

# Exclusions

## Non-VIP

*Click on the link below*

**UAE Exclusions**

[Emirate of Abu Dhabi](#)

[Dubai & Northern Emirates](#)

[International Exclusions](#)

[General Pharmacy](#)

[Exclusions](#)

# Emirate of Abu Dhabi

## Non-VIP Exclusions

1. Healthcare Services, which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Domiciliary care; private nursing care; care for the sake of travelling.
4. Custodial care includes
  - a. Non-medical treatment services; or
  - b. Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. Healthcare Services and associated expenses for replacement of an existing breast implant. Cosmetic operations which improve physical appearance and which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body. Breast reconstruction following a mastectomy for cancer is covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medically non-approved experimental, research, investigational healthcare services, treatments, devices and pharmacological regimens.

10. Healthcare Services that are not performed by Authorised Healthcare Service Providers, apart from Healthcare Services rendered in a Medical Emergency.
11. Healthcare services, treatments & associated expenses for alopecia, baldness, hair falling, dandruff or wigs.
12. Supplies, Treatment and services for smoking cessation programs and the treatment of nicotine addiction.
13. Non-medically necessary Amniocentesis
14. Treatment, services and surgeries for sex transformation, sterility and sterilization
15. Treatment and services for contraception
16. Treatment and services related to fertility / sterility (treatment including varicocele / polycystic ovary / ovarian cyst / hormonal disturbances / sexual dysfunction).
17. Prosthetic devices and consumed medical equipments, unless approved by the insurance company
18. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities
19. Growth hormone therapy.
20. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
21. Mental Health diseases, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
22. Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
23. Preventive services, including vaccinations, immunizations, allergy testing and desensitization; any physical, psychiatric or psychological examinations or testing during these examinations.
24. Services rendered by any medical provider relevant of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent or child.

25. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during treatment.
26. Healthcare services for adjustment of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure, by any means, except treatment of fractures and dislocations of the extremities.
27. Healthcare services and treatments) by acupuncture; acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatments, and all forms of treatment by alternative medicine.
28. All Healthcare services & Treatments for in-vitro fertilization (IVF), embryo transport; ovum and male sperms transport
29. Elective diagnostic services and medical treatment for correction of vision
30. Nasal septum deviation and nasal concha resection.
31. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related test/treatment or procedure.
32. Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
33. Birth defects, Congenital diseases for newborn &/or Deformities unless lifethreatening.
34. Healthcare services for Senile dementia and Alzheimer's disease
35. Air or Terrestrial Medical evacuation except for Emergency cases or unauthorised transportation services.
36. Inpatient treatment received without prior approval from the insurance company including cases of Medical Emergency which were not notified within 24 hours from the date of admission.
37. Circumcision healthcare services.
38. Any inpatient treatment, tests and other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health
39. Any test or treatment, for purpose other than medical such as tests related for employment, travel, licensing or insurance purposes.
40. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and

multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions) and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, convenience items / options, exercise equipment and sanitary supplies.

41. More than one consultation or follow up with a medical specialist in a single day unless referred by a physician.
42. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
43. Services and educational program for handicaps.
44. Schedule No. 3 Healthcare Services outside the Scope of Health Insurance
45. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
46. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type
47. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
48. Injuries resulting from natural disasters (including but not limited to) earthquakes, tornados and any other type of natural disaster.
49. Injuries resulting from criminal acts or resisting authority by the Insured Person.
50. Healthcare services for patients suffering from AIDS and its complications.
51. 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.
52. All cases resulting from the use of alcohol, drugs and hallucinatory substances.
53. Any test or treatment not prescribed by a doctor.
54. Injuries resulting from attempted suicide or self-inflicted injuries.
55. Diagnosis and treatment services for complications of exempted illnesses.
56. All healthcare services for internationally and locally recognized epidemics.
57. Venereal sexually transmitted diseases. A list with respect thereto will be set out by the General Authority of Health Services.

# Dubai & Northern Emirates

## Non-VIP Exclusions

1. Healthcare Services which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Home nursing; private nursing care; care for the sake of travelling.
4. Custodial care including
  - (1) Non-medical treatment services;
  - (2) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. All cosmetic healthcare services and services associated with replacement of an existing breast implant. Cosmetic operations which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.
10. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
11. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.

12. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
13. Any investigations, tests or procedures carried out with the intention of ruling out any foetal anomaly.
14. Treatment and services for contraception
15. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
16. External prosthetic devices and medical equipment.
17. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
18. Growth hormone therapy.
19. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
20. Mental Health diseases, both out-patient and in-patient treatments, unless it is an emergency condition.
21. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required as a result of Healthcare Services rendered during a Medical Emergency.
22. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
23. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first degree relatives.
24. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during in-patient treatment.
25. Healthcare services for adjustment of spinal subluxation.
26. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
27. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.

28. Elective diagnostic services and medical treatment for correction of vision
29. Nasal septum deviation and nasal concha resection.
30. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments or procedures.
31. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A.
32. Any services related to birth defects, congenital diseases and deformities.
33. Healthcare services for senile dementia and Alzheimer's disease.
34. Air or terrestrial medical evacuation and unauthorized transportation services.
35. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission.
36. Any inpatient treatment, investigations or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
37. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing or insurance purposes.
38. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to: air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.
39. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.
40. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or a recipient. This exclusion also applies to follow-up treatments and complications.



41. Any expenses related to immunomodulators and immunotherapy.
42. Any expenses related to the treatment of sleep related disorders.
43. Services and educational programs for handicaps.
44. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
45. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
46. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
47. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
48. Injuries resulting from criminal acts or resisting authority by the Insured Person.
49. Injuries resulting from a road traffic accident.
50. Healthcare services for work related illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect.
51. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
52. Any investigation or treatment not prescribed by a doctor.
53. Injuries resulting from attempted suicide or self-inflicted injuries.
54. Diagnosis and treatment services for complications of exempted illnesses.
55. All healthcare services for internationally and/or locally recognized epidemics.
56. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV - AIDS and its complications and all types of hepatitis except virus A hepatitis.

# International Exclusions

*(Excluding in UAE)*

# International Exclusions

## Non-VIP

*(excluding UAE)*

1. Alternative Therapies (including but not limited to):
  - Acupuncture, Chiropractice, Osteopathy, Hydrotherapy, Homeopathy, Herbal and Ayurvedic treatment, Spa, mud treatment, thalassotherapy, lymphatic drainage, magnotherapy etc.
  - Weight control counseling programs and treatment, etc.
  - Smoking cessation and nicotine addiction treatment.
  - Drug, alcohol, substance abuse or addiction treatment.
  - Long term care facilities e.g. sanitoriums, asylums, old age homes, etc.
  - Home care.
2. Consultations:
  - Psychiatric consultations.
  - Dietician consultations and services
  - Insurance, work related or medical disability evaluation.
  - Preventative care and general medical check-ups.
  - Doctors' home visits
3. Diagnostics:
  - Alcohol & drug testing.
  - Vision screening tests, routine eye exams, optical services.
  - Preventative screening tests, check-ups.
  - Desensitization and allergen tests.
  - Genetic testing
4. Durable Medical Equipment, Medical Supplies and External Prosthesis and their operating requirements and/or maintenance:
  - All durable medical equipment, supplies and personal convenience items for home use.
  - All External Prostheses, Orthotics, Protective Devices, Sensory, Speech and Other Assistive Devices.

5. Illnesses:

- Acne, warts, keloid, skin pigmentation.
- AIDS and HIV infection.
- Sexually transmitted diseases.
- Alcoholism, alcoholic cirrhosis of liver, alcoholic hepatitis.
- Eating disorders, anorexia nervosa, bulimia, obesity.
- Psychiatric illness, mental disorders.
- Senility, Alzheimer' and similar degenerative diseases.
- Osteoporosis
- Refractive errors
- Epidemics
- Hepatitis 'B' and 'C' treatment

6. Injuries:

- Dangerous sports activities such as motorcycle driving, parachute jumping, parasailing, etc.
- Professional sports activity.
- Suicide, deliberate self-inflicted injury or illness while sane or insane
- Injury or illness due to nuclear contamination, ionisation, radiation, etc.
- Injury or illness due to war operations, civil unrest, riots, strike, sabotage, terrorism, etc.
- Injury or Illness incurred while conducting or participating in illegal acts or resisting arrests
- Accidents while urine or blood alcohol level is higher than the limit allowed to drive.

7. Pharmaceutical:

- ALL appetite suppressants and/or stimulants
- Cosmetics, Shampoos (except those containing antifungal agents)
- Hair tonics, Soaps, Moisturizers, Cleansing lotions
- Cleansing solutions such as but not limited to sea water preparations (Rhinomer, Ocean Spray, Tonimer, etc...)
- Contraceptives in all forms
- Infertility drugs
- Non-medical items such as milk, sustagen, tooth paste, Lozenges, band aids, antiseptics, cotton-rolls, etc).
- Slimming products

- Dental products (such as toothpaste, zymaflour, dental floss, etc...)
- Sexual disorder drugs
- Lidocaine patches and roll-ons
- Rubefacients ( Biofreeze, rub A 535, Polar frosts and similarities)
- Medicines containing Montelukasts unless it is prescribed for Bronchial Asthma
- Liver tonics/extracts (Liv 52, Essentiale, Sylimarine, Legalon)
- Lubricant eye drops unless it is prescribed for dry eyes
- Contact lens solutions cleaners
- Calamine Lotions (except for Chickenpox)
- Antiseptic solutions/wash products except for vaginal pessaries
- Any prescription that is not having NAS claim form attached to it.

8. Surgical Implants:

- Appliances and equipment other than a prosthesis inserted into the body during the course of a surgical procedure and/or for contraceptive purpose.

9. Surgical Procedures and Treatments:

- Cosmetic & plastic surgery and treatment.
- Deviated nasal septum.
- Congenital malformations and birth defects.
- Organ donation, expenses of the donor and acquisition of the organ.
- Renal dialysis.
- Corrective surgery for strabismus, myopia, hypermetropia and astigmatism.
- Surgery or fitting of contraceptive implants or devices.
- Experimental medical treatment.
- Any treatment not ordered by a physician licensed to work in the U.A.E.
- Any treatment or investigation which is specified for a pre-approval but the pre-approval has not been obtained.

10. Maternity, Menopause, Contraception and Infertility:

- Illegal abortion.
- Infertility treatment and investigation, sexual dysfunctions, and contraceptive measures.

- Hormone Replacement Therapy and related hormonal investigations.

11. Air ambulance services

12. Registration Fees

Any treatment or service not medically necessary

# NAS General Pharmacy Exclusions

1. ALL appetite suppressants and/or stimulants
2. Cosmetics, Shampoos (except those containing antifungal agents)
3. Hair tonics, Soaps, Moisturizers, Cleansing lotions
4. Cleansing solutions such as but not limited to sea water preparations (Rhinomer, Ocean Spray, Tonimer, etc...)
5. Contraceptives in all forms
6. Infertility drugs
7. Non-medical items such as milk, sustagen, tooth paste, Lozenges, band aids, antiseptics, cotton-rolls, etc).
8. Slimming products
9. Dental products (such as toothpaste, zymaflour, dental floss, etc...)
10. Sexual disorder drugs
11. Lidocaine patches and roll-ons
12. Rubefacients ( Biofreeze, rub A 535, Polar frosts and similarities)
13. Medicines containing Montelukasts unless it is prescribed for Bronchial Asthma
14. Liver tonics/extracts (Liv 52, Essentiale, Sylimarine, Legalon)
15. Lubricant eye drops unless it is prescribed for dry eyes
16. Contact lens solutions cleaners
17. Calamine Lotions (except for Chickenpox)
18. Antiseptic solutions/wash products except for vaginal pessaries
19. Any prescription that is not having NAS claim form attached to it.