



Tokio Marine & Nichido Fire Insurance Co.Ltd.

Table of Benefits for Dubai and Others Emirates

Group Name	Indian Association - Sharjah
Effective Date	Wednesday, February 27, 2019
Category	A
Insurance Plan	Plan5
Territorial Scope of Coverage	Worldwide excluding USA and Canada
Aggregate Annual Limit	Treatment outside the geographical scope is not covered AED 200,000.00
Medical Network	NEXTCARE RN3 *Out patient restrict to clinics *Oriana Hospital with 20% copay on all OP services
Room type	Shared Room
In-Patient Emergency Cases	For emergency cases, the Insured Person/his next of kin/Policyholder should call the Claims Centre number 04 2708800 provided on the backside of the card as soon as possible or, at the most, 24 hours within admission or prior to discharge date whichever is earlier
Organ Transplant	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.
Consultation Limit	Covered
Parent Accommodation for child under 18 years of age	AED 100 / day
Accommodation of an accompanying person in the same room as per recommendation of attending physician, subject to prior approval.	AED 100 / day
Home Nursing post Hospitalization	Covered up to Maximum AED 7,500 per person per annum
Emergency road ambulance services to and from hospital by registered ambulance services provider	Covered
Deductible per Consultation (will not be applicable for follow-up within 7 days for same treatment and with same doctor)	General Doctor: 20% max AED 25.00 Specialist: 20% max AED 40.00
Prescribed Drugs & Medicines	Covered up to 15,000.00 Subject to 10% Co-pay
Diagnostics (X-ray, MRI, CT-Scan, Ultra Sound& Endoscopy diagnostic services)	Covered up to AAL subject to 10% Co-pay
Pre-existing & Chronic Conditions	Covered up to Annual 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) MAF is mandatory for all members above 65 years old
Reimbursement In-Patient:	100% after applicable co-pay
1. UAE within the Network:	100% after applicable co-pay
2. Area of coverage as per Territorial Scope / Outside the Network / With prior approval of the ceding company	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less
3. Area of coverage as per Territorial Scope / Outside the Network / Without prior approval of the ceding company	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less
Reimbursement Out-Patient:	100% after applicable co-pay
1. UAE within the Network:	100% after applicable co-pay
2. Area of coverage as per Territorial Scope / Outside the Network	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less
Reimbursement in Emergency Cases:	100% of incurred costs
Eligible Treatment	100% of incurred costs
UAE	100% of incurred costs
Inside Territorial Scope	100% of incurred costs
Outside Territorial Scope	100% of incurred costs
Cash Indemnity for In-Patient Treatment post hospitalization up to max of 15 days, subject to providing discharge summary or proof of hospitalization	AED 150 per night Applicable to all inpatient hospitalizations that are not submitted to the Insurance Company
Vaccination for Children (as per MOH, UAE) includes the vaccinations and inoculations for newborns	Inside Network: 100% Actual Cost Outside Network : UCR Basis
Physiotherapy (Subject to pre-approval)	10 sessions per member per annum Frequency restricted to:
Preventive services, vaccines and immunizations	Diabetes: Every 3 years from age 30 High risk individuals annually from age 18
Diagnostic and treatment services for dental and gum treatments (Emergency cases Only)	Covered
Dental emergency is any injury to your teeth or gums that can put you at a risk of permanent damage, such as Chipped or broken teeth, Knocked-out tooth ,Soft-tissue injuries and etc	Covered
Hearing and vision aids, and vision correction by surgeries and laser (Emergency cases Only)	Covered
Hearing Emergencies include Object/insect in the ear , ruptured eardrum , sudden hearing loss and etc Vision Emergencies include bleeding or discharge from or around the eye, double vision and Loss of vision, total or partial, one eye or both etc.	Covered
Cancer Treatment	Covered as per the Terms,Conditions and Exclusions of the program defined by DHA.
Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only	Covered as per the Terms,Conditions and Exclusions of the program defined by DHA.
HCV Hepatitis C Virus Infection	Covered as per the Terms,Conditions and Exclusions of the program defined by DHA.
Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program	Covered as per the Terms,Conditions and Exclusions of the program defined by DHA.
Psychiatric Treatment	Not Covered
Repatriation of Mortal Remains to the Country of Domicile:	Not Covered
Second Medical Opinion	Not Covered
Outpatient and Inpatient:	10% coinsurance for all services
In-patient maternity services:	10% coinsurance payable by the insured, Maximum benefit AED 10,000 per delivery
Requires prior approval from the insurance company or within 24 hours of emergency treatment	10% coinsurance payable by the insured

Maternity Services

Out-patient maternity services:
10% coinsurance payable by the insured
maximum 8 visits are allowed (as per applicable network);
Initial investigations to include:

- 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

Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols
3 ante-natal ultrasound scans

Dental benefit

Not Covered

Optical benefit

Not Covered

Alternative Medicines/ therapies

Not Covered

Covers the following: Chiropractic/ Osteopathy/ Homeopathy and Ayurvedic

Work Related Injuries

Covered upto AED 15,000.00 per member per year

Injuries related to Road Traffic Accidents

Covered

