

Benefits	Limits in AED	Limits in AED
Annual Aggregate Limit	Option to chose from - 150,000, 250,000, 500,000, 750000, 1,000,000	Option to chose from - 150,000, 250,000, 500,000, 750000, 1,000,000
Overarching total limit for all benefits and sub-limits.		
Geographical Scope of Coverage for Elective & Emergency Treatment	Worldwide	Worldwide
Coverage Criteria for Treatment outside UAE	Coverage outside UAE is limited to 90 days per treatment A single holiday or business trip may not exceed 90 days	Coverage outside UAE is limited to 90 days per treatment A single holiday or business trip may not exceed 90 days
Applicable Network	GOLD	Silk Road - Out Patient treatment restricted to Clinics Only From 10 PM to 8AM Out Patient treatments access is available at Network Hospitals
MAF Required	Yes	Yes
Underwriting terms and coverage criteria for Pre-existing, Chronic conditions:	<ul style="list-style-type: none"> <li>All pre-existing medical conditions should be declared in the Medical Application Form and is subject to medical underwriting.</li> <li>All declared Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/-</li> <li>Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal.</li> </ul>	<ul style="list-style-type: none"> <li>All pre-existing medical conditions should be declared in the Medical Application Form and is subject to medical underwriting.</li> <li>All declared Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/-</li> <li>Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal.</li> </ul>
Access for OP	Clinics & Hospital	Out Patient treatment restricted to Clinics Only
Referral procedure	Direct SP access	Direct SP access
IP Co-insurance	Nil	Nil
OP Co-insurance - Consultation	Option to chose from - 20% max 50 per consultation or 20% max 75 per consultation	Option to chose from - 20% max 50 per consultation or 20% max 75 per consultation
Diagnostics Co-insurance (Lab / Rad/ Physio)	Option to chose from - 0%, 10% and 20%	Option to chose from - 0%, 10% and 20%
Pharmacy Limit	Covered	Covered
Pharmacy Co-insurance	Option to chose from - 0%, 10%, 20% and 30%	Option to chose from - 0%, 10%, 20% and 30%
Maternity (for married Females)	10,000 for normal and C-Section	10,000 for normal and C-Section
Pre Existing and Chronic Conditions	Covered upto 150,000	Covered upto 150,000
Dental	Covered subject to the following: <ul style="list-style-type: none"> <li>Sub-limit: AED 3,500</li> <li>Coinsurance: 20%</li> </ul>	Covered subject to the following: <ul style="list-style-type: none"> <li>Sub-limit: AED 3,500</li> <li>Coinsurance: 20%</li> </ul>
<b>In-Patient Benefit</b>		
<b>Coverage is up to the relevant Annual Benefit Limit per person/per policy year with pre-approval</b>		
Hospitalization - Room Type	Private Room	Private Room
Hospital Accommodation and related Services	Covered	Covered
Intensive care unit and coronary artery disease treatment	Covered	Covered
Consultant's, Surgeon's and Anaesthetist's Fees	Covered	Covered
Various therapies including physiotherapy, chemotherapy, radiation therapy etc	Covered	Covered
Recipient Organ transplantation service, excluding any charges related to Donor	Covered	Covered
Use of hospital medical equipments (e.g. heart and lung support systems etc.)	Covered	Covered
Ambulance Services (in Medical Emergency only and if followed by admission)	Covered	Covered
Companion Room & Board expenses for Beneficiary below 16 years of age	Covered	CoveredCovered maximum up to 100 AED per night
The cost of accommodation of a person accompanying a beneficiary below 16 years of age in the same room in cases of medical necessity at the recommendation of the treating doctor and with prior approval	Covered maximum up to 100 AED per night	
Repatriation costs for the transport of mortal remains to the country of origin	Covered up to AED 7,500/-	Covered up to AED 7,500/-
<b>Out-Patient Benefit</b>		
Physician Consultation	Covered with Co-pay of 20% max 50 per consultation	Covered with Co-pay of 20% max 50 per consultation
Diagnostics and Laboratory Tests	Covered with 0% co-pay per invoice	Covered with 0% co-pay per invoice
Pharmaceuticals	Covered with 0% co-pay per invoice	Covered with 0% co-pay per invoice
Physiotherapy (Require pre-authorization)	Covered with 0% co-pay per invoice	Covered with 0% co-pay per invoice
	Covered up to 15 sessions/ Per member Per year	Covered up to 15 sessions/ Per member Per year
*Approval protocol for Free access at network providers will follow DHA guidelines		
<b>Other Salient Benefits</b>		
Day care Treatment	Covered	Covered
Out Patient Surgery	Covered	Covered
Emergency Mental health Treatments	Covered	Covered
Work Related Injuries	Covered	Covered
Emergency Dental treatment for accidental damage to natural teeth	Under this benefit the treatment required within three months following accidental damage to sound natural teeth caused by a violent external means when the treatment is given by a Physician, dentist or dental surgeon is covered.  *No treatment will be covered after 3 months of the accident.  **Treatment required as the result of the consumption of food or drink or any foreign bodies contained in such food or drink is not covered.	Under this benefit the treatment required within three months following accidental damage to sound natural teeth caused by a violent external means when the treatment is given by a Physician, dentist or dental surgeon is covered.  *No treatment will be covered after 3 months of the accident.  **Treatment required as the result of the consumption of food or drink or any foreign bodies contained in such food or drink is not covered.
New Born baby coverage	Babies born inside and out-side UAE - New born expenses are covered from Date of Birth under the mother's card for the first 30days from date of birth upto Annual Benefit Limit of mother.  New born babies will be added to the principle policy only upon requested by the policy holder and is subject to Medical underwriting.  Coverage for new born are in line with DHA benefit guidelines.	Babies born inside and out-side UAE - New born expenses are covered from Date of Birth under the mother's card for the first 30days from date of birth upto Annual Benefit Limit of mother.  New born babies will be added to the principle policy only upon requested by the policy holder and is subject to Medical underwriting.  Coverage for new born are in line with DHA benefit guidelines.
Preventive services covered for members over 18 years of age *Prior Approval is required for Free Access facility(Non AUH)	Diabetic Screening: Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members	Diabetic Screening: Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members
Cancer Screening, healthcare services, investigations and treatments only for members who are enrolled under "Patient Support Program" only  HCV Hepatitis C Virus Infection: 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.	Covered as per terms, conditions and exclusions of the program defined by DHA	Covered as per terms, conditions and exclusions of the program defined by DHA
Hearing and vision aids, and vision correction by surgeries and laser	Covered only in cases of medical emergencies	Covered only in cases of medical emergencies

MedNet's Global Emergency Assistance services coverage through Assist America	<ul style="list-style-type: none"> <li>- No Financial limitations applicable under this benefit</li> <li>- Worldwide Emergency Medical Evacuation</li> <li>- Worldwide Hospital Admission Assistance</li> <li>- Repatriation of mortal remains to home country from anywhere in the world, including country of residence.</li> <li>- Medical Consultation, Evaluation, Referral &amp; Monitoring</li> <li>- Care of minor children &amp; Compassionate visit</li> </ul> <p>*For detailed information please refer Assist America Table of Benefit</p>	<ul style="list-style-type: none"> <li>- No Financial limitations applicable under this benefit</li> <li>- Worldwide Emergency Medical Evacuation</li> <li>- Worldwide Hospital Admission Assistance</li> <li>- Repatriation of mortal remains to home country from anywhere in the world, including country of residence.</li> <li>- Medical Consultation, Evaluation, Referral &amp; Monitoring</li> <li>- Care of minor children &amp; Compassionate visit</li> </ul> <p>*For detailed information please refer Assist America Table of Benefit</p>
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### Additional Benefits

#### Maternity Benefit

<p>Inpatient &amp; Outpatient coverage includes:</p> <ol style="list-style-type: none"> <li>1. Pre &amp; Post natal treatments</li> <li>2. Normal delivery</li> <li>3. Medically necessary Caesarean Section</li> <li>4. Maternity related Complications</li> <li>5. Medically necessary legal terminations</li> </ol> <p>* In-patient maternity treatment are subject to prior approval</p>	<ul style="list-style-type: none"> <li>- Normal Delivery expenses are covered up to a sub limit of AED 10,000/-</li> <li>- Medically necessary Caesarean Section and complication expenses are covered up to a sub limit of AED 10,000/-</li> <li>- Any Medical Emergency expenses related to Maternity will be covered up to a sublimit of AED 150,000/-</li> <li>- Out Patient eligible Maternity expenses are covered up to Annual limit</li> <li>- 10% co-payment applicable on all Maternity treatments, including outpatient Maternity consultation (no Deductible applies)</li> <li>- The following screening tests are covered as per DHA Antenatal care protocol: <ul style="list-style-type: none"> <li>o FBC and Platelets</li> <li>o Blood group, Rhesus status and antibodies</li> <li>o VDRL</li> <li>o MSU &amp; urinalysis</li> <li>o Rubella serology</li> <li>o HIV</li> <li>o Hepatitis C offered to high risk patients</li> <li>o GTT, if high risk</li> <li>o FBS, Random blood sugar OR HbA1C</li> <li>o Ultrasonography: 3 scans</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Normal Delivery expenses are covered up to a sub limit of AED 10,000/-</li> <li>- Medically necessary Caesarean Section and complication expenses are covered up to a sub limit of AED 10,000/-</li> <li>- Any Medical Emergency expenses related to Maternity will be covered up to a sublimit of AED 150,000/-</li> <li>- Out Patient eligible Maternity expenses are covered up to Annual limit</li> <li>- 10% co-payment applicable on all Maternity treatments, including outpatient Maternity consultation (no Deductible applies)</li> <li>- The following screening tests are covered as per DHA Antenatal care protocol: <ul style="list-style-type: none"> <li>o FBC and Platelets</li> <li>o Blood group, Rhesus status and antibodies</li> <li>o VDRL</li> <li>o MSU &amp; urinalysis</li> <li>o Rubella serology</li> <li>o HIV</li> <li>o Hepatitis C offered to high risk patients</li> <li>o GTT, if high risk</li> <li>o FBS, Random blood sugar OR HbA1C</li> <li>o Ultrasonography: 3 scans</li> </ul> </li> </ul>
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#### Alternative Medication Benefit

Alternative Medicine Benefit covers: Osteopathy, Chiropractic, Homeopathy, Acupuncture, Ayurveda and Herbal Treatments	Covered up to AED 2,500/- PMPY  **Only on reimbursement basis	Covered up to AED 2,500/- PMPY  **Only on reimbursement basis
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#### Vaccination Benefit

Vaccination Covered as per MOH schedule (Require pre-authorization)	Covered both on *Free Access & reimbursement basis  Reimbursements claims are settled at 100% of actual covered cost subject to maximum of 100% of Applicable Network rates  *Free Access facility is available only within specific MedNet Vaccination Network	Covered both on *Free Access & reimbursement basis  Reimbursements claims are settled at 100% of actual covered cost subject to maximum of 100% of Applicable Network rates  *Free Access facility is available only within specific MedNet Vaccination Network
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#### Dental Benefit

<p>Free Access</p> <ul style="list-style-type: none"> <li>- Covered with pre-authorization only</li> <li>- Co-payment 20% applicable</li> </ul> <p>Reimbursement*</p> <ul style="list-style-type: none"> <li>- Additional 20% co-payment applicable over free access</li> </ul> <p>*No reimbursement for Silk Road NW inside UAE.</p>	Covered with Annual sub-limit of AED 3,500	Covered with Annual sub-limit of AED 3,500
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#### CLAIMS SETTLEMENT TERMS (what is Paid by the Insurer)

	Covered (Out-side UAE: covered maximum up to 100% of UAE applicable network rates)	Covered (Out-side UAE: covered maximum up to 100% of UAE applicable network rates)
Elective Treatment	<p>Reimbursement in SEA:</p> <ul style="list-style-type: none"> <li>- 100% of actual covered cost subject to maximum of 100% of UAE applicable network rates</li> </ul> <p>Reimbursement elsewhere within territorial scope of cover*:</p> <ul style="list-style-type: none"> <li>- 80% of Actual Covered Cost subject to maximum of 80% of UAE Applicable Network rates</li> </ul> <p>*No Elective treatment reimbursement for Silk Road Network inside UAE.</p>	<p>Reimbursement in SEA:</p> <ul style="list-style-type: none"> <li>- 100% of actual covered cost subject to maximum of 100% of UAE applicable network rates</li> </ul> <p>Reimbursement elsewhere within territorial scope of cover*:</p> <ul style="list-style-type: none"> <li>- 80% of Actual Covered Cost subject to maximum of 80% of UAE Applicable Network rates</li> </ul> <p>*No Elective treatment reimbursement for Silk Road Network inside UAE.</p>
Emergency Treatment	100% of Actual Covered Cost	100% of Actual Covered Cost