

Group Medical - World Wide Plans - Comparison				
	WORLDWIDE		WORLDWIDE, Excluding USA and Canada	
Name of the Plan	Universal Plus	Thuraya Care	Universal	Euro Care Plus
Family of Benefits	In & Out patient	In & Out patient	In & Out patient	In & Out patient
Area of Coverage	Worldwide	Worldwide	Worldwide excluding USA & Canada	Worldwide excluding USA & Canada
Extension of Area Of Coverage	Worldwide	Worldwide	Emergency Worldwide	Emergency Worldwide
Max. Aggregate Limits	Up to AED 1,000,000	Up to AED 2,500,000	Up to AED 1,000,000	Up to AED 1,600,000
Network	General Plus Network General Network	Gold Network Silver Premium Network	General Network	Gold Premium Silver Premium Silver Classic Network
Hospitalization Class	Private	Private	Private	Private
Pre-Existing & Chronic Conditions	Covered	Covered	Covered	Covered
Direct Billing	100% within Network 80% outside Network	100% within Network 80% outside Network	100% within Network 80% outside Network	100% within Network 80% outside Network
Repatriation Expenses	Optional Cover	Covered	Optional Cover	Covered
<b>Inpatient Benefits</b>				
Hospital Charges (Room, ICU, Surgery, Pharmacy, Laboratory, Radiology... etc)	Covered	Covered	Covered	Covered
Private nursing care, if medically necessary	Optional	Covered	Optional	Covered
Various therapy - Including Chemotherapy and radiation therapy etc.	Covered	Covered	Covered	Covered
Recipient transplantation	Covered	Covered	Covered	Covered
Ambulance Services	Covered	Covered	Covered	Covered
<b>Outpatient Benefits</b>				
Consultation, Diagnostic tests, radiology, pharmacy ...etc	Covered	Covered	Covered	Covered
Physiotherapy	Covered (up to 15 sessions)	Covered (up to 15 sessions)	Covered (up to 15 sessions)	Covered (up to 15 sessions)
Alternative Medicine	Covered (up to AED 1,600)	Covered (up to AED 1,600)	Covered (up to AED 1,600)	Covered (up to AED 1,600)
Psychiatric Treatment	Covered	Covered	Covered	Covered
Vaccinations for Children	Not Covered	Covered (as per MOH Schedule)	Not Covered	Covered (as per MOH Schedule)
<b>Optional Benefits</b>				
Maternity	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)
Dental Benefit	Optional Cover (up to AED 5,000)	Optional Cover (up to AED 5,000)	Optional Cover (up to AED 5,000)	Optional Cover (up to AED 5,000)
Optical	Optional Cover (up to AED 3,000)	Optional Cover (up to AED 3,000)	Optional Cover (up to AED 3,000)	Optional Cover (up to AED 3,000)
Routine Annual Checkup	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)