

General Benefits				
Family of benefits	Out-Patient	In-Patient	Dental	Optical
Co-Part		Co-Part: 10% Max(500 AED) /Max(1000) AED Per Member Per Master Contract		
Chronic and Pre-existing conditions	Pre-approval is required	Pre-approval is required		
In-Patient Standard exclusions apply				
Emergency Treatment				
Approval required within 24 hours after admission to the authorized hospital				
Room and Board				
Patient accomodation				
Covered				
subject to medical or laboratory report				
Except				
Private Room				
Suite				
Companion accomodation				
Limit: 100 AED Per Member Per Day				
Pre-approval is required				
Ambulance				
Subject to Benefit Constraints				
Congenital conditions				
Pre-approval is required				
subject to medical or laboratory report				
Limited to				
Hereditary, Genetic & Chromosomal Diseases				
Developmental Abnormalities				
Hemodialysis & Peritoneal Dialysis				
Covered				
Limited to				
Acute Hemodialysis				
AV Fistula				
Injuries & Accidents				
Covered				
Limited to				
Sports				
Age & Senility Related Conditions				
Covered				
Limited to				
Osteoporosis				
Other Age & Senility Related Conditions				
Senile Macular Degeneration				
Sexually Transmitted Diseases				
Covered				
Limited to				
Hepatitis B & D				
Hepatitis C				
Other STDs				
Skin Disorders (Infected/Inflamed/Cancerous)				
Covered				
Limited to				
Warts (Infected/Inflamed/Cancerous)				
Keloid (Infected/Inflamed/Cancerous)				
Molluscum Contagiosum (Infected/Inflamed/Cancerous)				
Nevus/Mole (Infected/Inflamed/Cancerous)				
Lipoma (Infected/Inflamed/Cancerous)				
Sebaceous Cyst (Infected/Inflamed/Cancerous)				
Ganglion (Infected/Inflamed/Cancerous)				
Corns & Callosities (Infected/Inflamed/Cancerous)				
Bunions (Infected/Inflamed/Cancerous)				
Pilonidal Cyst (Infected/Inflamed/Cancerous)				
Maternity				
Co-Part: 10%				
Abortion - Medically Necessary				
Subject to Benefit Constraints				
Subject to medical or laboratory report				
Abortion - Non Medically Necessary				
Excluded				
Normal Vaginal Delivery				
Subject to Benefit Constraints				
Cesarean Delivery				
Subject to Benefit Constraints				
Maternity Anaesthesia Other Than Epidural				
Subject to Benefit Constraints				
Maternity Complications				
Subject to Benefit Constraints				
Subject to medical or laboratory report				
Home Delivery				
Excluded				
Epidural Anaesthesia				
Subject to Benefit Constraints				
Twin Delivery				
Subject to Benefit Constraints				
Midwife Delivery				
Excluded				
Out-Patient Standard exclusions apply				
Vaccination for children				
Co-part 0%				
Standard limit on the number of vaccinations per lifetime apolled				
Bacillus Calmette-Guerin Vaccine (BCG)				
Haemophilus Influenza b Vaccine (Hib)				
Pneumococcal Vaccine				
Measles, Mumps & Rubella Virus Vaccine (MMR)				
Poliovirus Vaccine (OPV)				
Hepatitis B Vaccine				
Diphtheria, Tetanus Toxoids and Acellular Pertussis Vaccine				
Influenza Virus Vaccine				
Chicken Pox Vaccine				
Rotavirus Vaccine				
Poliovirus Vaccine (IPV)				
Vaccination Administration Charges for Children				
Vaccination for adults				
Co-part 0%				
Standard limit on the number of vaccinations per lifetime applied				
Influenza Virus Vaccine				
Pneumococcal Vaccine				
Chicken Pox Vaccine				
Services that require medical and laboratory reports				
Age & Senility Related Conditions				
Age & Senility Related Conditions: Pre-approval is required				
Osteoporosis: Subject to Benefit Constraints				
Other Age & Senility Related Conditions: Subject to Benefit Constraints				
Senile Macular Degeneration: Subject to Benefit Constraints				
Allergy & Allergen Testing				
Allergy & Allergen Testing: Covered				
Total IgE: Subject to Benefit Constraints				
Other Allergy Tests: Pre-approval is required				
Specific IgE: Pre-approval is required				
Audiometry Tests				
Pre-approval is required				
Autism				
Pre-approval is required				
Chronic Conditions				
Chronic Conditions: Pre-approval is required				
Tuberculosis: Subject to Benefit Constraints				
Multiple Sclerosis: Subject to Benefit Constraints				
Varicose Veins: Subject to Benefit Constraints				
Circulatory System (Cardiovascular System & Lymphatic System): Subject to Benefit Constraints				
Acquired Heart Valves Deficiency: Subject to Benefit Constraints				
Glaucoma: Subject to Benefit Constraints				
Asthma: Subject to Benefit Constraints				
Epilepsy: Subject to Benefit Constraints				
Diabetes Mellitus: Subject to Benefit Constraints				
Thyroid Disorders: Subject to Benefit Constraints				
Rheumatic Disorders: Subject to Benefit Constraints				
Other Chronic Conditions: Subject to Benefit Constraints				
Ocular Photodynamic Therapy (Verteporfin): Subject to Benefit Constraints				
Autoimmune Disorders: Subject to Benefit Constraints				
Psoriasis: Subject to Benefit Constraints				
Temporomandibular Joint Disorders: Pre-approval is required				
Pressure Sores: Subject to Benefit Constraints				
Chronic Obstructive Pulmonary Disease: Subject to Benefit Constraints				
Migraine: Subject to Benefit Constraints				
Congenital Conditions				
Congenital Conditions: Pre-approval is required				
Hereditary, Genetic & Chromosomal Diseases: Pre-approval is required				
Developmental Abnormalities: Pre-approval is required				
Emergency Hearing & Vision Correction (surgeries & laser)				
Co-Part: 20%				
Pre-approval is required				
Emergency out-patient dental treatment				
Co-Part: 20%				
Pre-approval is required				
Female Reproductive System Disorders				
Female Reproductive System Disorders: Covered				
Menstrual Cycle Disorders: Pre-approval is required				
Polycystic Ovarian Disease: Pre-approval is required				
Fibroid: Pre-approval is required				
Menopause: Pre-approval is required				
Hormone Replacement Therapy: Pre-approval is required				
Ovarian Cyst and Dysfunction: Pre-approval is required				
Endometriosis: Pre-approval is required				
Rectoscopy: Pre-approval is required				
Colposcopy: Pre-approval is required				
Injuries & Accidents				
Injuries & Accidents: Covered				
Sports: Pre-approval is required				
Male Reproductive System Disorders				
Male Reproductive System Disorders: Covered				
Hydrocele Testis: Subject to Benefit Constraints				
Varicocele Testis: Pre-approval is required				
Prostate Diseases: Subject to Benefit Constraints				
Circumcision - Newborn: Subject to Benefit Constraints				
Circumcision - Medically Necessary: Subject to Benefit Constraints				
Neonatal Services & Newborn Care				
Pre-approval is required				
Pathology and Laboratory				
Pathology and Laboratory: Covered				
Hepatitis B & C Tests: Pre-approval is required				
HIV Tests: Pre-approval is required				
Vitamins & Supplements Tests: Pre-approval is required				
Pharmacy				
Pharmacy: Limit: 5000 AED Per Member Per Master Contract				
Interferons & Immunomodulators: Subject to Benefit Constraints				
Herbal Drugs & Preparations: Subject to Benefit Constraints				
Vitamins & Supplements: Subject to Benefit Constraints				
Saline Nasal Sprays: Subject to Benefit Constraints				
Antiepileptic Drugs: Subject to Benefit Constraints				
Anti-Parkinson Drugs: Subject to Benefit Constraints				
Anxiolytics, Antipsychotics, Hypnotics, Sedatives: Subject to Benefit Constraints				
Dialysis Drugs: Subject to Benefit Constraints				
Enemas: Subject to Benefit Constraints				
Eye Lubricants & Artificial Tears: Subject to Benefit Constraints				
Pharmacy for Chronic Diseases: Pre-approval is required				
Medically Necessary Vaccination: Pre-approval is required				
nCovid-19 Pharmacy: Subject to Benefit Constraints				
Physiotherapy				
Pre-approval is required				
Prematurity				
Pre-approval is required				
Pre-Operative Anesthetic Check Up				
Pre-Operative Anesthetic Check Up: Covered				
Pre-Operative Routine Check Up: Pre-approval is required				
Preventive Care				
Preventive Care: Covered				
Check Ups: Pre-approval is required				
Vaccination for Children: Covered				
Vaccination for Adults: Pre-approval is required				
DHA Screening for Diabetes Mellitus: Pre-approval is required				
General Medical Examinations: Pre-approval is required				
Vaccination Administration Charges: Pre-approval is required				
Road Traffic Accidents				
Pre-approval is required				
Sexually Transmitted Diseases				
Sexually Transmitted Diseases: Covered				
Hepatitis B & D: Pre-approval is required				
Hepatitis C: Pre-approval is required				
Other STDs: Subject to Benefit Constraints				
Skin Disorders (Infected/Inflamed/Cancerous)				
Skin Disorders (Infected/Inflamed/Cancerous): Covered				
Warts (Infected/Inflamed/Cancerous): Pre-approval is required				
Keloid (Infected/Inflamed/Cancerous): Pre-approval is required				
Molluscum Contagiosum (Infected/Inflamed/Cancerous): Pre-approval is required				
Nevus/Mole (Infected/Inflamed/Cancerous): Pre-approval is required				
Lipoma (Infected/Inflamed/Cancerous): Pre-approval is required				
Sebaceous Cyst (Infected/Inflamed/Cancerous): Pre-approval is required				
Ganglion (Infected/Inflamed/Cancerous): Pre-approval is required				
Corns & Callosities (Infected/Inflamed/Cancerous): Pre-approval is required				
Bunions (Infected/Inflamed/Cancerous): Pre-approval is required				
Pilonidal Cyst (Infected/Inflamed/Cancerous): Subject to Benefit Constraints				
Reimbursement only				
Maternity, Neonatal Services & Newborn Care				
Maternity				
Chorionic Villus Sampling				
Co-Part: 10%				
Pre-approval is required				
Amniocentesis				
Co-Part: 10%				
Pre-approval is required				
Down Syndrome Screening				
Co-Part: 10%				
Pre-approval is required				
3D Scan/Morphological Ultrasound				
Excluded				
4D Scan/Morphological Ultrasound				
Maternity Consultations				
Co-Part: 10%				
Pre-approval is required				
Pregnancy Ultrasound / Obstetrical Ultrasound				
Co-Part: 10%				
Co-Part: 10%				
Pre-approval is required				
Pre-approval is required				
Pre-approval is required				
Pre-approval is required				
TORCH Profile				
Subject to Benefit Constraints				
Toxoplasma				
Excluded				
Rubella				
Subject to Benefit Constraints				
Cytomegalovirus				
Excluded				
Herpes Simplex Virus				
Excluded				
HIV Testing				
Co-Part: 10%				
Limit: 1 Quantity Per Member Per Master Contract				
Hepatitis B Testing				
Co-Part: 10%				
Limit: 1 Quantity Per Member Per Master Contract				
Pre-approval is required				
Non-Stress Test				
Subject to Benefit Constraints				
Maternity Pharmacy				
Subject to Benefit Constraints				
Maternity Complications				
Subject to Benefit Constraints				
Well Baby Check Ups				
Excluded				
Standard exclusions				
Family of benefits	Out-Patient	In-Patient	Dental	Optical
Exclusions	Plastic & Cosmetic	In-patient Cash Benefit (where treatment has been received free of charge)		
	Alcohol & Drugs Abuse/Addiction Treatment	Alcohol & Drugs Abuse/Addiction Treatment		
	Experimental Rehabilitation	Experimental Rehabilitation		
	Alternative Medicine or Therapy	Case Management Services		
	Durable Medical Equipments, Corrective Devices & Medical Appliances	Repatriation of Mortal Remains		
	External Prosthesis	External Prosthesis		
	Orthotics	Orthotics		
	Miscellaneous Benefits	Patient Convenience Items		
	Bulimia, Anorexia Nervosa & other eating disorders	Miscellaneous Benefits		
	Govt Health Card Fees	Bulimia, Anorexia Nervosa & other eating disorders		
	Epidemics	Confinement in Sanatoriums		
	Psychiatry	Govt Health Card Fees		
	Occupational & Speech Therapy	Organ Donation & Transplantation		
	Smoking Cessation	Epidemics		
	Sleep Apnea & Sleep Disorders	Surgical Tooth Extractions (Under FOB-IP)		
	Snoring	Custodial Care		
	Hypnotism	Sleep Apnea & Sleep Disorders		
	Spa	Snoring		
	Hydroclinic	Hypnotism		
	Rest Cures	Spa		
	Infertility & Related Procedures	Hydroclinic		
	Genetic Engineering	Rest Cures		
	Sexual Engineering	Infertility & Related Procedures		
	Ear Piercing	Genetic Engineering		
	Squint (Cross-eyes), Strabismus	Sexual Dysfunction		
	Pre-Marital Test	Home Health Services following Inpatient Care		
	Hospice Care & Palliative Treatment	Coverage after policy expiry date of an uninterrupted hospitalization initiated duringe nolviv validity		
Wedding Gift				
GateKeeper				
Deviated Nasal Septum				