

Flexi-AUH PLAN 2015

BENEFITS	Diamond	Gold				Silver	Bronze	
	GN+30%	RN+10%	RN+20%	RN+30%	R2 30%	LABOURERS	SERVANTS	
1 The annual upper limit for Healthcare Services	AED 250,000/-	AED 250,000/-	AED 250,000/-	AED 250,000/-	AED 250,000/-	AED 250,000/-	AED 250,000/-	AED 250,000/-
2 Health Insurance Services offered inside the Emirate of Abu Dhabi	Inpatient / Emergency / Outpatient							
3 Health Insurance Services offered in other Emirates.	Inpatient/Emergency/Outpatient							
4 NETWORK	GN Exclude Mediclinic & Al Zahra group	RN	RN	RN		RN2	RN3	
5 Geographical Scope	World Wide Countries Excluding USA & CANADA	UAE, Including India sub-continent + Philippines & Arab countries.						
6 Claims Settlement Basis (as per Usual, Customary and Reasonable Charges of the Network in UAE).	Within the Network on Direct Billing Basis Outside the Network on Reimbursement Basis (if eligible)							
7 Treatment Outside the Network	If treatment is taken outside the network for eligible medical condition covered under the policy, reimbursement would be allowed subject to 20% Co-insurance based on Usual, Customary and Reasonable (UCR) Network Charges. (UCR charges are as per the discretion of the insurer)					Treatment out-side the Network is not allowed and will not be reimbursed. Except for Emergency conditions and inside UAE only		
8 In-patient Healthcare Services, subject to prior approval	Private room	Semi-Private	Semi-Private	Semi-Private		Semi- Private	Ward	Ward
9 Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases, subject to prior approval	100%							
10 Healthcare services for emergency cases	100%							
11 Transportation services for medical emergencies inside the Emirate of Abu Dhabi by an	100%							

	authorized party.		
12	Accommodation for a person accompanying an insured child up to 18 years of age.	AED 200 / day	
13	Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician, subject to prior approval.	AED 200 / day	
14	In-patient maternity services, subject to insurance prior approval.	Co-payment of AED 500 / delivery	
15	Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the Regulation of Work Relations, as amended and applicable laws in this respect	100%	
16	Examination, diagnostic and treatment services of clinics and health centers by general practitioners, and specialists provided that the Insured Person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination.	100% with deductible of AED 50/-	100% with deductible of AED 20/- for GP and AED 30/-for specialist
17	Laboratory tests services	100%	
18	X-ray diagnostic services. In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies	100%	
19	Physiotherapy treatment services, subject to insurance company prior approval.	100%	

20	Cost of medicine, subject to insurance company's prior approval for prescriptions which exceed AED 500.	70% With co-payment of 30% with maximum of AED 5000/- PPPY	90% With co-payment of 10% with maximum of AED4000/- PPPY	80% With co-payment of 20% with maximum of AED 4000/- PPPY	70% With co-payment of 30% with maximum of AED 4000/- PPPY	70% With co-payment of 30% with maximum of AED 2000/- PPPY	70% With co-payment of 30% with maximum of AED 1500/- PPPY	
21	Examination, diagnostic and treatment services for pregnancy and gynecology services in authorized health centers and clinics by general practitioners and specialists	100% with deductible of AED 50/-					100% with deductible of AED 20/- for GP and AED 30/-for specialist	
22	Diagnostic and treatment services for dental and gum treatments.	Medical Emergency cases						
23	Hearing and vision aids, and vision correction by surgeries, and laser.	Medical Emergency cases						
24	Emergency Cover	Emergency, treatment in the Government/Private e Hospital are allowed. Claims settlement will be 100% and on reimbursed basis subject to policy terms and conditions and a maximum of Network tariff						
25	PRE-EXISTING & CHRONIC Conditions	Covered as per HAAD Law. Six month waiting period for IP services as per HAAD circular #11						
26	Maternity (delivery and Baby charges)	Treatment outside the Al Ain and Abu Dhabi is limited to Dhs. 10,000/- per female per annum for delivery and baby charges	Treatment outside the Al Ain and Abu Dhabi is limited to Dhs. 8,000/- per female per annum for delivery and baby charges			Treatment outside the Al Ain and Abu Dhabi is limited to Dhs. 7,000/- per female per annum for delivery and baby charges		

27	<u>Return Air Fare to Patient for Surgery in Home Country</u> (if treatment is not available in the country of residence or the treatment expense is up to 50% of the cost in UAE). Pre-approval from ASNIC required	Covered						
28	<u>Global Emergency services - Assist America Key services:</u> Medical Consultation, Evaluation & Referral, Hospital Admission Assistance, Emergency Medical Evacuation, Medical Monitoring, Medical Repatriation, Prescription Assistance, Compassionate Visit, Care of Minor Children, Return of Mortal Remains, Lost Luggage or Document Assistance, Interpreter & Legal Referrals, Pre-trip Information.	Covered (Refer to Global Emergency Services brochure for complete information on coverage, conditions and exclusions)						
29	<u>Second Medical Opinion (International Medical Consultation)</u> - Confirmation of Diagnosis - Evaluation of cases where diagnosis has not been possible - Determination of the most appropriate course of treatment - Follow up on a previously reported case.	Covered (Refer to Global Emergency Services brochure for complete information on coverage, conditions and exclusions) - Confirmation of Diagnosis - Evaluation of cases where diagnosis has not been possible - Determination of the most appropriate course of treatment - Follow up on a previously reported case.						
30	<u>Death due to accident (for Principal only)</u> (Refer to addendum for complete information on coverage, conditions and exclusions)	Covered Max AED 20,000.	Covered Max AED 15,000.			Covered Max AED 10,000.		
31	HAAD APPROVAL NUMBER	22556	22434	22396	22431	22557	22510	22510
32	PAYMENT	FULL IN ADVANCE						