



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

This is a summary of benefits applicable for each product chosen. Kindly refer to the policy wording for full benefit details and definitions. All benefit shown is per Insured Member per period of cover. All Limits and deductible amount are shown in UAE Dirham Currency.

SN	BENEFITS	PLATINUM PLUS	PLATINUM	DIAMOND	GOLD	SILVER	ESSENTIAL
1	<b>AGGREGATE LIMIT:</b> Under the terms and conditions of the plan, we will pay necessary, customary and reasonable expenses up to an overall maximum, per insured member per year.	AED 1,500,000/-	AED 1,000,000/-	AED 750,000/-	AED 250,000/-	AED 150,000/-	AED 150,000/-
2	Area of Cover	Worldwide including USA & Canada	Worldwide excluding USA & Canada	UAE, GCC, ME, SEA including Indian Sub-continent	UAE, GCC, ME, SEA including Indian Sub-continent	UAE, ME, SEA including Indian Sub-continent	UAE & Home Country ( within ME, SEA & including Indian Sub-continent)
3	Eligibility	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)	All UAE residents ( UAE Nationals & Expatriates having a Valid UAE Residence Visa)
4	Network	General Plus Network	General Plus Network	General Network	Restricted Network	Restricted Network 2	PCP & Restricted Network 3 (OP services restricted to PCP Network of Clinics & IP services Restricted to RN3 Networks of Hospitals - PCP Referral mandatory)
5	Age Limit	0 to 65 Years	0 to 65 Years	0 to 65 Years	0 to 65 Years	0 to 65 Years	0 to 65 Years



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

CLAIMS SETTLEMENT BASIS							
Direct Billing							
6	Within applicable network (Within Area of Cover)	100% direct billing basis	100% direct billing basis	100% direct billing basis	100% direct billing basis	100% direct billing basis	100% direct billing basis
Reimbursement							
7	Elective & Emergency Treatment Within network (Within Area of Cover) other than South East Asia	80% of UAE Usual Customary applicable network tariff rates	80% of UAE Usual Customary applicable network tariff rates	80% of UAE Usual Customary applicable network tariff rates	80% of UAE Usual Customary applicable network tariff rates	80% of UAE Usual Customary applicable network tariff rates	Not Covered in UAE
	Elective & Emergency Treatment Outside network (Within Area of Cover) other than South East Asia						80% of UAE Usual Customary applicable network tariff rates in Home Country
7.1	Elective & Emergency Treatment in South East Asia	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.	Reimbursement shall be 100% of the cost incurred subject to maximum of 80% UCR of applicable network rates.
IN - PATIENT TREATMENT							
8	Hospital Accommodation	Private Room	Private Room	Private Room	Private Room AED 750/- per day	Semi Private Room Up to AED 450/- per day	Shared Room
	( Room Charges )						Up to AED 350/- per day
9	Accidents and emergencies, intensive care and theatre costs	Covered	Covered	Covered	Covered	Covered	Covered



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

10	Nursing Fees, medical expenses and ancillary charges	Covered	Covered	Covered	Covered	Covered	Covered
11	Surgeons', consultants, anesthetist, specialists', General Practitioners' fees	Covered	Covered	Covered	Covered	Covered	Covered
12	Prescribed Medicine and drugs	Covered	Covered	Covered	Covered	Covered	Covered
13	Reconstructive surgery following an accident or following surgery for an eligible medical condition	Covered	Covered	Covered	Covered	Covered	Covered
14	Prostheses: artificial body parts surgically implanted to form permanent parts of an insured member's body	Covered	Covered	Covered	Covered	Covered	Covered
15	MRI, PET, CT Scans	Covered	Covered	Covered	Covered	Covered	Covered
16	X-Rays, Pathology, diagnostic tests and procedures	Covered	Covered	Covered	Covered	Covered	Covered
17	Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy	Covered	Covered	Covered	Covered	Covered	Covered
18	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 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year
19	<b>PARENT ACCOMODATION:</b>						



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

	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
20	<b>ACCIDENTAL DAMAGE TO TEETH:</b> 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.	Covered	Covered	Covered	Covered	Covered	Covered
21	<b>HOSPITAL CASH BENEFIT:</b> When treatment received as an In-Patient for an eligible Medical Condition in a Government Hospital, where the 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 day. 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 300/- per day	Covered up to AED 200/- per day	Covered up to AED 200/- per day	Covered up to AED 200/- per day
22	<b>DEDUCTIBLE FOR IP SERVICES:</b> ( (Applicable if treatment is taken in a facility inside/outside the Network of providers )	NIL	NIL	NIL	NIL	NIL	NIL



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

OUT - PATIENT AND DAY CARE TREATMENT							
23	DEDUCTIBLE FOR CONSULTATION ( Applicable if treatment is taken in a facility inside/outside the Network of providers )	AED 50/- Per Visit or 20% of consultation whichever is lower	AED 50/- Per Visit or 20% of consultation whichever is lower	AED 50/- Per Visit or 20% of consultation whichever is lower	AED 50/- Per Visit or 20% of consultation whichever is lower	AED 50/- Per Visit or 20% of consultation whichever is lower	AED 50/- Per Visit or 20% of consultation whichever is lower
24	Primary Consultation and treatment to include General Practitioners' fees, prescribed medicines, drugs and dressings	Covered	Covered	Covered	Covered	Covered	Covered with 10% coinsurance payable by the insured in respect of each and every prescription. Cost of drugs and medicines are covered up to annual limit of AED 2,500
25	X-ray, pathology, diagnostic tests and procedures	Covered	Covered	Covered	Covered	Covered	Covered with 10% co-pay
26	Specialist or Consultant fees for consultation with prescribed medicines, drugs and dressings	Covered	Covered	Covered	Covered	Covered	Covered with 10% co-pay
27	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 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered up to 7 sessions per ailment/condition per person per year	Covered with 10% co-pay up to 7 sessions per ailment/condition per person per year
28	Oncology tests, drugs and consultants' fees including cover for chemotherapy and radiotherapy	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered with 10% co-pay, Subject to pre-approval / authorization



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

29	MRI, PET, CT Scans	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered with 10% co-pay, Subject to pre-approval / authorization
30	Out-Patient Surgical Operations	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered, Subject to pre-approval / authorization	Covered with 10% co-pay, Subject to pre-approval / authorization
31	Annual Medical Check Up	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid	After 1 Claim Free Year and policy renewed with DNIRC with up to 20% of premium paid
32	<b>PRE EXISTING AND CHRONIC MEDICAL CONDITIONS:</b>	<ul style="list-style-type: none"> <li>Pre Existing conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard premiums shall apply.(Applicable for New Policies)</li> </ul>	<ul style="list-style-type: none"> <li>Pre Existing conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard</li> </ul>	<ul style="list-style-type: none"> <li>Pre Existing conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard premiums shall apply.(Applicable for New Policies)</li> </ul>	<ul style="list-style-type: none"> <li>Pre Existing conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard premiums shall apply.(Applicable for New Policies)</li> </ul>	<ul style="list-style-type: none"> <li>Pre Existing conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard premiums shall apply.(Applicable for New Policies)</li> </ul>	<ul style="list-style-type: none"> <li>conditions are covered with a 6 months waiting period from the enrolment date of first scheme membership, subject to declaration at inception and individual medical underwriting(Applicable for New Policies)</li> <li>Declared Conditions will be priced and substandard premiums shall apply.(Applicable for New Policies)</li> </ul>



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

		<ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>	<p>premiums shall apply.(Applicable for New Policies)</p> <ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>	<ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>	<ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>	<ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>	<ul style="list-style-type: none"> <li>All Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- upon completion of the waiting period(Applicable for New policies)</li> <li>Undeclared preexisting conditions will not be covered during the policy period and will be underwritten at renewal</li> </ul>
33	<b>EMERGENCY LOCAL AMBULANCE:</b>			Limited to AED 750/-	Limited to AED 500/-	Limited to AED 250/-	



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

	Cost of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital.	Limited to AED 1,000/-	Limited to AED 1,000/-				Limited to AED 200/-
34	<p><b>REPATRIATION OF MORTAL REMAINS:</b></p> <p>In the event of death, the cost of preparation and air transportation of the body, mortal remains or the ashes of an insured person, from the place of death to the home. country or the preparation and local burial or cremation of the mortal remains of the insured person, who dies outside the home country</p>	Covered up to a limit of AED 15,000/-	Covered up to a limit of AED 15,000/-	Covered up to a limit of AED 10,000/-	Covered up to a limit of AED 7,500/-	Covered up to a limit of AED 5,000/-	Covered up to a limit of AED 5,000/-





## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

35	<p><b>MATERNITY BENEFIT</b></p> <p>Note: Where any condition develops which becomes an emergency, the medically necessary expenses will be covered upto the AED 150,000/-</p> <p>10% copayment applicable on all Maternity treatments</p> <p>Outpatient maternity ante-natal services covered up to Annual limit</p> <p><b>IP Maternity</b></p>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> </ul> <p>3 ante-natal ultrasound scans.</p>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul>	<p>10% copayment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening test are covered as per DHA Antenatal Care Protocol:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS, random s or A1c for all due to high prevalence of diabetes in UAE.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul>
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## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

		Maximum benefit AED 25,000 per normal delivery, AED 25,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	Maximum benefit AED 25,000 per normal delivery, AED 25,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	Maximum benefit AED 15,000 per normal delivery, AED 15,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	Maximum benefit AED 15,000 per normal delivery, AED 15,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	Maximum benefit AED 7,000 per normal delivery, AED 10,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)	Maximum benefit AED 7,000 per normal delivery, AED 10,000 for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)
	<b>NEW BORN COVER:</b>	Babies born in UAE - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting. Coverage for new	Babies born in UAE - - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting.	Babies born in UAE - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting. Coverage for new born are in line with DHA benefit guidelines.	Babies born in UAE - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting. Coverage for new	Babies born in UAE - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting. Coverage for new	Babies born in UAE - New born expenses are covered for 30days (from Date of Birth) under mother's policy.  Babies born outside UAE - coverage will be offered under its own policy upon acquiring UAE residency status and will be subject to medical underwriting. Coverage for new



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

		born are in line with DHA benefit guidelines.	Coverage for new born are in line with DHA benefit guidelines		born are in line with DHA benefit guidelines	born are in line with DHA benefit guidelines	born are in line with DHA benefit guidelines
36	<b>RECONSTRUCTIVE SURGERY:</b> 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	Covered	Covered	Covered	Covered	Covered
37	<b>RENAL DISORDER:</b> Replacement Surgery only, (Dialysis , Cost of organ not covered, Donor costs also not covered)	Only hospital expenses covered, Replacement Surgery Covered, Dialysis (pre & post) surgery covered	Only hospital expenses covered, Replacement Surgery Covered, Dialysis (pre & post) surgery covered	Only hospital expenses covered, Replacement Surgery Covered, Dialysis (pre & post) surgery covered	Only hospital expenses covered, Replacement Surgery Covered, Dialysis (pre & post) surgery covered	Up to AED 15,000/- only, Dialysis not covered	Up to AED 15,000/- only, Dialysis not covered
38	Hospital Expense for person donating an Organ for Transplant (Kidney, Heart, Liver, Bone Marrow etc)	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

39	<p><b>ROUTINE DENTAL:</b> (only on reimbursement basis)</p> <p>Only the below shall be covered:</p> <ol style="list-style-type: none"> <li>1. Root Canal Treatment (RCT)</li> <li>2. Fillings - Composite &amp; Amalgam only</li> <li>3. Tooth Extractions</li> <li>4. Scaling &amp; Polishing</li> <li>5. Medications - Only Antibiotics for Infection of Gums and following tooth extraction /RCT</li> <li>6. Dental Consultation and dental X-ray</li> </ol> <p><b>Exclusions - All dental services other than those mentioned above. However, Diagnostic and treatment services for dental and gum treatments Covered only in cases of medical emergencies with 20% co - insurance.</b></p>	Covered up to a limit of AED 3,000 with a co-pay of 20% and subject to a minimum of AED 100/- per claim	Covered up to a limit of AED 3,000 with a co-pay of 20% and subject to a minimum of AED 100/- per claim	Not Covered	Not Covered	Not Covered	Not Covered
40	Hearing and vision aids, and vision correction by surgeries and laser.	<b>Covered only in cases of medical emergencies with 20% co - insurance.</b>	<b>Covered only in cases of medical emergencies with 20% co - insurance</b>	<b>Covered only in cases of medical emergencies with 20% co - insurance</b>	<b>Covered only in cases of medical emergencies with 20% co - insurance</b>	<b>Covered only in cases of medical emergencies with 20% co - insurance</b>	<b>Covered only in cases of medical emergencies with 20% co - insurance</b>
41	<p><b>OPTICAL COVER:</b> (only on reimbursement basis)</p> <p>Cover for a pair of lenses for refractive errors only and as per Doctor's prescription</p>	Covered up to a limit of AED 200/- for a pair of lens	Covered up to a limit of AED 200/- for a pair of lens	Not Covered	Not Covered	Not Covered	Not Covered



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

42	<b>Vaccines and immunization</b>	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as federal MOH)
43	Annual Breast Screening (only on reimbursement basis)	Available from 3 <sup>rd</sup> year of insurance cover for female members above the age of 35 and within our Network	Available from 3 <sup>rd</sup> year of insurance cover for female members above the age of 35 and within our Network	Available from 3 <sup>rd</sup> year of insurance cover for female members above the age of 35 and within our Network	Not Covered	Not Covered	Not Covered
44	Annual Prostate Screening (only on reimbursement basis)	Available from 3 <sup>rd</sup> year of insurance cover for male members above the age of 45 and within our Network	Available from 3 <sup>rd</sup> year of insurance cover for male members above the age of 45 and within our Network	Available from 3 <sup>rd</sup> year of insurance cover for male members above the age of 45 and within our Network	Not Covered	Not Covered	Not Covered
45	Annual Diabetes Screening (only on reimbursement basis)	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network	Available after every 3 years from age 30, High risk individuals annually from age 18 and within our Network
46	Return Air Fare to Patient for Surgery in Home Country. (if treatment is not available within UAE network hospital and/or the treatment expense in home country is up to 50% of the cost in UAE) (only on reimbursement basis)	AED 2,000/- plus AED 2,000/- for accompanying Family Member	AED 2,000/- plus AED 2,000/- for accompanying Family Member	AED 2,000/- plus NONE for accompanying Family Member	Not Covered	Not Covered	Not Covered



## INDIVIDUAL & FAMILY HEALTH INSURANCE PLANS

<p><b>DEFINITION OF FAMILY:</b> Principal and spouse and children up to 18 years of age. Unmarried and Unemployed children on the parents sponsorship can be up to the age of 21 years.</p>	Applicable to all categories	Applicable to all categories	Applicable to all categories	Applicable to all categories	Applicable to all categories	Applicable to all categories
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Area of	Countries
GCC	KSA, Oman, Kuwait, Bahrain, Yemen, Lebanon, Jordan, Iraq, Syria, Qatar, Egypt, Libya, Algeria, Morocco, Sudan, Somalia, Tunisia, Djibouti, Palestine, Mauritania
South East Asia (SEA):	India, Bangladesh, Philippines, Pakistan, Burma, Thailand, Vietnam, Malaysia, Sri Lanka, Indonesia, Nepal, Bhutan.
Middle East (ME)	Iran, Afghanis

### **Terms and conditions:**

1. The rates proposed are not valid for employees having Dubai Visa and earning gross monthly salary of AED 4,000/- or less.
2. Each family or individual is required to fill in the medical application form, evaluation & acceptance of which shall be at the discretion of the insurer with an additional premium &/or completely excluded.
3. It is mandatory for all the members of the family to be insured with us. If any of the members of the family already have an existing insurance coverage, then this condition would not be applicable
4. The benefits offered in this plans do not comply with the Health Authority Abu Dhabi regulation for compulsory insurance and hence, Abu Dhabi residence visa holders are not eligible for this cover.
5. Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would be in violation of any trade or economic sanctions, laws or regulations applicable in the insurer jurisdiction of domicile, or which the insurer is legally obligated to comply.
6. DNIRC reserves the right to periodically modify the medical provider network however a monthly update of the networks shall be notified.