Emergency Treatment Approval required within 24 hours	1-9500: 0% 1-9500: 0% 1-9500: 0% - Al Jalila Childrens Specialty Hospital - Al Jalila Childrens Specialty Hospital - Al Jalila Childrens Specialty Hospital FZ LLC / Hospital/Code:45-1-8974: 0% FZ LLC / Hospital/Code:45-1-8974: 0% FZ LLC / Hospital/Code:45-1-8974: 0% - Dubai Dental Hospital FZ LLC / Dental Center/Code:45-15-4088: 0% Covered Covered In-Patient Standard evaluations apply
Room and Board Patient accomodation Covered	Standard exclusions apply after admission to the authorized hospital
subject to medical or laboratory Except Suite Companion accomodation Pre-approval is required	report
Co-Part: 0% Congenital conditions Covered subject to medical or laboratory re Limited to	port
Congenital Diseases & Malform Hereditary, Genetic & Chromos Developmental Abnormalities Other Congenital Conditions Ectopic Testis Congenital Hernia	
Congenital Thyroglossal Cyst Biliary Atresia Bladder Exstrophy Bronchogenic Cysts Diaphragmatic Hernia	
Duodenal Atresia Epispadias Esophageal Atresia Congenital Gastroesophageal R Hirschsprung's Disease (Conger Congenital Hydronephrosis	
Congenital Hydronephrosis Hypospadias Imperforate Anus Intestinal Atresia Laparoschisis & Gastroschisis Congenital MegaUreter	
Omphalocele Phimosis Posterior Urethral Valves Pyloric Stenosis Tongue Tie	
Congenital Ureteropelvic Junct Congenital Ureterovesical Orifi Hemodialysis & Peritoneal Dialysis Co-Part: 10% Max(3000 AED) Co-Part customize for: - Dubai Hospital / Hospital/Code:4	ce Occlusion
 American Hospital Dubai / Hospi Al Jalila Childrens Specialty Hosp Limited to Acute Hemodialysis Chronic Hemodialysis AV Fistula 	tal: 0% ital FZ LLC / Hospital/Code:45-1-8974: 0%
njuries & Accidents Covered Limited to Work Related Injuries & Illnesse Sports	es
Alcohol related accident Age & Senility Related Conditions Covered Limited to Osteoporosis	
Dementia Alzheimer's Disease Other Age & Senility Related Co Senile Macular Degeneration iexually Transmitted Diseases Limit: .000001 AED Per Member Pe	
Limit customize for: - Dubai Hospital / Hospital/Code:4 Limited to Hepatitis B & D HIV, AIDS & its complications Hepatitis C	I5-1-9500: 999999999 AED Per Member Per Contract Anniversary
Other STDs ikin Disorders (Infected/Inflamed/Ca Covered Limited to Warts (Infected/Inflamed/Canc	
Keloid (Infected/Inflamed/Cance Acne (Infected/Inflamed/Cance Molluscum Contagiosum (Infec Nevus/Mole (Infected/Inflamed Lipoma (Infected/Inflamed/Car	erous) cted/Inflamed/Cancerous) d/Cancerous) ncerous)
Sebaceous Cyst (Infected/Inflar Ganglion (Infected/Inflamed/Ci Corns & Callosities (Infected/In Bunions (Infected/Inflamed/Ca Pigmentation Disorders (Infected/Inflamed/Inflamed/Inflamed/Inflamed/Inflamed/Inflamed/Inflamed	ancerous) flamed/Cancerous) ncerous) ed/Inflamed/Cancerous)
Maternity Co-Part: 10% Max(3000 AED) Co-Part customize for: - Dubai Hospital / Hospital/Code:4	
Subject to Benefit Constraints Subject to medical or laboratory re Abortion - Non Medically Necessar Excluded Normal Vaginal Delivery	
Subject to Benefit Constraints Cesarean Delivery Subject to Benefit Constraints Maternity Anaesthesia Other Than Subject to Benefit Constraints	Epidural
Maternity Complications Co-Part: 10% Max(3000 AED) Co-Part customize for: - Dubai Hospital / Hospital/Code:4 - Al Jalila Childrens Specialty Hospi Limit: 1000000 AED Per Member Po	ital FZ LLC / Hospital/Code:45-1-8974: 0%
Pre-approval is required Subject to medical or laboratory re Home Delivery	5-1-9500: 999999999 AED Per Member Per Contract Anniversary
Excluded Epidural Anaesthesia Subject to Benefit Constraints Twin Delivery Subject to Benefit Constraints Midwife Delivery	
Excluded /accination for children Co-part 0%	Out-Patient Standard exclusions apply
Standard limit on the number of va Bacillus Calmette-Guerin Vaccin Haemophilus Influenza b Vaccin Pneumococcal Vaccine Measles, Mumps & Rubella Vir Poliovirus Vaccine (OPV)	ne (Hib)
Hepatitis B Vaccine Diphtheria, Tetanus Toxoids an Influenza Virus Vaccine Chicken Pox Vaccine Rotavirus Vaccine	d Acellular Pertussis Vaccine
Poliovirus Vaccine (IPV) Vaccination Administration Cha /accination for adults Co-part 0% Standard limit on the number of vaccina Influenza Virus Vaccine	
Pneumococcal Vaccine services that require medical and lab Age & Senility Related Conditions Age & Senility Related Conditio Osteoporosis: Subject to Benef	ons: Covered it Constraints
Dementia: Subject to Benefit C Alzheimer's Disease: Subject to Other Age & Senility Related Co Senile Macular Degeneration: S Allergy & Allergen Testing	onstraints Denefit Constraints Donditions: Subject to Benefit Constraints Subject to Benefit Constraints
Allergy & Allergen Testing: Limi Limit customize for: - Dubai Hospital / Hospital/Coo Total IgE: Subject to Benefit Co Other Allergy Tests: Pre-approv Specific IgE: Pre-approval is req	val is required
Audiometry Tests Pre-approval is required Autism Excluded Chronic Conditions	
	enefit Constraints required ular System & Lymphatic System): Subject to Benefit Constraints
Glaucoma: Subject to Benefit Co Asthma: Subject to Benefit Con Epilepsy: Subject to Benefit Con Diabetes Mellitus: Subject to B Thyroid Disorders: Subject to B	nstraints nstraints enefit Constraints
Rheumatic Disorders: Subject t Other Chronic Conditions: Subj	o Benefit Constraints ect to Benefit Constraints (Verteporfin): Subject to Benefit Constraints :t to Benefit Constraints
Temporomandibular Joint Diso Pressure Sores: Subject to Bene Chronic Obstructive Pulmonary Migraine: Subject to Benefit Co Hyperlipidemia: Subject to Ben	efit Constraints / Disease: Subject to Benefit Constraints onstraints
Anemias: Subject to Benefit Co Vitamin & Mineral Deficiency: S Congenital Conditions Congenital Conditions: Covered Hereditary, Genetic & Chromos Developmental Abnormalities:	Subject to Benefit Constraints d somal Diseases: Subject to Benefit Constraints
Other Congenital Conditions: S Ectopic Testis: Subject to Benel Congenital Hernia: Subject to B Congenital Thyroglossal Cyst: S Biliary Atresia: Subject to Benel	ubject to Benefit Constraints fit Constraints lenefit Constraints ubject to Benefit Constraints
Bladder Exstrophy: Subject to E Bronchogenic Cysts: Subject to Diaphragmatic Hernia: Subject Duodenal Atresia: Subject to Be Epispadias: Subject to Benefit C	Benefit Constraints Benefit Constraints to Benefit Constraints enefit Constraints
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Imperforate Anus: Subject to B Intestinal Atresia: Subject to Be Laparoschisis & Gastroschisis: S Congenital MegaUreter: Subjec Omphalocele: Subject to Benef Phimosis: Subject to Benefit Co	enefit Constraints Subject to Benefit Constraints ct to Benefit Constraints it Constraints
Posterior Urethral Valves: Subj Pyloric Stenosis: Subject to Ben Tongue Tie: Subject to Benefit Congenital Ureteropelvic Junct	ect to Benefit Constraints nefit Constraints
Emergency Hearing & Vision Corre Pre-approval is required Emergency out-patient dental trea Pre-approval is required	itment
Female Reproductive System Disor Female Reproductive System Di Menstrual Cycle Disorders: Pre- Polycystic Ovarian Disease: Pre- Fibroid: Pre-approval is require: Menopause: Subject to Benefit	isorders: Covered -approval is required -approval is required d
Hormone Replacement Therapy Ovarian Cyst and Dysfunction: F Endometriosis: Pre-approval is Rectocoele: Subject to Benefit (Colposcopy: Subject to Benefit	y: Pre-approval is required Pre-approval is required required Constraints
Injuries & Accidents Injuries & Accidents: Covered Work Related: Pre-approval is r Sports: Pre-approval is required Alcohol related Accident: Pre-a Male Reproductive System Disorde	d pproval is required
Male Reproductive System Disc Hydrocele Testis: Subject to Be Varicocele Testis: Subject to Be Prostate Diseases: Subject to B Neonatal Services & Newborn Care	orders: Covered nefit Constraints enefit Constraints enefit Constraints
Pre-approval is required Pathology and Laboratory Pathology and Laboratory: Cov Hepatitis B & C Tests: Pre-approval is required.	oval is required
	de:45-1-9500: 0% ospital FZ LLC / Hospital/Code:45-1-8974: 0%
Pharmacy: Skip Co-Part of the f - Psychiatry (Out-Patient) - Oncology (Out-Patient) Interferons & Immunomodulat Herbal Drugs & Preparations: S	ors: Subject to Benefit Constraints
Vitamins & Supplements: Subje Saline Nasal Sprays: Subject to Anti-Acne Preparations: Subjec Antiepileptic Drugs: Subject to Anti-Parkinson Drugs: Subject t	ect to Benefit Constraints Benefit Constraints et to Benefit Constraints Benefit Constraints
Anti-Dementia Drugs: Subject t Anxiolytics, Antipsychotics, Hyp Dialysis Drugs: Co-Part: 10% Co-Part customize for: - Dubai Hospital / Hospital/Cod	to Benefit Constraints Onotics, Sedatives: Subject to Benefit Constraints de:45-1-9500: 0%
 American Hospital Dubai / Ho American Hospital Pharmacy Al Jalila Childrens Specialty H Dialysis Drugs: Skip Co-Part of t Pharmacy (Out-Patient) 	1/Pharmacy: 0% ospital FZ LLC / Hospital/Code:45-1-8974: 0%
Enemas: Subject to Benefit Cor Eye Lubricants & Artificial Tears Pharmacy for Chronic Diseases Medically Necessary Vaccinatio Co-Part customize for:	s: Subject to Benefit Constraints : Subject to Benefit Constraints
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- Dubai Hospital / Hospital/Cod	de:45-1-9500: 0% ospital FZ LLC / Hospital/Code:45-1-8974: 0%
Pre-Operative Anesthetic Check Up Pre-Operative Anesthetic Check Pre-Operative Routine Check Up Preventive Care Preventive Care: Covered	k Up: Covered Ip: Pre-approval is required
Check Ups: Pre-approval is requ Vaccination for Children: Limit: Limit customize for: - Dubai Hospital / Hospital/Cod	.000001 AED Per Member Per Contract Anniversary de:45-1-9500: 999999999 AED Per Member Per Contract Anniversary ospital FZ LLC / Hospital/Code:45-1-8974: 999999999 AED Per Member Per Contract Anniversary
DHA Screening for Diabetes Me General Medical Examinations: Vaccination Administration Cha Road Traffic Accidents Pre-approval is required	ellitus: Pre-approval is required Pre-approval is required
Sexually Transmitted Diseases Sexually Transmitted Diseases: Limit customize for: - Dubai Hospital / Hospital/Cod Hepatitis B & D: Pre-approval is HIV, AIDS & its complications: S	subject to Benefit Constraints
Hepatitis C: Pre-approval is requ Other STDs: Subject to Benefit (Skin Disorders (Infected/Inflamed/ Skin Disorders (Infected/Inflam Warts (Infected/Inflamed/Cand	uired Constraints (Cancerous) ided(Cancerous): Covered terous): Subject to Benefit Constraints
Keloid (Infected/Inflamed/Cance Acne (Infected/Inflamed/Cance Molluscum Contagiosum (Infec Nevus/Mole (Infected/Inflamed Lipoma (Infected/Inflamed/Car	cerous): Subject to Benefit Constraints erous): Subject to Benefit Constraints cted/Inflamed/Cancerous): Subject to Benefit Constraints d/Cancerous): Subject to Benefit Constraints ncerous): Subject to Benefit Constraints
Sebaceous Cyst (Infected/Inflar Ganglion (Infected/Inflamed/Ci Corns & Callosities (Infected/In Bunions (Infected/Inflamed/Ca Pigmentation Disorders (Infecte	med/Cancerous): Subject to Benefit Constraints ancerous): Subject to Benefit Constraints iflamed/Cancerous): Subject to Benefit Constraints incerous): Subject to Benefit Constraints ed/Inflamed/Cancerous): Pre-approval is required ed/Cancerous): Subject to Benefit Constraints
teimbursement only Maternity, Neonatal Services & Newl Maternity Chorionic Villus Sampling Pre-approval is required	
Pre-approval is required Amniocentesis Pre-approval is required Down Syndrome Screening Pre-approval is required	4
3D Scan/Morphological Ultrasound	d
3D Scan/Morphological Ultrasound Subject to Benefit Constraints 4D Scan/Morphological Ultrasound Maternity Consultations Subject to Benefit Constraints Pregnancy Ultrasound / Obstetrica Pre-approval is required TORCH Profile Subject to Benefit Constraints Toxoplasma Excluded Rubella	
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