

Individual and Family Medical Benefits Summary

These products are for non-Abu Dhabi & Al Ain visa holders - UAE visa holders only.

MEDICARE 250	
Annual Financial Limit	Up to AED 250,000 per person per year
Territory	UAE & Indian Sub-Continent
Network	Diamond (excluding Jumeirah Hospital & American Hospital)

MEDICARE 500	
Annual Financial Limit	Up to AED 500,000 per person per year
Territory	UAE, Indian Sub-Continent & MENA
Network	Platinum (excluding American Hospital)

The rest of the Benefits are the same between the two products (except for Maternity)

IN-PATIENT	
In-Patient Treatment	Covered, as per the terms & conditions
Accommodation	Private Room
Pre-existing Diseases	Covered up to the AFL after a waiting period of 12 months subject to Medical Underwriting
Chronic Diseases, Chemotherapy & Radiotherapy	Covered up to the AFL if newly diagnosed, after renewal i.e. after a waiting period of 12 months. Declared Chronic conditions are covered after 3 years, subject to Medical Underwriting and Sublimits
Stent & Internal Prosthesis	Covered up to AED 25,000 per person per year
Parent Accommodation	Covered up to AED 3,000 per year up to the age of 16 years
Road Ambulance	Covered up to AED 750
Not Covered	Home Nursing Care if medically necessary, Organ Transplantation (only surgery), Congenital Cases, Sexually Transmitted Diseases, External Prosthesis

OUT-PATIENT	
Consultations	Covered with AED 50 deductible per visit with no financial limit
Prescription Medicines	Covered with 20% coinsurance
Chronic Medications	First 12m not covered and then subject to 20% coinsurance
Investigation, Diagnostic tests, Radiology & Laboratory	Covered with 10% coinsurance (chronic conditions with waiting period of 12 months)
Physiotherapy	Covered with 10% coinsurance and subject to prior approval
Dental & Optical	Not Covered

MATERNITY	
Annual Limit	Covered up to AED 10,000 for Medicare 250 Plan and up to AED 15,000 for Medicare 500 Plan
Waiting Period	12 Months

ADDITIONAL BENEFITS	
New Born Baby Benefit	25 named congenital cases will be covered up to AED 50,000 when maternity is covered.
Vaccination	Covered (refer to the policy wording)
Alternative Medicines	Osteopath, chiropractic, homeopathy, acupuncture, podiatry, chiropody, naturopathy, ayurvedic covered up to AED 2,000 (on re-imburement basis).
Morgue & Last Expenses	Covered up to AED 7,500.
Internation Assistance Group (Access & Assistance)	The (IAG) Benefit includes: Medical Transportation - Repatriation to UAE after treatment or in case of death (Back to Home country) - Emergency visit, from UAE, of a family member or relative (including the ticket and the hotel costs up to AED 180 and up to 10 days) in case of confinement to a hospital for more than 10 days.

BASIS OF SETTLEMENT		
Area	Elective Cases	Emergency Cases
1. UAE - Within Network	100% of incurred cost	100% of incurred cost
2. UAE - Outside Network	80% UAE Network Tariff	100% UAE Network Tariff
3. Territory of Cover - Within Network	80% UAE Network Tariff	100% of incurred cost
4. Territory of Cover - Outside Network	80% UAE Network Tariff	100% UAE Network Tariff
5. Outside Territory of Cover	80% UAE Network Tariff	100% UAE Network Tariff
N.B: Area 2/3/4/5 Elective Cases are subject to prior-approval		
Confinement Extending After Expiry of Policy	Stop at expiry	

NOTES	
Prior Approval Requirements	All One Day Treatment Cases - Duplex scan of extremities - Cardiac Scintigraphy - Osteodensitometry - Physiotherapy - Chemotherapy & Radiotherapy - Magnetic Resonance Imaging (M.R.I) - Ophthalmic fluorescent angiography - Computed Tomography (C.T.) - Spirometry - Biophysical profile (echo-orphologic)
Indian Sub-Continent	India, Pakistan, Bangladesh, Nepal, Maldives, Bhutan, Sri Lanka, Brunei, Indonesia, Malaysia, Philippines, Singapore, Cambodia, Laos, Myanmar, Thailand, East Timor & Vietnam
MENA	Lebanon, Kuwait, Syria, Saudi Arabia, Qatar, Algeria, Bahrain, Egypt, Iraq, Jordan, Libya, Morocco, Oman, Tunisia, Yemen