

Table of Benefits for Dubai and Others Emirates

| Group Name | Indian Association - Sharjah | |
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| Effective Date | Saturday, February 27, 2021 | |
| 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 25% copay on all OP services *Prime Medical Center - Qassimiya Sharjah with 25% 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 10,000.00 Subject to 25% Co-pay | |
| Diagnostics (X-ray, MRI, CT-Scan, Ultra Sound& Endoscopy diagnostic services) | Covered up to AAL subject to 25% 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 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. | |
| Reimbursement In-Patient: | | |
| 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: | | |
| 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: | | |
| Eligible Treatment | | |
| 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 | |
| Preventive services, vaccines and immunizations | Frequency restricted to: 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 | | |
| 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. | | |
| 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 | | |
| 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 | | |
| Psychiatric Treatment | Not Covered | |
| Repatriation of Mortal Remains to the Country of Domicile: | Not Covered | |

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| <i>Second Medical Opinion</i> | Not Covered |
| <i>Maternity Services</i> | <p>Outpatient and Inpatient: 10% coinsurance for all services</p> <p>In-patient maternity services: 10% coinsurance payable by the insured, Maximum benefit AED 10,000 per delivery</p> <p>Requires prior approval from the insurance company or within 24 hours of emergency treatment 10% coinsurance payable by the insured</p> <p>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</p> |
| <i>Dental benefit</i> | Not Covered |
| <i>Optical benefit</i> | Not Covered |
| <i>Alternative Medicines/ therapies (subject to additional premium)</i> <i>Covers the following:Chiropractic/ Osteopathy/ Homeopathy and Ayurvedic</i> | Not Covered |
| <i>Work Related Injuries</i> | Covered upto AED 15,000.00 per member per year |
| <i>Injuries related to Road Traffic Accidents</i> | Covered |
| <i>New Born Coverage</i> | <p>Cover from 30 days from Birth</p> <p>BCG, Hepatitis B and Neonatal screening: (Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, Congenital Adrenal Hyperplasia)</p> |

① All members 65 years and above currently in the expiring policy need not present MAF.

② All additions irrespective of joining date will need to provide MAF.

③ All new members (irrespective of age, and is not part of the scheme in the prior year) will need to provide MAF.

④ Endorsement (Addition/Deletion) shall be in pro-rata basis.

