

Critical illness in the UAE



If an expatriate client living in the United Arab Emirates is diagnosed with an illness they may want to receive treatment elsewhere.

Climatic variations make exercise difficult in the UAE, with temperatures ranging from 24°C to 40°C. Being outdoors during these high temperatures can be uncomfortable, particularly for those exercising. As a result, diseases that are related to lifestyle choices tend to be more prevalent causes of death.

Risk factors such as smoking, hypertension, and high cholesterol all increase the risk of cardiovascular disease or cancer in the UAE.

Over the last 30 years we have seen a revolution in medical technologies and diagnosis. Communicable diseases such as typhoid, small pox and cholera are no longer mainstream medical conditions for people living in places like the UAE.

The main causes of death in the UAE as represented by the Health Authority in Abu Dhabi are circulatory diseases, accidental death, tumours, metabolic and endocrine diseases and respiratory disease. A sedentary lifestyle can be a major contributor to suffering from one of these diseases¹.

Percentage of deaths by circulatory system disease: ¹

26

Percentage of expatriate men between 50-59 who suffer from diabetes: ¹

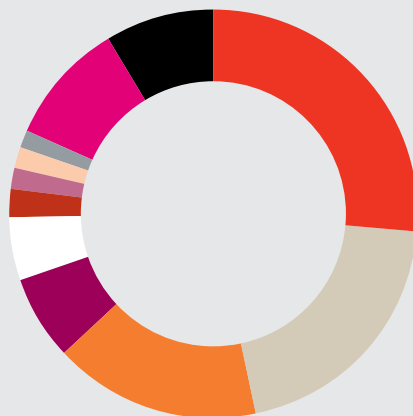
46

Average cost of a coronary bypass in the US: ²

\$182,896

Deaths by type in the UAE ¹

■ Diseases of the circulatory system	763
■ External causes of morbidity and mortality	588
■ Neoplasms	465
■ Endocrine, nutritional and metabolic diseases	194
■ Diseases of the respiratory system	149
■ Diseases of the digestive system	57
■ Certain infectious and parasitic diseases	55
■ Diseases of the genitourinary system	48
■ Diseases of the nervous system	38
■ Causes of death not defined	276
■ Other	219



¹ Source: Health Authority of Abu Dhabi - <http://www.haad.ae/Haad/>

² Source: Pennsylvania Health Care Cost Containment Council - www.phc4.org/cabg/

If an expatriate becomes ill, many want the best treatment money can buy and will either travel home or go somewhere else to receive it.

The United States is generally considered to be at the forefront of medicine, and many people travel there to receive surgery.

Coronary bypass surgery is included in most critical illness covers and is a good example of major heart surgery. It is the most frequent type of heart surgery in the US.

The length of recovery time in hospital, surgery costs, anaesthesia, medicines and surgical success rate all increase the price. In 2009, the cost for a coronary artery bypass with valve replacement procedure in Pennsylvania, USA was USD182,896 ².

A critical illness policy of USD250,000 would be sufficient to reimburse the costs of the average surgical procedure.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

Full definitions of the relevant conditions or procedures can be found in the LifePlan *Terms and Conditions*.

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² Source: Pennsylvania Health Care Cost Containment Council - <http://www.phc4.org/cabg/>

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