



Outpatient Benefits	
Consultation. Follow up on same medical condition and at the same provider is free within 7 days from first consultation date.	
General Practitioner – GP	Covered
Specialist or Consultant – SP	With referral from GP
Pharmacy	
Cost of medicine, subject to insurance company's prior approval for prescriptions which exceed AED 500.	Covered with a limit of AED 1,500 per year including coinsurance.
ONLY Formulary products (Generic Medication)	Yes
Vitamins prescribed as replacement therapy for known vitamin deficiency conditions up to prescribed pharmaceutical limit only.	Covered
Diagnostic Investigations & Procedures (Lab, Scan, X-ray, endoscopy, etc.)	Covered
Outpatient procedures	Covered
Physiotherapy *1 prescribed by respective specialist doctor and administered by a qualified physiotherapist.	Covered

Other Benefits	
Local Emergency Transportation by Road Ambulance	Covered
Birth Defects, Genetic Disorders & Congenital Conditions*1	Covered
Medical Expenses related to Work Related Accidents, Injuries and Illness*1	Covered
Injuries related to Road Traffic Accidents*1	Covered in-line with HAAD circular no.37 dated 2010
Hepatitis A	Covered
Hormone replacement therapy. (Excluding growth hormone and excluded medical conditions)	Covered
Ophthalmology: Medical conditions related to it (Illness/Injury) of the eye excluding vision, sight test & refraction error.	Covered
All sports activities (other than professional and hazardous sports activities) are covered.	Covered
In emergency cases: i. Diagnostic and treatment services for dental and gum treatments. ii. Hearing and vision aids, and vision correction by surgeries and laser.	Covered
Circumcision for new Muslims subject to the following:	Covered





i. The member is insured with Sukoon.	
ii. The member declared Islam in the Emirate of Abu Dhabi in line with all the legal formalities in this aspect along with a letter from Judicial Department in the Emirate.	

Maternity and New Born	
A. Maternity (Limits & Coverage)	
Inside UAE – Inside Network	Covered
Ante Natal Consultation	Covered
Ante Natal Investigations	Covered
Maternity complications <i>(Life threatening maternity complications are covered up to indemnity limit)</i>	Covered
Normal Delivery* ¹	Covered
Medically necessary C-Section* ¹	Covered
Legal Abortion/Miscarriage* ¹	Covered
Inside UAE – Outside Network & Abroad. Limit specified is an aggregate for all services (Subject to policy deductibles)	Not Covered

B. New born Cover	
A New born delivered in UAE is covered up to 30 days as part of the mother's insurance and shall share the same indemnity limit. Continuity of cover is subject to scheme opted for allows dependents, addition notification within 30 days and the newborn added to the policy.	Covered
If the scheme allows dependents addition, then i. A New born will be enrolled to the scheme from date of birth subject to the notification within 30 days from that date. ii. When a baby is born outside UAE, he/she will be enrolled to the scheme only following their entry to the UAE, with a valid entry permit and entry stamp.	Covered

Co-Insurance/Deductible	
A. Inside UAE – Inside Network * ²	
Inpatient Services & Daycare cases/surgeries	
Coinsurance	Nil
Maximum copay amount per encounter	N/A
Annual aggregate maximum copay amount	N/A





Outpatient	
Consultation Deductible/Coinsurance	Deductible of AED. 20/- per consultation Access to specialist only upon referral and with the additional Deductible of AED. 10/-
Physiotherapy	Nil
Diagnostic Services	
i. Laboratory	AED 10/- per visit
ii. Radiology	AED 10/- per visit
Prescribed Pharmaceuticals	
i. Co-Insurance	30%
ii. Maximum out of pocket limit	N/A
Maternity	
Inpatient Maternity	Nil (Covered with 6 months waiting period unless pre-requisition of uninterrupted (pre-) coverage is fulfilled)
Outpatient Ante Natal Consultation Deductible/Coinsurance	Deductible of AED. 20/- per consultation Access to specialist / consultant only upon referral and with the additional Deductible of AED. 10/-
Outpatient Ante Natal Investigations Coinsurance	AED. 10/- on Laboratory per visit. AED. 10/- on Radiology per visit
Outpatient Ante Natal Prescribed Pharmaceuticals (including Ante Natal Vitamins)	
i. Co-Insurance	30%
ii. Maximum out of pocket limit	N/A

B. Inside UAE – Outside Network (Co-Insurance applies over and above Network Deductions)	
Emergency in UAE.	
Coinsurance (with or without PAR)	0% Coins
Basis of Claims Settlement	Actual
Elective in UAE. (If treatment / service is not available within the network then cover is 100% at actual subject to PAR*1)	
Coinsurance (with or without PAR)	N/A
Basis of Claims Settlement	N/A

*1 PAR = Prior Authorization request (please refer to claim administrative & prior approval procedures)

*2 Treatment taken inside the network if submitted on reimbursement basis will be settled at the agreed tariff of the medical provider and subject to policy deductibles/coinsurance. Policy must support reimbursement for the claim to be considered.

The Table of benefits is to be read along with the list of exclusions applicable and Sukoon Glossary.

