for people with chronic conditions. You no longer have to go and see a doctor in person every time you need a refill prescription. You can use the 'See a Doctor' service to connect with a doctor who will be able to prescribe your medication as well as any lab tests you may need. When required, the doctor may refer you to a general practitioner or specialist, all while keeping track of how you are doing.

17. The doctor I visited in my network has referred me to another specialty. What do I do now?

Please use the 'See a Doctor' service again so that the doctor can assess your progress and issue a new e-referral for you.

18. Can the teleconsultation doctor prescribe all medications?

The teleconsultation doctors can prescribe a range of medications including antibiotics and chronic medications. As with any other clinic, narcotics, controlled, and semi-controlled drugs can only be prescribed by a specialist. In such a case, your teleconsultation doctor will be able to refer you to a specialist to help support you with your request.

19. What if lab tests are required? How do I get my results?

If lab tests are required, the teleconsultation doctor will give you a lab request form that you can take to any lab within your network.

20. Can I have a follow up check-up with the same doctor who first attended to me via the Teleconsultation?

In order to serve all patients in a timely manner, calls will be connected to the next available doctor. The option to request a specific doctor is being considered and may be available to you in the future.

21. What is the process for medicine refill? Do we need to go through teleconsultation?

Depending on your case, the doctor can prescribe medication for up to 3 months, which is the maximum allowed by Dubai Health Authority. Following that, you will need to contact the teleconsultation doctor again as he/she may need to review your progress or request lab tests.

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22. Can I visit a general practitioner in person to get an e-referral?

E-referrals can only be issued by the teleconsultation doctor in order to better manage and track your care. Rest assured, your care team is well equipped to manage your care with only your wellbeing in mind.

23. How many times can I use the e-referral number?

Your teleconsultation doctor will inform you of this during your consultation. The doctor can also refer you to multiple specialists if required. The e-referral will specify the validity period in which you must see the specialist.

24. Are the teleconsultation doctors aware of our insurance policy benefits?

While the doctors are aware of standard benefits and exclusions, they would not be aware of benefit limits. If you have any questions on your benefit limits, please refer to your policy documents or contact the Nextcare call center. For medication, if there are any changes required to the prescription, the pharmacy will contact the teleconsultation provider and they will make the necessary changes.

25. What are the working hours? Can I call at any time?

The teleconsultation clinic hours are longer than most clinics: 7am-11pm from Sunday to Friday, and 9am-6pm on Saturdays. You can book an appointment with a teleconsultation doctor during these hours.

26. What should I do if the clinic is closed?

The teleconsultation clinic hours are **7am-11pm from Sunday to Friday and 9am-6pm on Saturdays**. If you need to see a doctor for an emergency outside these hours, simply visit the nearest ER.

27. Do I have to take a prior appointment to speak with a teleconsultation doctor?

Yes, you will need to book an appointment. The teleconsultation clinic is open from 7am-11pm from Sunday to Friday and 9am-6pm on Saturdays. You can book an appointment via the My Nextcare App or by calling +971 4 517 7325. Upon booking an appointment you will receive an email and SMS confirmation. Prior to the appointment start time you will receive reminders to help you prepare for the call.

28. Can I speak with a specialist through 'See a Doctor'?

The teleconsultation doctors are general practitioners and family medicine doctors. They will assess your medical condition and refer you to the right specialist if needed.



29. I have not received my e-prescription/e-referral number after my consultation with the doctor?

If your doctor had confirmed that an e-referral was issued, under most circumstances you should receive your e-referral number within 60 minutes after the call. Otherwise, please send an email to support@myhealthathand.com explaining the issue.

30. Is there a limit on the number of times I can schedule a call with a doctor?

There is no limit on the number of times you can schedule a call and speak to the teleconsultation doctors.

31. How can I take my newborn (less than 30 days) to the doctor? Do I need a referral number?

Newborns are covered under the mother's policy in the first 30 days of life. So the mother needs to get an ereferral number before visiting the physician for her newborn.

32. How long does it take for sick leave certificate to be issued?

Sick Leave Certificates can be issued for Dubai members only. The DHA requires a payment of AED 70 by the patient for each sick leave. Once the payment is received, the sick leave will be issued by end of day and you will receive a push notification or SMS to inform you that it is available. Please note that it is very important to complete the payment as soon as possible as sick leave certificates cannot be backdated and need to be issued on the day of the consultation. Health at Hand can issue sick leave certificates for up to 3 days.

33. Does a reimbursement claim have any reimbursement claims penalty?

Reimbursement claims will be covered only with the availability of an e-referral number AND if the insurance policy covers reimbursement claims. Any co-payments or UCR (Usual, Customary, and Reasonable) rules will still apply as mentioned in the TOB (Table of Benefits) under reimbursement conditions for that product.

