

k	Parent accommodation Hospital accommodation cost in respect of a parent or legal guardian staying with an Insured member who is under 18 years of age and is admitted to a Hospital as an In-Patient.	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 100/= per day
l	Ground transportation services in the UAE provided by an authorized party for medical emergencies	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
m	Hospital Cash Benefit When treatment is received as an In-Patient for an eligible Medical Condition in a Government Hospital, where no costs were incurred for accommodation and/or for treatment, then this benefit pays for a daily cash benefit for In-Patient stay more than 3 days. This benefit is not applicable for Accident & Emergency admissions.	Covered up to AED 300/= per day	Covered up to AED 300/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day	Covered up to AED 200/= per day
n	Deductible for (In-Patient Services) (Applicable if treatment is taken in a facility in-side/outside the Network of providers)	NIL	NIL	NIL	NIL	20% coinsurance With a cap of 500 AED payable per encounter and an annual aggregate cap of 1000 AED. Above these caps the insurer will cover 100% of treatment	
o	Medical emergencies on Hearing and vision aids , and vision correction by surgeries and laser.	Cover : Emergency Treatment required to save or alleviate danger to life with 20% co-insurance.					
p	Accidental damage to teeth & Gum Treatment received in an emergency room in a hospital within 48 hours of incurring accidental damage caused to sound , natural teeth as a result of an accident.	Cover : Emergency Treatment required to save or alleviate danger to life with 20% co-insurance.					
q	Maternity - In patient services. Waiting Period: (Non -working spouses who are confirmed pregnant after time of enrollment will be subject to 9 months waiting period).	10% coinsurance payable by the insured Maximum benefit 15 ,000 AED per normal delivery, 20 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	10% coinsurance payable by the insured Maximum benefit 10 ,000 AED per normal delivery, 15 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	10% coinsurance payable by the insured Maximum benefit 7 ,000 AED per normal delivery, 10 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	10% coinsurance payable by the insured Maximum benefit 7 ,000 AED per normal delivery, 10 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	10% coinsurance payable by the insured Maximum benefit 7 ,000 AED per normal delivery, 10 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	10% coinsurance payable by the insured Maximum benefit 7 ,000 AED per normal delivery, 10 ,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)
Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to -Maximum limit AED 150,000 PPPY							
Out-Patient & Day-care							
1	Deductible /Co insurance for Outpatient consultation Free follow up with the same doctor for the same ailment within seven days.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.	20% coinsurance on OP consultation or AED 50/- on all OP consultation whichever is lower.
2	X-ray, pathology, diagnostic tests and procedures	Covered	Covered	Covered	Covered	Covered with 20% co-insurance	
3	Prescribed Medicine and drugs	Covered	Covered	Covered	Covered	20% Coinsurance Maximum Limit AED 2,000	30% Coinsurance Maximum Limit AED 1,500
4	Physiotherapy recommended / referred by a General Practitioner or a Specialist,	Covered up to 7 sessions per ailment/condition per person per year				Covered up to 6 sessions per ailment/condition per person per year with 20% co-insurance	
5	Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy	Covered	Covered	Covered	Covered	Covered with 20% co-insurance	
6	MRI, PET, CT Scans	Covered	Covered	Covered	Covered	Covered with 20% co-insurance	
7	Out-Patient Surgical Operations	Covered	Covered	Covered	Covered	Covered with 20% co-insurance	
8	Post - Hospitalization Treatment	Covered	Covered	Covered	Covered	Covered with 20% co-insurance	
Other Benefits							
ab	Pre-existing Conditions & Chronic Medical Conditions (Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to the annual aggregate limit.)	-Maximum limit AED 150,000 PPPY Treatment for chronic Or pre-existing conditions excluded for first 6 months of first membership. Included thereafter					
ac	Maternity - Out patient services. Waiting Period: (Non -working spouses who are confirmed pregnant after time of enrollment will be subject to 9 months waiting period).	10% Copay , Maximum 8 visits checks and tests in accordance with DHA Antenatal Care Protocols					

ad	<u>New born cover</u>	<p style="text-align: right;">_Cover for 30 days from birth.</p> <p>_BCG, Hepatitis and neo-natal screening tests. (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</p>
ae	<u>Life threatening congenital conditions</u>	<p style="text-align: center;">- Maximum limit AED 150,000 PPPY</p> <p>(life - threatening birth defects, deformities and congenital diseases for new born children only)</p>

af	Nursing at Home Immediately following Hospital discharge on the recommendation of a specialist and must be provided by a qualified nurse. All treatments under this benefit must be pre-authorized by us.	Covered upto a limit of AED 5,000/= for a period not exceed 30 days in aggregate.	Covered upto a limit of AED 4,000/= for a period not exceed 30 days in aggregate.	Covered upto a limit of AED 2,500/= for a period not exceed 30 days in aggregate.	Covered upto a limit of AED 1,000/= for a period not exceed 30 days in aggregate.	Covered upto a limit of AED 1,000/= for a period not exceed 30 days in aggregate.	Covered upto a limit of AED 1,000/= for a period not exceed 30 days in aggregate.
ag	Reconstructive Surgery Reconstructive surgery following an Accident or following surgery for an eligible medical conditions, which is not pre-existing and the incident has not occurred prior to commencing this cover under the policy.	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
ah	Dental Cover Below dental procedures excluding any surgeries. Root Canal, Fillings, Extractions, Antibiotics for Infection of Gums Consultation and X-ray.	Covered up to a limit of AED 2,000/= with AED 100/= as deductible. Reimbursement & Direct billing.	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
ai	Optical Cover Cover for a pair of lenses only.	Covered up to a limit of AED 200/= for a pair of lenses. on Reimbursement basis only	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
aj	Preventive services	*Preventive services as stipulated by DHA to include initially diabetes and Papanicolaou test. *Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals annually from age 18 Papanicolaou: Every 3 years for married female					
ak	Vaccines and immunizations Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities from age 0-6 years .	Covered - according to DHA price list on Reimbursement basis only					
al	Return Air Fare to Patient for Surgery in Home Country (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	AED 2,000/= Plus AED 2,000/= for accompanying Family Member	AED 2,000/= Insured patient only	AED 2,000/= Insured patient only	AED 2,000/= Insured patient only	AED 2,000/= Insured patient only	AED 2,000/= Insured patient only
am	Global Emergency services - Assist America Key services: 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)				Not Covered	Not Covered
an	Second Medical Opinion (International Medical Consultation) - 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.				Not Covered	Not Covered
ao	Death due to accident: (for Principal only) (Refer to addendum for complete information on coverage, conditions and exclusions)	Covered Max AED 25,000.	Covered Max AED 20,000.	Covered Max AED 15,000.	Covered Max AED 10,000.	Not Covered	Not Covered
ap	(Cancer & Hepatitis - c) : Patient support Program	Covered - according to DHA guidelines					
aq	Immunomodulators and Immunotherapy Medications . As per policy directive (PD)	Covered Max AED 10,000.		Covered Max AED 7,500.		Covered Max AED 5,000.	