

CATEGORY A

Healthcare Insurance / DHA

Your healthcare insurance includes medical expenses and covers a variety of services including doctor visits, in-patient hospital stays, out-patient clinic appointments, medications and surgeries or treatment. Here is a full list of benefits you will receive:

Indemnity Limit: AED1,000,000	Network NAS - CN	In-patient & out-patient benefits IP + OP
	Pre-existing Conditions Covered Upto AML	Chronic Conditions Covered Upto AML
	Territories covered Worldwide at R&C of UAE	

Geographical Scope of Coverage	
Emergency in-patient treatment while abroad Emergency medical expenses covered while the insured member is on vacation, leisure or business trips subject to a maximum of 45 days per trip, or the annual aggregate	At R&C rates of UAE Equivalent Network
Non-emergency treatment abroad If the US & Canada are within Area of Cover, cover in US & Canada provided at only R&C rates of UAE.	At R&C rates of UAE Equivalent Network

In-patient & Day Care Health Services at Authorized Hospitals	
In-patient & Day Care Health Services	Covered up to the AML
In-patient Room Type	Private
In-patient Healthcare Services (Including Pre & Post In-Hospital Treatment)	Covered up to the AML
Day Care Treatment	Covered up to the AML
Hospital Accommodation & Services	Covered up to the AML
Hospital services, Surgery, Operation Theatre, Anesthesia	Covered up to the AML
Laboratory , Radiology , Pathology and Diagnostic services	Covered up to the AML
X-ray, MRI, CT-scan, Ultra Sound, Endoscopy	Covered up to the AML
Intensive care unit, Emergency Ward Services	Covered up to the AML
Internal Surgical Appliances & Prosthesis (If surgically required)	Covered up to the AML

Minor surgical procedures performed by a general practitioner at a Medical facility or Private Hospital	Covered up to the AML
Physiotherapy Following an IP or Day-care procedure and recommended by Medical Practitioner	Covered 12 sessions PMPY subject to 0% coinsurance
Accommodation for a person accompanying an insured child below 16 years of age	Covered up to AED 300 per day
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician	Covered up to AED 300 per day
Cash Indemnity for In-Patient Treatment post hospitalization up to max of 10 days, subject to providing discharge summary or proof of hospitalization.	AED 250 per night applicable to all inpatient hospitalizations that are not submitted to the Insurance Company

Out-patient Health Services

Applicable deductible for consultation. ** Deductible for follow up visits with the same doctor for the same medical condition within network within 7 days from the date of first visit is not applicable.	20% up to AED 50
Specialist or Consultants for OP practices	20% up to AED 50
Coinurance on Other OP services (Laboratory, Radiology etc)	0%
Prescribed Medicines - Limit	Covered up to the AML
Prescribed Medicines - Coinsurance	0%
Prescribed Medicine Type	Covered
Physiotherapy	Covered 12 sessions PMPY subject to 0% coinsurance
Outpatient Surgical procedure	Covered up to the AML
Laboratory, Radiology, Pathology and Diagnostic services	Covered up to the AML
X-ray, MRI, CT-scan, Ultra Sound and Endoscopy diagnostic services	Covered up to the AML

Other Benefits

Diagnostic and treatment services for dental and gum treatments, in case of emergency only	Covered up to the AML
Hearing and vision aids and vision correction by surgeries and laser, in case of emergency only	Covered up to the AML
Nursing at home by a registered nurse (following an immediate Inpatient treatment)	Covered up to Maximum AED 3000
Organ Transplantation (recipient only excluding cost organ)	Covered up to maximum AED 25000 per person per annum subject to prior approval
New Born Cover	Cover for 30 days from the date of birth or until addition as a member, whichever is earlier. New born covered under the mother's annual limit
Birth Defects & Congenital Disorders for newborn &/or Deformities	Covered up to lifetime maximum of AED 20000 per person per annum within UAE only
Circumcision (subject to 10% coinsurance)	Covered up to maximum of AED 5000 PMPA

Preventive services, vaccines and immunizations For New Born and children	Essential vaccinations and inoculations for new born and children up to 6 as stipulated in regulator's policies and its updates (Currently the same as federal MOH). Benefit is covered on reimbursement basis
Preventive services, vaccines and immunizations For Adults.	Diabetes Screening: Normal Risk: Every 3 years from age 30 High risk individuals annually from age 18 Preventive services as mandated by DHA periodically. Benefit is covered on reimbursement basis.
Alternative Medicine (Ayurvedic, Chiropractic, Osteopathy, Herbal, Occupuncture, Acupressure & Homeopathy)	Covered up to Maximum AED 2500 subject to 20% coinsurance
Healthcare services for work related injuries & illness are covered as per Federal Law No. (8) of 1980 regarding work relations, its amendments & the applicable laws & resolutions in this regard.	Covered above Work Related Cover Policy
OP Psychiatric Benefits	Covered up to Maximum AED 1500 subject to 0% coinsurance
Influenza vaccine	Once
Repatriation of Mortal Remains to the Country of Domicile	Covered up to Maximum AED 10000 per person per annum covered on reimbursement basis.
Claim settlement	Claims settlement inside UAE - 100% under direct billing & 80% reimbursed outside the network subject to applicable network tariff Claims outside UAE within Geographical scope - Reimbursed at 80% reimbursed subject to policy & terms & conditions subject to applicable network tariff
Routine health check up	Not covered

Maternity Benefits	
Inpatient services for all married female employees or spouses. Inpatient services cover normal delivery, medically necessary c-section & and medically necessary termination	Covered up to AED 20000
Waiting period	No waiting period to apply for Maternity for new joiners; criteria will be newly married or new to the country or to share proof or previous insurance
Coinsurance/Deductible	10%
OP Consultation and Maternity Screening Test	As per DHA ante-natal Guidelines

Dental benefits	
Covered services include: Dental consultation, Tooth extraction, Amalgam/composite fillings, Root canal treatment (R.C.T), Prescribed drugs, Surgical interventions, X-rays, Anaesthesia	Covered up to AED 5000
Coinsurance	20%

Optical Benefit	
Covered services includes: 1. Optical examination for errors of refraction. 2. One pair of prescribed lenses &/or contact lenses	Covered up to AED 1500
Coinsurance	20%
Frames	Not covered

Wellness benefits	
Routine health wellness examination (Tests for blood sugar, blood pressure, BMI, CBC, Total cholesterol and heart beat) - Onsite arranged by Healthx/Welx team	Upto 3 assessments per year for the entire group
Mental Wellbeing	Unlimited sessions
Corporate Wellness Challenges (Steps, Sleep, Meditation)	Included
Gym Access	1 month
Life Coaching	1 session
Preventative Blood Test	1 check-up at policy inception
Telemedicine	Included
Fitbits	30% Off
WHOOP	15% Off
Glucose Monitoring (Ultrahuman)	10% Off
Elite sports training (BR Performance)	1 week
Yoga (Inspire Yoga)	1 session
Financial Wellbeing (FinFlx)	12-months access
Healthy Meals	10% Off
Online fitness	1 month