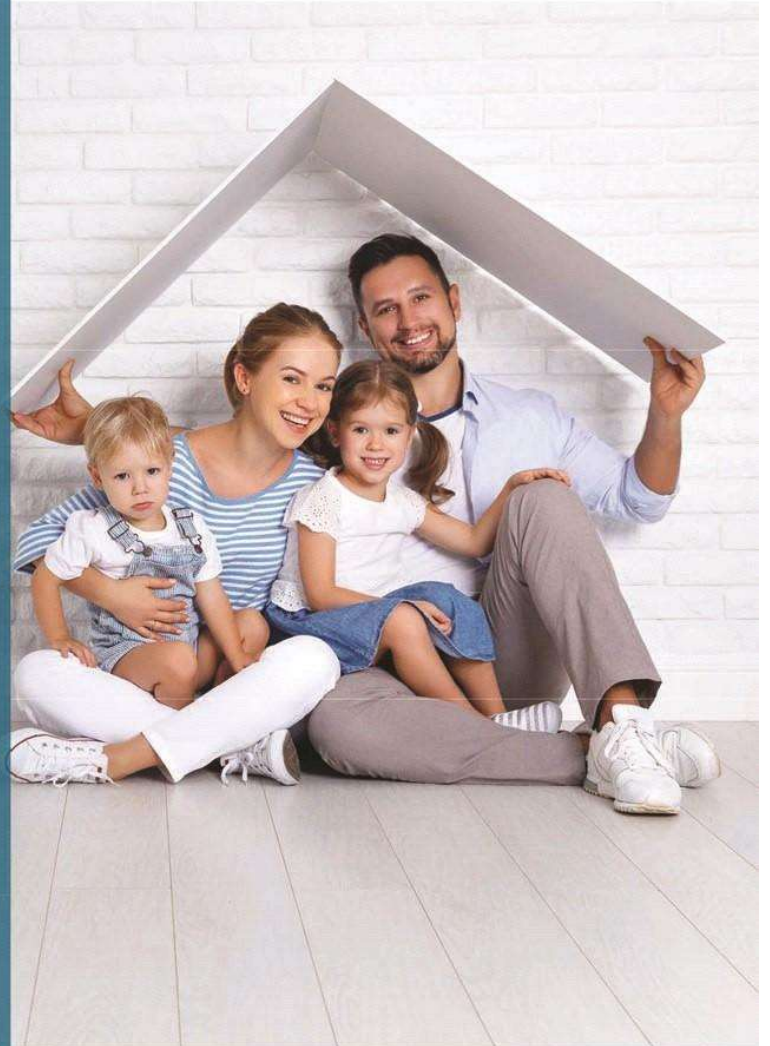


MEDGULF 

**HEALTH
INSURANCE
QUOTATION**



**For: M/s INDIAN
ASSOCIATION-SHARJAH (IAS)**

www.medgulf.ae

WHO IS MEDGULF?



ESTABLISHED
1980

EMPLOYEES
+2000

INSURED MEMBERS
2,200,000

WHERE ARE WE LOCATED?

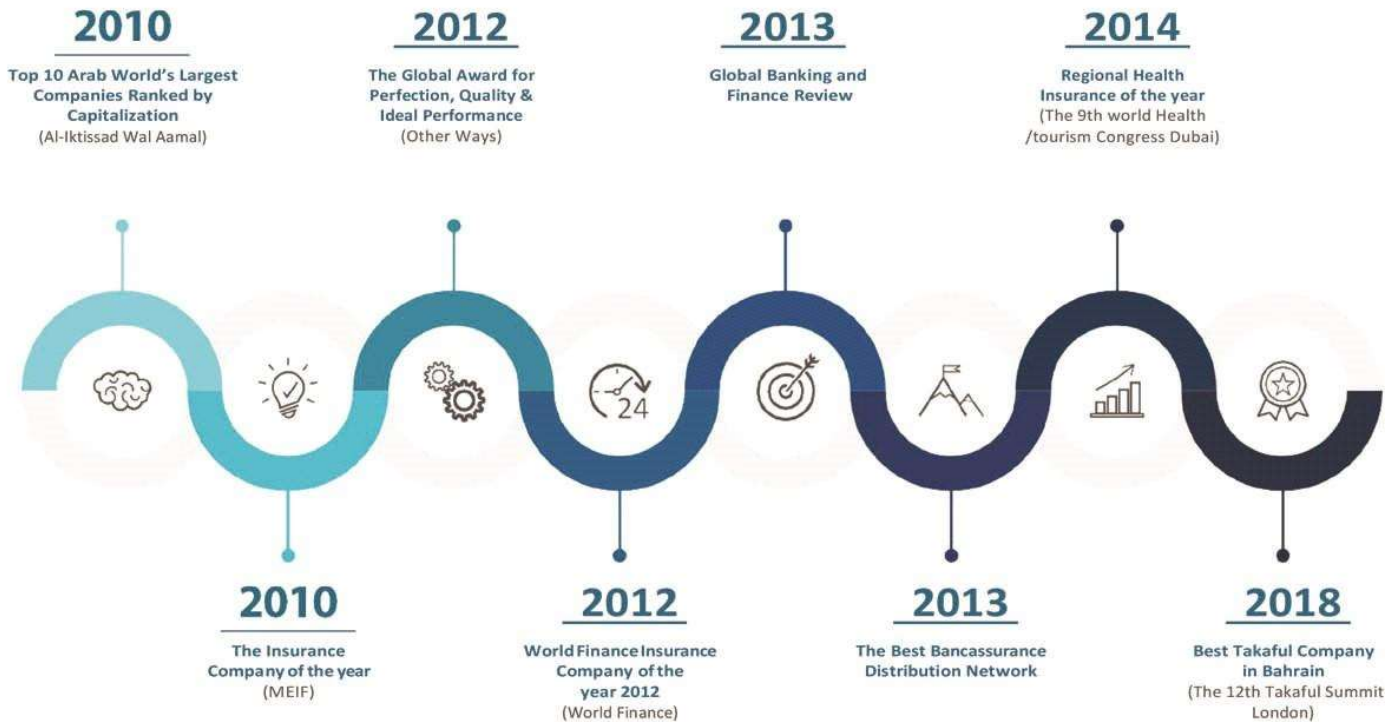


WHY MEDGULF?

3

With more than 2,200,000 insured members MEDGULF is regionally recognized for offering high caliber, flexible and cost-effective health Insurance solutions.

— AWARDS AND RECOGNITIONS —



Healthcare Coverage That Fits Your Needs

- Guaranteed range of programs for the health and well-being of it's member
- Premium level service for cardholders
- Access to the largest healthcare networks in the UAE, Middle East & GCC countries

Table of Benefits

Category	Category A
Family of benefits	In & Out Patient
Annual aggregate Limit	Covered up to AED 200,000 PPPY
Scope of Cover	To Cover the Reasonable and customary Medical Expenses and costs arising due to accidental injuries and / or illness occurring During the policy period as per Dubai Insurance Group policy wording, provisions, terms, conditions and exclusions.
Members covered	Eligible Employees and their eligible dependents
Territorial Scope of coverage. <i>(Elective & Emergency)</i>	Worldwide excluding USA & Canada (Treatment outside the geographical scope is not covered).
Network	<p>Nextcare RN3 Network</p> <ul style="list-style-type: none"> * Outpatient restricted to clinics * Oriana Hospital with 25% copay on all OP services * Prime Medical Center – Qassimiya Sharjah with 25% copay on all OP services * Zulekha Hospital Sharjah and NMC Royal Hospital Sharjah (old name: Al Zahra Sharjah) with 20% copay for IP services for NE visa holders only. * Direct OP access in Hospitals after clinic Hours (9 p.m.) including holidays with same co-payment as clinics <ul style="list-style-type: none"> • Aster Hospital (Sharjah) • Aster Hospital (Al Qusais, Dubai) • GMC Hospital (Ajman)
Deductible	<p>For <u>General Doctor</u>: 20% Subject to Max up to AED 25/-</p> <p>For <u>Specialist</u>: 20% subject to Max up to AED 40/-</p>
Pre-existing & chronic conditions	<p>Covered up to Annual Aggregate Limit (Subject to evidence of continuity and limit will be restricted to AED 150,000 and 6 months waiting period if there is no continuity of the cover for both group & member)</p> <ul style="list-style-type: none"> ➤ MAF is mandatory for all new members not in the scheme during the previous policy year as well as all additions during the year irrespective of age. ➤ Undeclared medical conditions will not be covered and will be subject to further underwriting.
Hospital Class	Shared Room
<u>Claims settlement basis</u>	

EMERGENCY TREATMENT:

Within Network: 100% on direct billing

Outside Network, within UAE: 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

Outside UAE, within AOC: 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

Outside AOC: Not covered

ELECTIVE TREATMENT :

Within Network: 100% on direct billing

Outside Network, within UAE: With prior approval: 80% of actual costs subject to a maximum of 80% of applicable UAE Network tariff on reimbursement basis.

Outside UAE, within AOC: With prior approval: 80% of actual costs subject to a maximum of 80% of applicable UAE Network tariff on reimbursement basis.

Outside AOC- Not covered

All costs of services not incurred on direct billing shall be considered on reimbursement basis as above.

Out Patient Benefits

General Out-Patient Services	Covered
Specialist fees and consultations	Covered
Follow up consultations	Covered
Second Medical opinion	Not covered
Outpatient (X-ray and Pathology and Diagnostic tests)	Covered up to AAL subject to 25% Co-pay
MRI & CT Scans received as an outpatient and pre-authorized.	Covered up to AAL subject to 25% Co-pay
Out-Patient Prescribed Drugs & Medicines	Covered up to AED 10,000 subject to 25% Co-pay
Outpatient Physiotherapy (which is medically necessary and prescribed by a specialist)- (Subject to Pre-approval)	Covered up to 10 Sessions pppa
Routine maintenance of chronic illness- For non pre existing illnesses only	Covered
Materials, Injections and dressing	Covered
Accidental Damage to Natural Teeth following an accident <i>(Only initial treatment is covered. Follow up not covered. No cover for treatment resulting from consumption of food or drink or any foreign bodies contained in such food/drink)</i>	Covered for treatment required immediately (within 7 days of accident) following accidental damage to natural teeth by external trauma and when treatment is given by medical practitioner.
Outpatient Oncology tests and drugs.	Covered
Outpatient surgical operations	Covered

In Patient Benefits

Hospital accommodation (Room and Board)	Covered
Intensive care unit	Covered
Inpatient Physiotherapy (which is medically necessary and prescribed by a specialist)	Covered
Emergency ward services	Covered
MRI & CT Scans received as an inpatient and pre-authorized.	Covered
X rays, Pathology and diagnostic tests	Covered

Oncology test, Drugs and consultant's fee (including cover for chemotherapy and radiotherapy)	Covered
Surgical fees, including anesthesia & theatre charges	Covered
Physician, surgeon, & anesthetist fees	Covered
Prescribed Medicines and Drugs.	Covered
Emergency road ambulance services to and from hospital by registered ambulance services provider	Covered
Organ Transplant cost (cost of surgical procedures in performing an organ transplant of either: Kidney, Heart & Liver in respect of the insured person as recipient and not the organ donor)	Covered
Surgical appliances and prostheses`	Covered
Parent accommodation (Hospital accommodation cost in respect of a parent or legal guardian staying with an insured person who is under 18 years of age and is admitted to a hospital).	Covered up to AED 100/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	Covered up to AED 100/day
Cash Indemnity for Inpatient Treatment	Maximum AED 150 per night (Covered up to AED 2,250 pppy)
<u>Maternity Benefits</u>	
Maternity Services	<p><u>Out Patient ante-natal services</u> 10% Co-insurance payable by the insured Maximum 8 visits are allowed (as per applicable network); Initial investigations to include:</p> <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 s or A1c for all due to high prevalence of diabetes in UAE <p>3 ante-natal ultrasound scans Visits to include reviews, checks and tests in accordance with DHA pre-natal care protocols</p> <p><u>In-patient Maternity Services</u></p> <ul style="list-style-type: none"> ➤ 10% Co-insurance payable by the insured ➤ Maximum of AED 10,000 per delivery <p>Requires prior approval from the insurance company or within 24 hours of emergency treatment 10% coinsurance payable by the insured.</p>
New Born cover (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).	Cover for 30 Days from birth BCG , Hepatitis B and Neo-Natal Screening test (Phenylketonuria ,Congenital Hypothyroidism ,sickle cell screening, Congenital adrenal hyperplasia)

Additional Benefits	
Dental	Not covered
Optical	Not covered
Repatriation of Mortal Remains from UAE to Home Country	Not covered
Work Related Injuries /illnesses – For Employees Only	Covered over and above workmen’s compensation (Covered up to AED 15,000 per member per year)
Home nursing	Covered up to AED 7,500 pppy following discharge from hospital, if medically necessary and if recommended by treating medical practitioner as mandatory*
Alternative medicines	Not covered
Vaccinations	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)
Preventive Services	Covered Initial Diabetic Screening. Frequency Restricted to : <ul style="list-style-type: none"> ➤ Every 3 yrs from age 30 ➤ High risk individual annually from age 18
Hepatitis C Virus Screening and treatment	To be followed as per the guidelines laid out in the Hepatitis C support program by DHA
Hepatitis B Virus Screening and treatment	To be followed as per the guidelines laid out in the Hepatitis C support program by DHA
Cancer Screening and treatment Screening, Healthcare services, investigations and treatments only for members who are enrolled under Patient Support Program.	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA
Adult Pneumococcal Conjugate Vaccine	As per DHA Adult Pneumococcal Vaccination guidelines
Influenza Vaccine (Covered for DXB visa holders only)	Covered (Annually)
Second Medical Opinion with assisted consultation	Covered through ISON Health
Injuries related to Road traffic Accidents	Covered
Tele Health	Covered (Subject to telecom operator)
<ol style="list-style-type: none"> 1. All additions irrespective of joining date will need to provide MAF. 2. All new members (irrespective of age, and is not part of the scheme in the prior year) will need to provide MAF. 3. Endorsements (additions/deletions) shall be on a pro-rata basis, and in the event of any claim by a member, no refund shall be issued. 	

* Subject to any applicable deductible amount and coinsurance amount.

Countries Includes in Different Territories

Arab Countries:

Kingdom of Saudi Arabia, Oman , Yemen, Iraq, Syria, Jordan, Lebanon, Qatar, Bahrain, Kuwait, Egypt, Libya, Algeria, Morocco, Sudan, Somalia, Tunisia

Sub - Asia:

India, Pakistan, Burma, Thailand, Vietnam, Philippines, Malaysia, Sri Lanka, Indonesia, Bangladesh, Nepal, Bhutan, Iran, Afghanistan

TERMS AND CONDITIONS

1. Premium Payment Mode: In Advance.
2. All employees to be covered should be actively at work at the time of enrollment to the policy and holding valid Dubai residence visa. The offer provided is on compulsory basis for all employees
3. Member Addition, Deletion & refunds if applicable will be calculated on prorata basis.
4. Policyholder shall update insurance immediately with any change of member status (addition, deletion & upgrade). Requests for back-dated additions/deletions shall not be honored by Insurance.
5. This offer valid for 30 days from the date of issuance.
6. Cover is subject to the Company being informed and advised of any chronic or major illness or any diagnosed to develop into major conditions at the inception of the policy as well as on the addition of any member.
7. This offer shall be null & void in the event of misrepresentation, mis-description or non-disclosure of any materials facts pertaining to the proposal. Nondisclosure shall include non-intimation of any circumstances which may affect the insurance cover or our pricing
8. Referral procedure: In respect of Essential Benefit Plan members, no costs incurred for advice, consultations or treatments provided by specialists or consultants without the insured first consulting a General Practitioner (or equivalent as designated by DHA) who is licensed by DHA or another competent UAE authority will be payable by the insurer. The GP must make his referral together with reasons via the DHA e-Referrals system for the claim to be considered by the Insurer.
9. It is agreed and understood that providing the complete information as per the health authority requirements is the responsibility of the policy holder and insurance will only provide the member card (if equivalent) & certificate of insurance after receiving the mentioned information.
10. The benefits offered in this quotation do not comply with the Health Authority Abu Dhabi regulation for compulsory insurance.
11. This offer shall be null & void if the Policyholder was previously insured by Insurance under any scheme.
12. Pre-Existing and Chronic Conditions covered up to indemnity limit subject to 6 months waiting period for first scheme membership
13. For this plan, there shall be no separate Health Card. Emirates ID shall be used as Health Card.
14. VAT(A): - Value Added Tax means any value added tax or similar tax payable to any authority in respect of transactions and includes, but without limitation, any other form of taxation that maybe applicable to this contract.
15. VAT (A1): All amounts expressed to be payable under this Insurance contract by the Insured to Insurance Company (MEDGULF) which (in whole or in part) constitute the consideration for any insurance services for VAT purposes are deemed to be exclusive of any VAT which is chargeable on that Insurance services, and accordingly if VAT is or becomes chargeable on any services made by MEDGULF to Insured customer under this contract.
16. VAT (A2): MEDGULF is required to account to the relevant tax authority for VAT on that services, that insured customer must pay to MEDGULF (in addition to and at the same time as paying any other consideration for such services or at the point the VAT becomes due to be paid by MEDGULF if earlier) an amount equal to the amount of that VAT (and MEDGULF must promptly provide an appropriate VAT invoice to that Insured customer where so required to by law).
17. All quotations are subject to final approval from the MEDGULF Underwriting Team

General Exclusions

Standard Exclusions - As per DHA

Group Exclusions

The following groups shall strictly fall outside the scope of the Treaty:

- Industries, businesses, or types of cases ineligible/restricted for coverage
 - 1 Political or religious groups
 - 2 Sports Teams
 - 3 Mine workers (underground)
 - 4 Temporary Employees

Defined as those employees:

- - not contracted under a direct employment contract with the employer), or
Groups which involve special Hazards / Risks (Catastrophic Risk)
- Nuclear power plants
- Chemical production plants
- Police / Security Officers
- Firemen
- Manufacturers or users of ammunition or explosives
- Divers/Drillers (oil/water) and Offshore employees
- Military and military related groups
- Naval
- Collective Traveling Groups (i.e. Professional sports teams, Air Crew, Offshore workers, Oil Rig Workers, Ship Crew, Coal Miners [underground travel])
- Medical coverage for groups that include either
 - employees or dependents over the age of 65 (unless prescribed by law and subject to underwriting)
 - retirees or
 - Parents / Siblings
- Hospital / Doctor / Nurse / Medical / Clinic Groups – this can be accepted with underwriting approval subject to receipt of claims experience and subject to the condition members will not be able to take treatment at their own provider facility (even if its on the network).