

Benefits	Category B
General	
Regulatory Compliance	DHA
Policy Details	
Sum Insured	AED 150,000
Network	NAS Restricted Network
Territorial Scope of Coverage	Worldwide at R&C of UAE
Pre-existing & Chronic Conditions	Covered to AED 250k or AML if Annual Limit is lower than 250k. Treatment for chronic and pre-existing conditions excluded for first 6 months of first scheme membership, included thereafter This requirement is waived in the event that there is an emergency case where the cover is up to AML If HAAD, then, coverage as per HAAD limit
In-patient Benefits (Subject to prior approval)	

IP Coinsurance - Cap of 500 AED payable per encounter and an annual aggregate cap of 1000 AED (for insured). Above these caps the insurer will cover 100% of treatment.	0%
Room type	Private
In-patient Healthcare Services (Including Pre & Post In-Hospital Treatment)	Covered up to the AML
Day Care Treatment	Covered up to the AML
Hospital Accommodation & Services	Covered up to the AML
Hospital services, Surgery, Operation Theatre, Anesthesia.	Covered up to the AML
Laboratory , Radiology , Pathology and Diagnostic services.	Covered up to the AML
X-ray, MRI, CT-scan, Ultra Sound, Endoscopy.	Covered up to the AML
Intensive care unit, Emergency Ward Services	Covered up to the AML
Internal Surgical Appliances & Prosthesis (If surgically required)	Covered up to the AML
Minor surgical procedures performed by a general practitioner at a Medical facility or Private Hospital.	Covered up to the AML
IP Physiotherapy - Following an IP or Day-care procedure and recommended by Medical Practitioner	Maximum of 6 sessions per year.
Accommodation for a person accompanying an insured child below 16 years of age.	Covered up to AED 300 per day
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician.	Covered up to AED 300 per day
Out-patient Benefits	
Deductible per Consultation (Deductible for follow up visits with the same doctor for the same medical condition within network within 7 days from the date of first visit is not applicable.)	20% up to AED 50

Specialist or Consultants for OP practices	Both
Diagnostic investigation: OP Co-Pay (X-ray, lab investigations, Ultra Sound, CT Scan etc.)	20%
Prescribed Drugs & Medicines	50% of AML
Prescribed Medicine Type	Both Branded & Generic Medicine
Physiotherapy	Covered up to 6 Sessions PMPA & subject to 10% coinsurance
Outpatient Surgical procedure	Covered up to the AML
X-ray, MRI, CT-scan, Ultra Sound and Endoscopy diagnostic services.	Covered up to the AML
Prescribed Drugs & Medicines Co-Pay	30%
Other Benefits	
Diagnostic and treatment services for dental and gum treatments , in case of emergency only	Covered up to the AML
Hearing and vision aids and vision correction by surgeries and laser , in case of emergency only	Covered up to the AML
Nursing at home by a registered nurse (following an immediate Inpatient treatment)	Covered up to maximum AED 1,500 per person per annum subject to prior approval.
Organ Transplantation (receptient only excluding cost organ)	Coverage up to limit of AED 100,000 Coverage for Recipients only Outpatient: 20% coinsurance payable by the insured per visit.
New Born Cover	Cover for 30 days from the date of birth or until addition as a member, whichever is earlier. New born covered under the mother's annual limit.
Birth Defects & Congenital Disorders for newborn &/or Deformities	Covered as per DHA and HAAD Regulation
Circumcision (subject to 10% coinsurance)	Not Covered
Preventive services, vaccines and immunizations For New Born and	Essential vaccinations and inoculations for new born and children up to 6

children	as stipulated in regulator's policies and its updates (Currently the same as federal MOH), Benefit is covered on reimbursement basis
Preventive services, vaccines and immunizations For Adults.	Diabetes Screening. – Normal Risk: Every 3 years from age 30 – High risk individuals annually from age 18 Preventive services as mandated by DHA periodically. Benefit is covered on reimbursement basis.
Influenza vaccine	Once
Repatriation of Mortal Remains to the Country of Domicile	Covered up to Maximum AED 10,000 per person per annum covered on reimbursement basis.
Alternative Medicine (Ayurvedic, Chiropractic, Osteopathy, Herbal, Occupuncture, Acupressure & Homeopathy)	Covered up to AED 5,000 with 20% coinsurance
OP Psychiatric Benefits	Capped to 3,500 AED subject to 10% Coinsurance
Cancer Treatment Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only	Covered as per terms, conditions and exclusions of the program defined by DHA
HCV Hepatitis C Virus Infection Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program	Covered as per terms, conditions and exclusions of the program defined by DHA
Hepatitis B Virus Screening & Treatment	Covered as per the guidelines
Dental benefit - Covered services include: 1. Dental consultation 2. Tooth extraction 3. Amalgam/composite fillings 4. Root canal treatment (R.C.T) 5. Prescribed drugs 6. Surgical interventions	AED 500 "Covered only in Advanced Care Groups"

7. X-rays 8. Anaesthesia	
Dialysis	Covered up to a limit of AED 60,000/- Outpatient: 20% coinsurance payable by the insured per visit.
Dental Coinsurance	30% co pay
Maternity Benefits	
Maternity Benefit - Inclusive of Antenatal & Inpatient services for all married female employees or spouses. Inpatient services cover normal delivery, medically necessary c-section & and medically necessary termination	AED 10,000
Waiting Period	Zero waiting period for existing members and 280 days for new joiners
Maternity Coinsurance	10%
Claims Settlement Criteria	
Emergency in-patient treatment while abroad. Emergency medical expenses covered while the insured member is on vacation, leisure or business trips subject to a maximum of 45 days per trip, or the annual aggregate	Actuals subject to a cap of 100% UAE Equivalent Cost
Non-emergency treatment abroad. If the US & Canada are within Area of Cover, cover in US & Canada provided at only R&C rates of UAE	Actuals subject to a cap of 80% UAE Equivalent Cost
Additional Benefits (Optional)	
Optical Benefit - Covered services includes: 1. Optical examination for errors of refraction. 2. One pair of prescribed lenses &/or contact lenses	Not Covered
Optical Coinsurance	20% co pay