

AL AHLIA GENERAL TRADING

Table Of Benefits	
Category	A and B (AUH)
Plan Type	INPATIENT and OUTPATIENT
Territorial Limit for Elective treatment	Worldwide excluding USA and Canada subject to reasonable and customary charges of applicable network in UAE
Territorial Limit for Emergency treatment while on Holidays or on official duty (Maximum 45 days during single journey)	Worldwide subject to reasonable and customary charges of applicable network in UAE
Annual Maximum Limit per person	AED 250,000
Maximum Limit per admission or treatment	AED 250,000
Hospital cost band	CAT A: NAS GN (Excluding Mediclinic Group, Dubai) + SEHA(Excl. SSMC)
	CAT B: NAS RN + SEHA(Excl. SSMC)
Pre-existing/Chronic conditions Limit for Inpatient and Outpatient	For Existing Members: Covered up to AED 250,000 For New entrants: Waived
**New Entrant (Entering the Emirate for the first time or residency purposes or Resident Expatriate who is not in possession of a valid health card for work suffers a major, high-cost medical condition(Chronic condition))	Waived
Co-insurance at non designated providers	20%
In Patient Benefits	
Hospital Accommodation and Services	CAT A: Single private room at network hospital but limited to AED 650 outside the network
	CAT B: Semi - Private room at network hospital but limited to AED 650 outside the network
ICU	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Laboratory	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Medications	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Organ transplantation and related expenses excluding donor's expenses	Covered in full if insured is recipient however the expenses incurred in procurement of organ is excluded
Nursing at Home, for recovery and in lieu of a hospital stay up to a maximum of 14 days per admission or procedure	AED 2500 per person subject to prior approval ^{See note 2}
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital in UAE only	Maximum AED 150 per day
Parental accommodation for child less than 16 years of age	Covered
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Maximum AED 150 per day
Ground ambulance services in UAE	Covers the reasonable expenses in transporting the insured member to the nearest medical facility in the event of medical emergency
Work related injury	Covered in full, over and above medical expenses payable under workmen's compensation policy on reimbursement basis only
Transportation expenses for Inpatient treatment abroad	Maximum AED 5000 per person per year subject to: - Treatment is taken more economically in these countries - obtaining prior approval from the insurance company/TPA
Accidental damage to natural teeth	Covered in full ^{See note 1}
Out Patient Benefits	
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Laboratory	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Medications	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Physiotherapy Charges	Full Refund at Network Hospitals subject to prior approval (Fully covered) ^{See note 2}
Accidental damage to natural teeth	Covered in full ^{See note 1}

Ayurveda and Homeopathy	Maximum AED 5000 per person for consultations and medications only
Preventive services, vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated by HAAD Diabetes screening: Every 3 years from age 30 High risk individuals annually from age 18
Deductible per each and every claim (1 free follow up within 7 days relating to same illness and same provider)	CAT A / CAT B: AED 50 per claim
Conditions covered for medical emergencies	
Diagnostic and treatment services for dental and gum treatments	Covered in full
Hearing and vision aids, and vision correction by surgeries and laser	
Complications arising from the maternity / child birth	Covered in full ^{See note 1}
Additional Benefits	
Repatriation Benefit on Death By Any Cause (For members up to the age of 65 years)	CAT A: AED 10,000 based on actuals
	CAT B: AED 10,000 based on actuals
Second Medical opinion - is a rider aiming at assisting the insured member with a second medical opinion in order to determine or reconfirm the diagnosis and decide on the appropriate treatment protocols for a medical condition	Covered ^{See note 1}
Vitamins	Covered only if medically necessary & prescribed by the treating physician
Birth Defects and Congenital Conditions (for Abu Dhabi based members only)	Covered as per HAAD guidelines (Only if medically necessary)
Hepatitis A	Covered ^{See note 1}
Ophthalmology: Limited to eye consultation and any medical condition related to it (Illness/Injury) excluding vision, sight test & refraction error.	Covered ^{See note 1}
All sports activities (other than professional and hazardous sports activities) are covered.	Covered ^{See note 1}
Visiting Doctor (Subject to agreed network tariff)	Covered ^{See note 1}
Dietician	Covered only if medically necessary
Rehabilitation (Non-excluded medical conditions)	Covered only if medically necessary
Road Traffic Accidents	Covered over and above motor insurance policy
Maternity Benefit	
Out-patient ante-natal services	Covered in full inside the Emirate of Abu Dhabi with deductible per each and every claim of AED 50 per claim
In-patient maternity services	Covered in full inside the Emirate of Abu Dhabi with deductible of AED 500 for both normal delivery and medically necessary C-section, complications and for medically necessary termination
Maternity services Outside UAE	Covered up to AED 15,000 per eligible female per year (Inside Abu Dhabi Deductible will be applied for both IP & OP)
New born cover	Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)

Notes

1. Full Refund is subject to annual maximum limit and sub limits per person. Maximum age at entry shall be 65 years of age.
 2. For non-emergency inpatient treatments, at the discretion of the insurer and subject to pre-authorization.
 3. Treatment for emergency conditions shall not require pre-authorization, but such cases are to be notified to the company within 24 hours of the emergency treatment.
 4. Terms and conditions are as per policy wording.
 5. Orient or its TPA reserves the right to include/exclude/upgrade banding/degrade banding of any clinic at anytime from the designated provider network list.
 6. Direct billing shall be provided only at the listed hospital network and the reimbursement at non designated clinics and hospitals shall be restricted to reasonable and customary charges of applicable network.
- * This TOB is subject to HAAD approval

AL AHLIA GENERAL TRADING

Table Of Benefits	
Category	C (AUH)
Plan Type	INPATIENT and OUTPATIENT
Territorial Limit for Elective treatment	UAE
Territorial Limit for Emergency treatment while on Holidays or on official duty (Maximum 45 days during single journey)	Worldwide subject to reasonable and customary charges of applicable network in UAE
Annual Maximum Limit per person	AED 250,000
Maximum Limit per admission or treatment	AED 250,000
Hospital cost band	NAS Workers Network
Pre-existing/Chronic conditions Limit for Inpatient and Outpatient	Covered
**New Entrant (Entering the Emirate for the first time or residency purposes or Resident Expatriate who is not in possession of a valid health card for work suffers a major, high-cost medical condition(Chronic condition))	20% of annual limit for first 6 months from the inception of the policy and up to annual limit thereafter
Co-insurance at non designated providers	20%
In Patient Benefits	
Hospital Accommodation and Services	Shared Room
ICU	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Laboratory	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Medications	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital in UAE only	Maximum AED 150 per day
Parental accommodation for child less than 16 years of age	Maximum AED 200 per day
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Maximum AED 150 per day
Ground ambulance services in UAE	Covers the reasonable expenses in transporting the insured member to the nearest medical facility in the event of medical emergency
Work related injury	Covered in full, over and above medical expenses payable under workmen's compensation policy on reimbursement basis only
Transportation expenses for Inpatient treatment abroad	Maximum AED 5000 per person per year subject to: - Treatment is taken more economically in these countries - obtaining prior approval from the insurance company/TPA
Accidental damage to natural teeth	Covered in full ^{See note 1}
Out Patient Benefits	
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Laboratory	Full Refund at Network Hospitals (Fully covered) ^{See note 1}
Medications	30% Copay with Annual Limit of AED 2500
Physiotherapy Charges	Full Refund at Network Hospitals subject to prior approval (Fully covered) ^{See note 2}
Accidental damage to natural teeth	Covered in full ^{See note 1}
Preventive services, vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated by HAAD Diabetes screening: Every 3 years from age 30 High risk individuals annually from age 18
Deductible per each and every claim (1 free follow up within 7 days relating to same illness and same provider)	AED 50 per claim
Conditions covered for medical emergencies	
Diagnostic and treatment services for dental and gum treatments	Covered in full
Hearing and vision aids, and vision correction by surgeries and laser	

Complications arising from the maternity / child birth	Covered in full ^{See note 1}
Additional Benefits	
Repatriation Benefit on Death By Any Cause (For members up to the age of 65 years)	AED 7,500 based on actuals
Road Traffic Accidents	Covered over and above motor insurance policy
Maternity Benefit	
Out-patient ante-natal services	Covered in full inside the Emirate of Abu Dhabi with deductible per each and every claim of AED 50 per claim
In-patient maternity services	Covered in full inside the Emirate of Abu Dhabi with deductible of AED 500 for both normal delivery and medically necessary C-section, complications and for medically necessary termination
Maternity services Outside AUH & Outside UAE	Covered up to AED 10,000 per eligible female per year
New born cover	Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)

Notes

1. Full Refund is subject to annual maximum limit and sub limits per person. Maximum age at entry shall be 65 years of age.
 2. For non-emergency inpatient treatments, at the discretion of the insurer and subject to pre-authorization.
 3. Treatment for emergency conditions shall not require pre-authorization, but such cases are to be notified to the company within 24 hours of the emergency treatment.
 4. Terms and conditions are as per policy wording.
 5. Orient or its TPA reserves the right to include/exclude/upgrade banding/degrade banding of any clinic at anytime from the designated provider network list.
 6. Direct billing shall be provided only at the listed hospital network and the reimbursement at non designated clinics and hospitals shall be restricted to reasonable and customary charges of applicable network.
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Table Of Benefits	
Category	D (AUH)
The Annual Upper Limit for Healthcare Services	AED 250,000
Network Name	NAS Workers Network
Geographic Coverage	
Health Insurance Services Offered inside the Emirate of Abu Dhabi	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network • 100% R&C in Govt Hospitals • 100% R&C for emergency cases
Health Insurance Services Offered in other Emirates	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network • 100% R&C in Govt Hospitals • 100% for emergency cases
Indian Sub-Continent & Philippines (Prior approval required for reimbursement outside network)	<ul style="list-style-type: none"> • 80% R&C of applicable network.
Other territories	<ul style="list-style-type: none"> • Not covered
Inpatient Healthcare Services at Authorized Hospitals	
In-patient Healthcare Services, subject to prior approval	Semi Private Sharing Room
Daily room and board	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network
Intensive care unit	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases, subject to prior approval	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network
Healthcare services for emergency cases	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network
Transportation services for medical emergencies inside the Emirate of Abu Dhabi by an authorized party.	<ul style="list-style-type: none"> • 100% refund
Accommodation for a person accompanying an insured child up to 10 years of age	<ul style="list-style-type: none"> • Upto Maximum AED 100 per day
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician, subject to prior approval	<ul style="list-style-type: none"> • AED 100 per day
In-patient maternity services (With Additional Premium per Eligible Female)	<p>Inside Emirates of Abu Dhabi</p> <ul style="list-style-type: none"> • 100% up to annual maximum limit • Deductible AED 500 per delivery • Emergency and life-threatening cases & treatment not available in the network on 100% within UAE • Waiting period of 6 months unless there is a continuity of health insurance coverage. • 80% R&C outside network <p>Outside Emirates of Abu Dhabi</p> <ul style="list-style-type: none"> • Limit of AED 7000 for normal delivery • Limit of AED 10000 for C-Section
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.	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network
The inpatient coverage of high cost medical conditions as defined by the Health Authority (to be attached with the table of benefits), is subject to a 6 month waiting period unless there is continuity of health insurance coverage or specifically waived in this table of benefits	<ul style="list-style-type: none"> • Waiting period of 6 months not waived
Outpatient Healthcare Services	

Examination, diagnostic and treatment services of clinics and health centers by general practitioners, and specialists provided that the Insured person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination.	<ul style="list-style-type: none"> • 100% inside network with Deductible excess of AED 30 for GP and additional AED 30 for specialists • 80% R&C outside network with Deductible of AED 30 for GP and AED 30 for specialist
Laboratory tests services	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network • Deductible Excess of AED 10 for X- ray for Network and Outside Network
X-ray diagnostic services. In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies, X-ray diagnostic services. In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network • Deductible Excess of AED 10 for X- ray for Network and Outside Network
Physiotherapy treatment services, subject to insurance company prior approval.	<ul style="list-style-type: none"> • 100% inside network • 80% R&C outside network (non network)
Cost of medicine, subject to insurance company's prior approval for prescriptions which exceed AED 500 and above 15 days prescription with an annual limit of AED 1,500	<ul style="list-style-type: none"> • 70% inside network with 30% Copay • 80% R&C outside network with 30% copay
Examination, diagnostic and treatment services for pregnancy and gynecology services in Authorized health centers and clinics by general practitioners and specialists, provided that the Insured Person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination	<p>Inside UAE and ISC In-Network</p> <ul style="list-style-type: none"> • 100% refund up to annual maximum limit • Emergency and life threatening cases & treatment not available in the network on 100% within UAE • Deductible of AED 30 for GP and AED 30 for specialists • 80% R&C outside network
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.	<ul style="list-style-type: none"> • 100% refund
Other Benefits	
Diagnostic and treatment services for dental and gum treatments	Covered for medical emergency cases
Hearing and vision aids, and vision correction by surgeries and laser	Covered for medical emergency cases
Optical services including vision tests	Covered for medical emergency cases
Second opinion services	Covered
Road Traffic Accidents	Covered over and above motor insurance policy

Notes:

1. CAT D is applicable only for members whose salary is less than AED 5,000 or up to AED 4000 with accommodation.
2. The direct billing facility is provided in UAE as per the network provided and for all other territories the claim settlement shall be on reimbursement basis.
3. Full refund is subject to annual maximum limits and sub limits if applicable.

AL AHLIA GENERAL TRADING

Table Of Benefits	
Category	A and B (DXB)
Plan Type	INPATIENT and OUTPATIENT
Territorial Limit for Elective treatment	UAE, Regional Middle East, Indian subcontinent and south east Asia
Territorial Limit for Emergency treatment while on Holidays or on official duty (Maximum 45 days during single journey)	Worldwide subject to reasonable and customary charges of applicable network in UAE
Annual Maximum Limit per person	AED 250000
Maximum Limit per admission or treatment	AED 250000
Hospital cost band	CAT A: NAS GN (Excluding Mediclinic Group, Dubai) + SEHA CAT B: NAS RN + SEHA
Pre-existing/Chronic conditions Limit for Inpatient and Outpatient	For Existing Members: Covered up to AED 250,000 For New entrants: Waived
**New Entrant (Entering the Emirate for the first time or residency purposes or Resident Expatriate who is not in possession of a valid health card for work suffers a major, high-cost medical condition(Chronic condition))	Waived
Co-insurance at non designated providers	20%
In Patient Benefits	
Hospital Accommodation and Services	CAT A: Single private room at network hospital but limited to AED 650 outside the network CAT B: Semi - Private room at network hospital but limited to AED 650 outside the network
ICU	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Laboratory	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Medications	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Organ transplantation and related expenses excluding donor's expenses	Covered in full if insured is recipient however the expenses incurred in procurement of organ is excluded
Nursing at Home, for recovery and in lieu of a hospital stay up to a maximum of 14 days per admission or procedure	AED 2500 per person subject to prior approval <small>See note 2</small>
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital in UAE only	Maximum AED 150 per day
Parental accommodation for child less than 16 years of age	Covered
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Maximum AED 150 per day
Ground ambulance services in UAE	Covers the reasonable expenses in transporting the insured member to the nearest medical facility in the event of medical emergency
Work related injury	Covered in full, over and above medical expenses payable under workmen's compensation policy on reimbursement basis only
Transportation expenses for Inpatient treatment abroad	Maximum AED 5000 per person per year subject to: - Treatment is taken more economically in these countries - obtaining prior approval from the insurance company/TPA
Accidental damage to natural teeth	Covered in full <small>See note 1</small>
Out Patient Benefits	
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Laboratory	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Medications	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Physiotherapy Charges	Full Refund at Network Hospitals subject to prior approval (Fully covered) <small>See note 2</small>
Accidental damage to natural teeth	Covered in full <small>See note 1</small>
Ayurveda and Homeopathy	Maximum AED 5000 per person for consultations and medications only

Preventive services, vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated by DHA Diabetes screening: Every 3 years from age 30 High risk individuals annually from age 18
Deductible per each and every claim (1 free follow up within 7 days relating to same illness and same provider)	CAT A / CAT B: 20% copay Max AED 50 per claim
Conditions covered for medical emergencies	
Diagnostic and treatment services for dental and gum treatments	Covered in full
Hearing and vision aids, and vision correction by surgeries and laser	
Complications arising from the maternity / child birth	Covered in full ^{See note 1}
Additional Benefits	
Repatriation Benefit on Death By Any Cause (For members up to the age of 65 years)	CAT A: AED 10,000 based on actuals
	CAT B: AED 10,000 based on actuals
Second Medical opinion - is a rider aiming at assisting the insured member with a second medical opinion in order to determine or reconfirm the diagnosis and decide on the appropriate treatment protocols for a medical condition	Covered ^{See note 1}
Vitamins	Covered only if medically necessary & prescribed by the treating physician
Birth Defects and Congenital Conditions (for Abu Dhabi based members only)	Covered as per HAAD guidelines (Only if medically necessary)
Hepatitis A	Covered ^{See note 1}
Ophthalmology: Limited to eye consultation and any medical condition related to it (Illness/Injury) excluding vision, sight test & refraction error.	Covered ^{See note 1}
All sports activities (other than professional and hazardous sports activities) are covered.	Covered ^{See note 1}
Visiting Doctor (Subject to agreed network tariff)	Covered ^{See note 1}
Dietician	Covered only if medically necessary
Rehabilitation (Non-excluded medical conditions)	Covered only if medically necessary
Road Traffic Accidents	Covered over and above motor insurance policy
Maternity Benefit	
<p>Inpatient & Outpatient coverage includes:</p> <ol style="list-style-type: none"> 1. Pre & post natal treatments 2. Normal delivery 3. Medically necessary Caesarean section 4. Maternity related complications 5. Medically necessary legal terminations <p>Inpatient Maternity Treatments are subject to prior approval</p>	<p>Inpatient Maternity treatments - 100% covered.</p> <ol style="list-style-type: none"> 1. Normal Delivery expenses are covered up to a sublimit of AED 15,000 / - 2. Medically necessary Caesarean section expenses are covered up to a sublimit of AED 15,000 /- 3. Any Medical Emergency & Complication expenses related to maternity will be covered up to a sublimit of Annual Limit/ - 4. 10% co-pay Max AED 50 applicable on outpatient Consultation, No co-pay on OP Treatment for Maternity. 5. Outpatient eligible maternity expenses are covered up to annual limit 6. The following screening tests are covered as per DHA antenatal care protocol: <ul style="list-style-type: none"> • FBC and Platelets • Blood group, Rhesus status and antibodies • VDRL • MSU & urinalysis • Rubella serology • HIV • Hep C offered to high risk patients • GTT if high risk • FBS , random sugar or HbA1c <p>Antenatal Care Protocols</p> <ul style="list-style-type: none"> • 3 ante-natal ultrasound scans

New born Baby cover includes:	Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)
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Notes

1. Full Refund is subject to annual maximum limit and sub limits per person. Maximum age at entry shall be 65 years of age.
2. For non-emergency inpatient treatments, at the discretion of the insurer and subject to pre-authorization.
3. Treatment for emergency conditions shall not require pre-authorization, but such cases are to be notified to the company within 24 hours of the emergency treatment.
4. Terms and conditions are as per policy wording.
5. Orient or its TPA reserves the right to include/exclude/upgrade banding/degrade banding of any clinic at anytime from the designated provider network list.
6. Direct billing shall be provided only at the listed hospital network and the reimbursement at non designated clinics and hospitals shall be restricted to reasonable and customary charges of applicable network.

AL AHLIA GENERAL TRADING

Table Of Benefits	
Category	C (DXB)
Plan Type	INPATIENT and OUTPATIENT
Territorial Limit for Elective treatment	UAE
Territorial Limit for Emergency treatment while on Holidays or on official duty (Maximum 45 days during single journey)	Worldwide subject to reasonable and customary charges of applicable network in UAE
Annual Maximum Limit per person	AED 250,000
Maximum Limit per admission or treatment	AED 250,000
Hospital cost band	NAS Workers Network
Pre-existing/Chronic conditions Limit for Inpatient and Outpatient	Existing members- Up to annual limit. New additions / New Entrants- Up to 20% of annual limit for first 6 months and up to annual limit thereafter
Co-insurance at non designated providers	20%
In Patient Benefits	
Hospital Accommodation and Services	Semi Private Room
ICU	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Laboratory	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Medications	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital in UAE only	Maximum AED 150 per day
Parental accommodation for child less than 16 years of age	Maximum AED 200 per day
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Maximum AED 150 per day
Ground ambulance services in UAE	Covers the reasonable expenses in transporting the insured member to the nearest medical facility in the event of medical emergency
Work related injury	Covered over and above medical expenses payable under workmen's compensation policy on reimbursement basis only
Transportation expenses for Inpatient treatment abroad	Maximum AED 5000 per person per year subject to: - Treatment is taken more economically in these countries - obtaining prior approval from the insurance company/TPA
Out Patient Benefits	
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Laboratory	Full Refund at Network Hospitals (Fully covered) <small>See note 1</small>
Medications	30% coinsurance on Pharmacy with annual limit of AED 2500
Physiotherapy Charges	Maximum of 15 sessions per year
Accidental damage to natural teeth	Covered in full <small>See note 1</small>
Preventive services, vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated by DHA Diabetes screening: Every 3 years from age 30 High risk individuals annually from age 18
Deductible per each and every claim (1 free follow up within 7 days relating to same illness and same provider) ,Consultant's, Physician's, Surgeon's and Anesthetist's Fees	20% copay subject to a maximum of AED 50 per claim
Conditions covered for medical emergencies	
Diagnostic and treatment services for dental and gum treatments	Covered in full
Hearing and vision aids, and vision correction by surgeries and laser	
Where any maternity condition develops life threatening(either to the mother or to the new born)medically necessary expenses will be covered	Covered up to AED 150,000 PPPY
Additional Benefits	
Repatriation Benefit on Death By Any Cause (For members up to the age of 65 years)	AED 7,500 based on actuals

Road Traffic Accidents	Covered over and above motor insurance policy
Maternity Benefit	
<p>Inpatient & Outpatient coverage includes:</p> <ol style="list-style-type: none"> 1. Pre & post natal treatments 2. Normal delivery 3. Medically necessary Caesarean section 4. Maternity related complications 5. Medically necessary legal terminations <p>Inpatient Maternity Treatments are subject to prior approval</p>	<ol style="list-style-type: none"> 1. Normal Delivery expenses are covered up to a sublimit of AED 7000/- 2. Medically necessary Caesarean section and complication expenses are covered up to a sublimit of AED 10000 /- 3. Any Medical Emergency expenses related to maternity will be covered up to a sublimit of AED 150,000 / - 4. 10% copayment applicable on all Maternity treatments including out-patient maternity consultation (no deductible applies) 5. Outpatient eligible maternity expenses are covered up to annual limit 6. The following screening tests are covered as per DHA antenatal care protocol: <ul style="list-style-type: none"> • FBC and Platelets • Blood group, Rhesus status and antibodies • VDRL • MSU & urinalysis • Rubella serology • HIV • Hep C offered to high risk patients • GTT if high risk • FBS , random sugar or HbA1c • Visits shall include reviews, checks and tests in accordance with DHA Antenatal Care Protocols
New born cover	<p>Cover for 30 days from birth.</p> <p>BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</p>

Notes

1. Full Refund is subject to annual maximum limit and sub limits per person. Maximum age at entry shall be 65 years of age.
2. For non-emergency inpatient treatments, at the discretion of the insurer and subject to pre-authorization.
3. Treatment for emergency conditions shall not require pre-authorization, but such cases are to be notified to the company within 24 hours of the emergency treatment.
4. Terms and conditions are as per policy wording.
5. This benefit schedule is not applicable for members (visa holders) based in the emirate of Abu Dhabi.
6. Orient or its TPA reserves the right to include/exclude/upgrade banding/degrade banding of any clinic at anytime from the designated provider network list.
7. Direct billing shall be provided only at the listed hospital network and the reimbursement at non designated clinics and hospitals shall be restricted to reasonable and customary charges of applicable network.

AL AHLIA GENERAL TRADING

Table Of Benefits	
Category	D (DXB)
Area of cover	UAE PLUS HOME COUNTRY
Annual financial limit pppy	AED 150,000 (including any coinsurance and/or deductibles)
Network	NAS Value Network (OP restricted to clinics)
Note	<p>Further to eligibility of cover:</p> <ul style="list-style-type: none"> *Home country coverage is applicable only if located within any of the below mentioned list of countries *Only IP will be covered in Home countries-(SEA): India, Bangladesh, Philippines, Pakistan, Burma, Thailand, Vietnam, Malaysia, Sri Lanka, Indonesia, Nepal, Bhutan. • Direct access to specialist. • OP Hosp extension: OP covered at Aster Cedar Hospital – DXB & International Morden Hospital – DXB with 20% co-payment on all services) • Return Airfare ticket for in-patient claims covered subject to a maximum reimbursement of 100% of UAE usual and customary rates. Direct billing might be arranged for pre-scheduled operations in some countries. Cover will be subject to policy terms and conditions.
Hospital room type	Semi private
Reimbursement Claims	<p>Emergency - Outside Network & Govt Hospitals (IP&OP) - Covered 100% Subject To UAE Selected Network Tarrif.</p> <p>Elective - Outside Network & Govt Hospitals (IP&OP)-Not Covered</p>
Pre-existing & Chronic conditions (In-patient & Out-patient combined) Note: Where a pre-existing or chronic condition develops into an emergency within the 6 month exclusion period it will be covered up to the annual aggregate limit	Covered
In-patient and Day-patient	
Room and board costs for hospitalization	Covered
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required).	Covered
Tests, diagnosis, treatments and surgeries in hospitals for emergency treatment (approval required within 24 hours of admission to the authorized hospital).	Covered
Healthcare services for emergency cases.	Covered
Ground transportation service in the UAE provided by an authorised party for medical emergencies	Covered
The cost of accommodating a person accompanying an insured child up to 16 years old.	Covered Maximum AED 100 per night
The cost of accommodation of accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval	Covered Maximum AED 100 per night
Out –patient Benefits	
Examination, diagnostic and treatment services by authorised general practitioners, specialists and consultants. (Free follow up within 7 days for same condition and same doctor inside network)	<p>Covered 20% up to maximum of AED 25</p> <p>Referral Procedure: No treatment may be provided by specialists or consultants without the insured first consulting a General Practitioner licensed by DHA or another competent UAE Authority.</p>
Laboratory test services carried out in the authorised facility assigned to treat the insured person.	Covered
Radiology diagnostic services carried out in the authorised facility assigned to treat the insured person (non-emergency prior approval is required for MRI, CT Scans and endoscopies)	Covered
Physiotherapy treatment services (prior approval is required)	Covered (up to 6 sessions per person per year)

Drugs and other medicines	Covered up to AED 5,000 PPPY Covered up to the above annual limit subject to co-insurance for each and every prescription (restricted to a list of formulary products to be published by DHA).
Maternity Benefits	
Maternity Services (Outpatient ante-natal services) (requires prior approval)	<p>Covered 10% co-insurance</p> <ul style="list-style-type: none"> • 8 visits to Primary Health Care Centre . • All care provided by Primary Health Care Centre obstetrician for low risk or specialist obstetrician for high risk referrals. • Initial investigations to include: <ul style="list-style-type: none"> • FBC and platelets • Blood group, Rhesus status and antibodies • VDRL • MSU & urinalysis • Rubella serology • HIV • Hep C offered to high risk patient • GTT if high risk • FBS, randoms or A1c for all due to high prevalence of diabetes in UAE. • Visits to include reviews, checks and tests in accordance with DHA ante-natal care protocols. • 3 ante-natal ultrasound scans. <p>Note: Where any condition develops which becomes life threatening to either the mother or the new born, the medically necessary expenses will be covered up to the annual aggregate limit.</p>
In patient maternity services (requires prior approval or within 24 hours of emergency treatment)	<p>Covered up to AED 10,000 PPPY</p> <p>10% co-insurance payable by the insured.</p> <p>Maximum benefit AED 7,000 per normal delivery, AED 10,000 for medically necessary C-section, complications and for medically necessary termination (all limits included co-insurance).</p>
Other Benefits	
Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities. Adult Pneumococcal Conjugate Vaccine (As per DHA)	<p>Covered</p> <p>Only available for services administered at DHA facilities.</p>
Preventive services as stipulated by DHA to initially include diabetes screening.	<p>Covered Frequency restricted to:</p> <p>Diabetes: - Every 3 years from age 30. - High risk individuals annually from age 18.</p>
Medical emergencies on diagnostic and treatment services for dental and gum treatments.	Covered 20% co-insurance
Medical emergencies on hearing and vision aids, and vision correction by surgeries and laser.	Covered 20% co-insurance
Cancer Screening and treatment	<p>Covered</p> <p>To be followed as per the guidelines laid out in the Cancer support program. (for Dubai Visa holders)</p>
Hepatitis C Virus Screening and treatment	<p>Covered</p> <p>To be followed as per the guidelines laid out in the Hepatitis C support program. (for Dubai Visa holders)</p>
Emergency Local Road Ambulance	Covered
New born cover	<p>Covered</p> <ul style="list-style-type: none"> • Cover for 30 days from birth. • BCG, Hepatitis and neo-natal screening tests. (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)
Repatriation of mortal body remains	Covered up to AED 5,000 PP
Day Care services	Covered
Road Traffic Accidents	Covered over and above motor insurance policy
Elective Treatment	Covered

Reimbursement (Non-Network)	Covered
Reimbursement within covered Home countries (In Patient treatments only) Prior approval required	Covered Reimbursement within covered Home countries (In Patient treatments only) Prior approval required 100% of Actual Covered Cost subject to the max of 100% of applicable network rates in UAE
At Government Hospital in UAE	Covered 80% of actual covered cost subject to maximum of 100% of applicable network rates
In UAE except Government Hospitals	Not covered
Emergency Treatment within Geographical Scope of Cover	Covered Within network: 100% of Actual Covered Cost Outside Network: 100% of actual covered cost subject to maximum of 100% of applicable network rates
Free or Cashless Access (Network)	Covered 100% of Actual Covered Cost