



NEXTCARE[®]

Your Health Managed with Care

THE LEADING THIRD PARTY ADMINISTRATOR



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OVERVIEW

NEXtCARE brings a decade of unparalleled success building loyalty by creating and administering custom tailored health insurance management programs and related services for insurers and other payers of healthcare.

Today, in our dynamic changing world and with a vast array of insurance choices and previously unimagined communications channels, our clients continue to flourish with improved member / customer attraction, retention and financial success.

As well as being a member of the world-leading financial and insurance services Allianz Group, NEXtCARE is the leading Third Party Administration company in the United Arab Emirates and a respected player throughout the region.

NEXtCARE combines unmatched flexibility, leading edge solutions and tailor-made management services to meet the specific needs of payers.



WHAT WE DO



Customer Service



Risk Assessment Solutions



Managed Care Services



NEXtCARE Software Solution "TATSH"



Added Services

CUSTOMER SERVICE

NEXtCARE prides itself on continuous commitment to excellence through the ability to work with the customer with the aim of exceeding expectations, taking experiences, working on them for ongoing improvement and ultimately gaining sustainable competitive advantage amongst the market. All interactions are an opportunity for building the customer relationships through careful listening and proactive solution handling and successes, in turn adding value and depth to our services provided.



RISK ASSESSMENT SOLUTIONS

NEXtCARE designs plans and products which are intended to be covered by the payer (the risk carrier) after consultation with them and thorough market analysis of the territory. NEXtCARE provides an automated underwriting rules tool that allows the payer to

- define proposed risk units,
- set parameters for coverage eligibility per plan,
- fix corresponding Premium tables and
- choose from an additional range of optional automated features to assign other eventual specific restrictions.



MANAGED CARE SERVICE



- **24 Hour Claims Centre**

NEXtCARE operates a 24-hour, 7 days a week Claims Centre that is staffed exclusively by doctors. This medical advantage allows enhanced communication with providers facilitating faster, more accurate claims decisions and provides a centralized point for any insured members' question or requirement ranging from medical referral to benefit and coverage queries.

- **Pre-certification, Concurrent and Retrospective Review**

NEXtCARE's centralized Claims Centre provides pre-certification and micro-management for each inpatient admission as well as for relevant outpatient and emergency cases. This ensures that patients are treated in the most medically appropriate and cost-effective manner.

Second opinion review is an additional service provided as part of NEXtCARE's claims management approach. This service focuses on providing selected patient cases with free second opinions and other expert review to ensure medical necessity and appropriateness of care.

- **Impartial Claims Decisions**

NEXtCARE ensures that members are given balanced and fair decisions related to their claims coverage and payment. Decisions are based on eligibility of the beneficiary and the terms and conditions of the policy on a direct billing or reimbursement basis.

- **Claims Processing**

NEXtCARE specialises in detailed capture of medical bills related to medical services rendered to beneficiaries covered under terms and conditions guaranteed by the payer.

- **Confidentiality**

With a Claims Centre staffed 100% by medical doctors, complete medical advise and confidentiality is paramount to providing a professional service.



MANAGED CARE SERVICE (continued)

- **International Guidelines**

International standards such as the World Health Organization's International Classification of Diagnosis, the Current Procedure Terminology and other ancillary service nomenclatures and structures are some of the standards we use for claims administration.

- **Preferred Provider Networks:**

With local, regional and international networks NEXtCARE operates both a large and extensive network. Unique to NEXtCARE is a transparent cost-containment approach which passes all savings generated through discounts or claims management directly to the payer.



INFORMATION SYSTEM

NEXtCARE's information system "TATSH" delivers a cost-effective electronic solution to healthcare schemes, streamlining processes and ensuring competitiveness and profitability. Relying on Internet communication technology, all players are trained and connected to TATSH in order to communicate, exchange information and perform transactions on-line with ultimate efficiency.

ADDITIONAL SERVICES

We offer Client Education, Training and Orientation, Custom Designed Materials for our Beneficiaries, Emergency Assistance Services with world wide risk carriers, Actuarial and Statistical Review, Data Transfer, Consultancy, On Site Support as well as scheme Set-up and Training.



KEY STRENGTH

NEXtCARE combines unmatched flexibility, leading information system solutions and tailor-made managed care solutions that help clients to manage medical expenditures, ease administrative burdens and promote optimal member outcomes and satisfaction.

KEY FIGURES

Client Base

- 32 payers of healthcare services, with 26 being insurance companies.
- 800,000 insured members within the Middle East.
- More than USD 200 Million of annual claims under management.
- 2.5 Million claims processed annually.

MAJOR ACTIVITIES IN 2008

- Restructuring into a regional entity
- Launching Egypt and KSA operations
- NEXtCARE Holding Incorporated in Bahrain
- Complete restructuring and revamping of the Management Team



NEXtCARE GROUP

NEXtCARE HOLDING WLL

BODs

Mr. Kamesh Goyal	:	Chairman
Mr. Heinz Dollberg	:	Director
Mr. Dietmar Raich	:	Director
Mr. Christian Gregorowicz	:	Director and C.E.O.

Shareholders

Allianz SE	:	75%
Lebanese Founders and Management	:	25%

NEXtCARE Group supports each NEXtCARE Entity and insures that all operations run smoothly, abiding by the same set of standards in healthcare management and delivering the best quality of service.



NEXtCARE UAE

ARAB GULF HEALTH SERVICES LLC

Areas of Responsibilities:

Mr. Christian Gregorowicz	:	C.E.O
Ms. Hanan Hirst	:	PA to CEO / Administration Manager
Dr. Ismat Nagani	:	Head of Business Development
Mr. Michel Massaad	:	Head of Operations
Dr. Abdel Majeed Abu Safiah	:	Network Controller
Dr. Adarsh Attavar	:	Network Manager
Mr. Ahmed Abu Daya	:	Call Centre Manager
Dr. Allen Bay	:	Processing Manager
Ms. Anna Gaines	:	Customer Service Manager
Mr. Fahed Yazbeck	:	Manager - Direct Accounts Relation
Ms. Ghada Hanna	:	Project Manager
Ms. Hoda Elawadi	:	Deputy HR Manager
Mr. Khaldoon Hemsi	:	Insurance Relation Manager
Ms. Lama Amin	:	Manager- Dubai Government Relation
Mr. Mazen Slim	:	Project Manager
Dr. Nevein Nassef	:	Claims Manager
Mr. Steve Baldemian	:	Finance Manager
Ms. Thuraya Lawand	:	Quality Assurance Manager
Mr. Wissam Mattout	:	IT Manager

NEXtCARE LEBANON

MEDICAL EXPRESS SAL

Areas of Responsibilities:

Mr. Marcel Daher	:	General Manager
Ms. Maha Daccache	:	Processing Manager
Ms. Nahida Habibi	:	Administration Manager
Dr. Souraya Kouch	:	Claims Manager
Mr. Vahe Manoukian	:	IT and Production Manager

NEXtCARE KSA

SAUDI NEXtCARE

Areas of Responsibilities:

Dr. Nazih Dandan	:	General Manager
Mr. Nicolas Raskatoff	:	Processing Manager
Dr. Issam Al Utaibi	:	Operations Manager

NEXtCARE EGYPT

MEDICAL EXPRESS LLC

Areas of Responsibilities:

Mr. Tarek Mohamed Ali	:	Operations Manager
Dr. Tariq Kanani	:	Claims Manager

NEXtCARE BAHRAIN

Areas of Responsibilities:

Ms. Layla A Ridha	:	Claims Operation Manager
Ms. Narjes I Salman	:	Administration Officer

**NEXTCARE UAE,
AGHS LLC**

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