

Quotation Number: 15252  
 Quotation Date: 18/01/2018



## Table of Benefits Healthcare Insurance

TPA : IRIS – Category B & C

<b>I. Total upper limit coverage</b>	
The annual upper limit for Healthcare Services Per insured member per year	AED 150,000
<b>II. Geographic Coverage</b>	
UAE	Dubai & Northern Emirates only; Emergencies covered in the Emirate of Abu Dhabi on reimbursement
Arab Countries & South East Asia / International	Cover extended to Home Country (Excluding USA & Canada) for Elective IP treatment subject to prior approval, on reimbursement basis  Reimbursement : 80% of UAE Network rates
Emergency Abroad	Cover extended to Worldwide excluding USA & Canada on reimbursement basis at applicable network rates  Reimbursement : 80% of UAE Network rates
Treatment outside the Network within UAE (other than Emergency)	Not Covered
Emergency Outside network within UAE	Emergencies covered in line with DHA guidelines
Government Hospital	Emergencies covered in line with DHA guidelines
<b>III. Network</b>	
Medical Providers Network (Subject to ongoing changes)	<b>Ezyclaim Plus</b>
Network Access - Outpatient	Clinics & Limited Hospitals (*Note4)
Network Access - Inpatient	Hospitals
<b>IV. Inpatient Healthcare Services at designated network Hospitals (Prior Approval is required from the Insurance company)</b>	
	<b>Sublimit : None</b>
In-patient Healthcare Services - Room Type	Shared Room
Tests, diagnosis, treatments and surgeries in hospitals for non- emergency medical cases	Covered 10% coinsurance with maximum ceiling as per DHA (*Note3)
Healthcare services for emergency cases	Covered 10% coinsurance with maximum ceiling as per DHA (*Note3)
Transportation services for medical emergencies by an authorized party.	Covered 10% coinsurance with maximum ceiling as per DHA (*Note3)

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Accommodation for a person accompanying an insured child up to <b>16</b> years of age.	Covered 10% coinsurance with maximum ceiling as per DHA (*Note3)
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 100 per night; 10% coinsurance with maximum ceiling as per DHA (*Note3)
In-patient maternity services	<ul style="list-style-type: none"> <li>- AED 7000 per policy year for Normal Delivery</li> <li>- AED 10,000 per policy year for: Medically necessary C-Section, Medically necessary abortion, and Other maternity complications</li> <li>10% coinsurance applicable on all services</li> <li>- Maternity complications, if leading to emergency, will be covered up to the annual indemnity</li> </ul>

V. Outpatient Healthcare Services at designated network clinics only(Prior Approval is required except consultation)	Sublimit : None
Services provided by General Practitioners and Specialists. Examination, diagnostic and treatment services of clinics and health centers by general practitioners, and specialists. Follow ups are exempted from fees if made within a week from the date of first examination.	20% coinsurance with a maximum of AED 25(Specialist Consultation Services - Covered subject to referral from GP)
Laboratory tests services	Covered - 10% coinsurance
X-ray diagnostic services, including MRI, CT scans and endoscopies.	Covered - 10% coinsurance
Physiotherapy treatment services	Limited to 10 session PPPA – 10% coinsurance
Cost of medicine	<ul style="list-style-type: none"> <li>· Coverage as per DHA approved formulary</li> <li>· 10% coinsurance</li> <li>· Limit AED 10,000 per year (Incl. coinsurance) for standard plan</li> </ul>
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. <b>All Out patient maternity services are subject to Prior approval from the company.</b>	<p>10% coinsurance for all services</p> <p>Antenatal Care</p> <ul style="list-style-type: none"> <li>a) 8 visits to Primary Health Care</li> <li>b) All Consultation by PHC Obstetrician for low risk or Specialist Obstetrician for high risk on referral</li> <li>c) Initial investigations including: FBC and Platelets, Blood group, Rhesus status and antibodies, VDRL, MSU &amp; urinalysis, Rubella serology, HIV, FBS , random s or A1c, Hep C, where recommended, GTT where recommended, 3 antenatal ultrasound scans</li> </ul>

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VI. Other Benefits	
Diagnostic and treatment services for dental and gum treatments.	Medical Emergency cases only (note 2) 10% coinsurance
Hearing and vision aids, and vision correction by surgeries, and laser.	Medical Emergency cases only (note 2) 10% coinsurance
Pre-existing conditions	Covered
Chronic conditions	Covered
Hepatitis A	Covered
New born cover	<ul style="list-style-type: none"> <li>• Covered for 30 days from birth</li> <li>• Coverage includes BCG, Hepatitis B and neo- natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</li> <li>• The cover is provided under the mother's policy</li> </ul>
Preventive services, vaccines and Immunizations	<ul style="list-style-type: none"> <li>· Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH), through selected providers (*note 1).</li> <li>· Diabetes screening once a year through selected providers (*note 1).</li> </ul>
Medical Expenses related to Work Related Accidents, Injuries and Illness	Covered upto AED 15000/- pppy
Injuries related to Road Traffic Accidents	Covered
Organ Transplant	Covered
Renal Dialysis	Covered
<p><b>*Note 1:</b> PAR = Pre Authorization request  <b>*Note 2:</b> These benefits are covered in case of life threatening medical emergencies  <b>*Note 3 :</b> coinsurance for all inpatient services is subject to a ceiling of AED 500 per claim and AED 1000 in aggregation (maximum per year)  <b>*Note 4:</b> For Plans with OP access to hospitals, please refer to the list of hospitals specifically for OP services</p>	