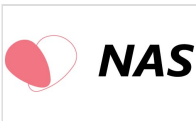




JOANNE MARIE EL HOYEK,2NNF-NN3F-LFLH-NLED ⓘ
Effective from : 22-May-2025to 03-Apr-2026
at Dubai National Insurance and Reinsurance
Required Treatment is OutPatient
Reference No: R-000000317242897
Request Date: 05-Aug-2025 03:06:50



Eligible

ⓘ Exceptional Case Selected : **Yes**

+ Value Lite Network [Applicable Tariff: Value Network]

- > **Waiting** Member has pre-existing and chronic waiting period
Period : of 180 days applicable till 18-Nov-2025
- > **Referral required :****Specialist Visit Subject to GP Referral Only**
- > **Copay 20%** Consultation / Evaluation and Management, Laboratory, Dental Emergency, Ultrasound, X-Ray, applicableC.T Scan, M.R.I, Radiology NEC, Physiotherapy, PET for : Scan, Endoscopy, Dialysis, Teleconsultations, Non-surgical ... [See More](#)
- > **Copay 30% applicable for :** Acute Drugs, Chronic Drugs, Immunomodulators, Vitamins

✓ Approval Requirements

Approval required for all treatment related to:
Acute Drugs, Adult Vaccinations - Mandatory, Breast Cancer Screening, C.T Scan, Child Vaccinations - Mandatory, Chronic Drugs, Diabetic Consumables, Diagnostics NEC, Dialysis, Endoscopy, Hearing Test ... [See More](#)

📎 Attachments

- 📄 Applicable procedure
- 📄 Exclusions
- 📄 Consultation / Claim Form
- 📄 Prescription Form

✓ Ask for Authorization

📄 Referral Document