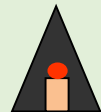




INDIVIDUAL / FAMILY HEALTH INSURANCE PROPOSAL – DUBAI-SEPTEMBER-2020

Presented by



ALLIANCE
INSURANCE

*The following rates, terms and conditions are applicable for Dubai residence visa holders only. (With a minimum gross monthly salary of above AED: 4000 for employees)

INDIVIDUAL / FAMILY INSURANCE – DHA COMPLIANT

Plan	Universal Plus	Universal	Basic	Local	Limited
Cover type	Inpatient and outpatient	Inpatient and outpatient	Inpatient and outpatient	Inpatient and outpatient	Inpatient and Outpatient
Aggregate Limit PPPA	AED 500,000/-	AED 500,000/-	Basic Plan GN - AED 300,000/-	Local Plan GN - AED 150,000/-	AED 150,000/-
			Basic Plan RN- AED 250,000/-	Local Plan RN- AED 150,000/-	
Network	General Network - 20% copayment applicable for all Out-Patient Services availed at Dr. Sulaiman Al Habib Hosp. Saudi German Hosp Group. All Mediclinic Group and affiliated clinics & Al Zahra Hospitals - Dubai & Sharjah	General Network 20% copayment applicable for all OP Services availed at Dr. Sulaiman Al Habib Hosp. Saudi German Hosp Group. All Mediclinic Group and affiliated clinics & Al Zahra Hospitals - Dubai & Sharjah-	Basic Plan 1—General Network 20% copayment applicable for all Out-Patient Services availed at Dr. Sulaiman Al Habib Hosp. Saudi German Hosp Group. All Mediclinic Group and affiliated clinics & Al Zahra Hospitals - Dubai & Sharjah	Local Plan 1— General Network 20% copayment applicable for all Out-Patient Services availed at Dr. Sulaiman Al Habib Hosp. Saudi German Hosp Group. All Mediclinic Group and affiliated clinics & Al Zahra Hospitals - Dubai & Sharjah	Restricted Network 2 - (All Out-Patient treatments are limited to clinics only in allowed network)
			Basic Plan 2—Restricted Network 20% copayment applicable for all Out-Patient Services availed. Saudi German Hosp Group. & Al Zahra Hospital Sharjah	Local Plan 2—Restricted Network 20% copayment applicable for all Out-Patient Services availed. Saudi German Hosp Group. & Al Zahra Hospital Sharjah	

<p>Inpatient Benefits</p> <ul style="list-style-type: none"> ➤ Intensive Care Unit ➤ X-Rays, CT Scan/MRI, Laboratory, Diagnostic Test ➤ Drugs, Medicines, Surgical Dressings ➤ In-patient and Same-day Surgery ➤ Surgical Implants ➤ Doctor, Surgeon & Specialist consultations ➤ Physiotherapy is covered subject to prior approval. ➤ Radiation Therapy, Chemotherapy ➤ Endoscopic procedures, biopsy and small surgeries 	Covered	Covered	Covered	Covered	Covered
<p>Outpatient Benefits</p> <ul style="list-style-type: none"> ➤ Examination, diagnostic and treatment services by authorized general practitioners, specialists and consultants. ➤ Laboratory test services carried out in the authorized facility assigned to treat the insured person ➤ Radiology diagnostic services carried out in the authorized facility assigned to treat the insured person.—in cases of non-medical emergencies, the insurance company’s prior approval is required for MRI,CT scans and endoscopies. ➤ Physician & Specialist Consultation Prescribed Diagnostic Tests 	<ul style="list-style-type: none"> • Deductible of 20% up to maximum AED 50/- per consultation nil for follow up within 7 days. • Prescribed Drugs & Medicines covered up to AED: 10,000 PPPA with 15% Co-Payment. • Physiotherapy covered up to 20 sessions per person per annum; subject to prior approval 	<ul style="list-style-type: none"> • Deductible of 20% up to maximum AED 50/- per consultation nil for follow up within 7 days. • Prescribed Drugs & Medicines covered up to AED: 7,500 PPPA with 15% Co-payment. • Physiotherapy covered up to 20 sessions per person per annum; subject to prior approval 	<ul style="list-style-type: none"> • Deductible of 20% up to maximum AED 50/- per consultation nil for follow up within 7 days. • Prescribed Drugs & Medicines covered up to AED: 7,000 PPPA with 10% Co-Payment. • Physiotherapy covered up to 20 sessions per person per annum; subject to prior approval 	<ul style="list-style-type: none"> • Deductible of 20% up to maximum AED 50/- per consultation nil for follow up within 7 days. • Prescribed Drugs & Medicines covered up to AED: 7,000 PPPA with 10% Co-payment. • Physiotherapy covered up to 20 sessions per person per annum; subject to prior approval 	<ul style="list-style-type: none"> • Deductible of 20% up to maximum AED 50/- per consultation nil for follow up within 7 days. • Prescribed Drugs & Medicines covered up to AED: 3,000 PPPA with 15% Co-payment. • Physiotherapy covered up to 10 sessions per person per annum; subject to prior approval.

➤ Surgical Procedures					
Territorial Limit	Worldwide	Worldwide Excluding USA/Canada	UAE, Arab World, Indian Sub-Continent, Sri Lanka, Korea & Philippines <u>*1 The Arab World Countries are:-</u> UAE, Saudi Arabia, Kuwait, Qatar, Bahrain, Oman, Yemen, Iraq, Syria, Jordan, Palestine, Lebanon, Morocco, Algeria, Tunisia, Egypt, Mauritania, Libya, Sudan, Somalia & Djibouti <u>*2 Indian Sub-Continent Countries are:</u> India, Pakistan, Bangladesh, Nepal & Butane	UAE only	UAE, Arab World, Indian Sub-Continent, Sri Lanka, Korea & Philippines <u>*1 The Arab World Countries are:-</u> UAE, Saudi Arabia, Kuwait, Qatar, Bahrain, Oman, Yemen, Iraq, Syria, Jordan, Palestine, Lebanon, Morocco, Algeria, Tunisia, Egypt, Mauritania, Libya, Sudan, Somalia & Djibouti <u>*2 Indian Sub-Continent Countries are:</u> India, Pakistan, Bangladesh, Nepal & Butane
Travel Extension	Worldwide	To USA & Canada; applicable only in case of emergency IP while on vacation or business trip provided the maximum aggregate period of stay does not exceed 90 days during the policy period	Worldwide Excluding USA & Canada; applicable only in case of emergency while on vacation or business trip provided the maximum aggregate period of stay does not exceed 45 days during the policy period	Not Covered	Not Covered
Network Room Type	Class A – Private Room	Class A – Private Room	Basic Plan GN–Private Room Basic Plan RN –Semi Private Room	Local Plan GN–Private Room Local Plan RN–Semi Private Room	Semi Private Room
Settlement Basis	Direct Billing within Network	Direct Billing within Network	Direct Billing within Network	Direct Billing within Network	Direct Billing within Network
Within Network	100% on Direct Billing basis	100% on Direct Billing basis	100% on Direct Billing basis	100% on Direct Billing basis	100% on Direct Billing basis

Out of Network Treatment	Treatment taken outside the Network is subject to 20% Co-Payment. Reimbursement will be up to Reasonable & Customary Charges applicable in the UAE Network.	Treatment taken outside the Network is subject to 20% Co-Payment. Reimbursement will be up to Reasonable & Customary Charges applicable in the UAE Network.	Treatment taken outside the Network is subject to 20% Co-Payment. Reimbursement will be up to Reasonable & Customary Charges applicable in the UAE Network.	Treatment taken outside the Network is subject to 20% Co-Payment. Reimbursement will be up to Reasonable & Customary Charges applicable in the UAE Network.	Treatment taken outside the Network is subject to 20% Co-Payment. Reimbursement will be up to Reasonable & Customary Charges applicable in the UAE Network.
Emergency Treatment(within Territorial Limit)	Covered 100% UCR	Covered 100% UCR	Covered 100% UCR	Covered 100% UCR	Covered 100% UCR
Repatriation of mortal remain	Covered up to AED 15000/- on Reimbursement Basis	Covered up to AED 15000/- on Reimbursement Basis	Covered up to AED 15000/- on Reimbursement Basis	Covered up to AED 15000/- on Reimbursement Basis	Covered up to AED 10000/- on Reimbursement Basis
Home Nursing post hospitalization for a covered condition	Covered up to 14 days subject to maximum annual limit of AED. 3000/-	Covered up to 14 days subject to maximum annual limit of AED. 3000/-	Covered up to 14 days subject to maximum annual limit of AED. 3000/-	Covered up to 14 days subject to maximum annual limit of AED. 3000/-	Not Covered
Pre-Existing & Chronic Condition	Covered up to AED 150,000/- New Policy Holders: Treatment for pre-existing & chronic conditions excluded for first scheme membership, included thereafter, subject to disclosure of all past/present major illness/sickness prior to policy inception.	Covered up to AED 150,000/- New Policy Holders: Treatment for pre-existing & chronic conditions excluded for first scheme membership, included thereafter, subject to disclosure of all past/present major illness/sickness prior to policy inception.	Covered up to AED 150,000/- New Policy Holders: Treatment for pre-existing & chronic conditions excluded for first scheme membership, included thereafter, subject to disclosure of all past/present major illness/sickness prior to policy inception.	Covered up to AED 150,000/- New Policy Holders: Treatment for pre-existing & chronic conditions excluded for first scheme membership, included thereafter, subject to disclosure of all past/present major illness/sickness prior to policy inception.	Covered up to AED 150,000/- New Policy Holders: Treatment for pre-existing & chronic conditions excluded for first scheme membership, included thereafter, subject to disclosure of all past/present major illness/sickness prior to policy inception.

<p>Emergency Dental and Vision</p>	<p>Dental: - Covered only if required as a result of accidental injury to natural teeth or Gum subject to treatment taken within 48 Hours of Accident - 20% Co-insurance applicable. Vision: - Hearing and vision aids, and vision correction by surgeries and laser Covered only if required as a result of accidental injury – 20% Co-insurance applicable.</p>	<p>Dental: - Covered only if required as a result of accidental injury to natural teeth or Gum subject to treatment taken within 48 Hours of Accident - 20% Co-insurance applicable. Vision: - Hearing and vision aids, and vision correction by surgeries and laser Covered only if required as a result of accidental injury – 20% Co-insurance applicable.</p>	<p>Dental: - Covered only if required as a result of accidental injury to natural teeth or Gum subject to treatment taken within 48 Hours of Accident - 20% Co-insurance applicable. Vision: - Hearing and vision aids, and vision correction by surgeries and laser Covered only if required as a result of accidental injury – 20% Co-insurance applicable.</p>	<p>Dental: - Covered only if required as a result of accidental injury to natural teeth or Gum subject to treatment taken within 48 Hours of Accident - 20% Co-insurance applicable. Vision: - Hearing and vision aids, and vision correction by surgeries and laser Covered only if required as a result of accidental injury – 20% Co-insurance applicable.</p>	<p>Dental: - Covered only if required as a result of accidental injury to natural teeth or Gum subject to treatment taken within 48 Hours of Accident - 20% Co-insurance applicable. Vision: - Hearing and vision aids, and vision correction by surgeries and laser Covered only if required as a result of accidental injury – 20% Co-insurance applicable.</p>
<p>Organ Transplant</p>	<p>Covered, only for Heart, Kidney and Liver, excluding organ donation, expenses of the donor and acquisition of the organ.</p>	<p>Covered, only for Heart, Kidney and Liver, excluding organ donation, expenses of the donor and acquisition of the organ.</p>	<p>Covered, only for Heart, Kidney and Liver, excluding organ donation, expenses of the donor and acquisition of the organ.</p>	<p>Covered, only for Heart, Kidney and Liver, excluding organ donation, expenses of the donor and acquisition of the organ.</p>	<p>Covered, only for Heart, Kidney and Liver, excluding organ donation, expenses of the donor and acquisition of the organ.</p>
<p>Parent Accommodation</p>	<p>Parental Accommodation for Children under 18 years</p>	<p>Parental Accommodation for Children under 18 years</p>	<p>Parental Accommodation for Children under 18 years</p>	<p>Parental Accommodation for Children under 18 years</p>	<p>Parental Accommodation for Children under 18 years</p>
<p>Companion accommodation The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage</p>	<p>Maximum 100 AED per night</p>	<p>Maximum 100 AED per night</p>	<p>Maximum 100 AED per night</p>	<p>Maximum 100 AED per night</p>	<p>Maximum 100 AED per night</p>

Alternative Medicines / Therapies	Chiropractic /Osteopathy/ Homeopathy and Ayurvedic covered up to AED 2,500/- per person per annum 100% reimbursement basis. (Out-Patient Deductible applies)	Chiropractic /Osteopathy/ Homeopathy and Ayurvedic covered up to AED 2,500/- per person per annum 100% reimbursement basis.(Out-Patient Deductible applies)	Chiropractic /Osteopathy/ Homeopathy and Ayurvedic covered up to AED 2,500/- per person per annum 100% reimbursement basis (Out-Patient Deductible applies)	Chiropractic /Osteopathy/ Homeopathy and Ayurvedic covered up to AED 2,500/- per person per annum 100% reimbursement basis. (Out-Patient Deductible applies)	Chiropractic /Osteopathy/ Homeopathy and Ayurvedic covered up to AED 1,600/- per person per annum 100% reimbursement basis. (Out-Patient Deductible applies)
Ground Ambulance	Covered	Covered	Covered	Covered	Covered
Cash Benefit	Covered up to AED 200/- for inpatient treatment only ; subject to none claimed treatment	Covered up to AED 200/- for inpatient treatment only ; subject to none claimed treatment	Covered up to AED 200/- for inpatient treatment only ; subject to none claimed treatment	Covered up to AED 200/- for inpatient treatment only ; subject to none claimed treatment	Covered up to AED 200/- for inpatient treatment only ; subject to none claimed treatment
Injectable Vitamins	Covered	Covered	Covered	Covered	Covered

Maternity Services & New born Cover
 Important Note:- Maternity benefits are applicable for ALL Married Females only, age above 18. 9 months waiting period is applicable for non-working married females

Outpatient Services (ante-natal services-required prior approval) :-

Limited to 8 visits ; subject to DHA protocol Initial investigations to include:

- FBC and Platelets
- Blood group, Rhesus status and antibodies
- VDRL
- MSU & urinalysis
- Rubella serology
- HIV
- Hepatitis C offered to high risk patients
- GTT if high risk
- FBS , random s or A1c for all due to high prevalence of diabetes in UAE

Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols

- Ante-natal ultrasound scans as per requirement.

In-patient Services Required period approval from the insurance company or within 24 hours of emergency treatment)

- Maximum benefit 10,000 AED per normal delivery &
- 10,000 AED for medically necessary C-section, complications and for medically necessary termination

Outpatient Services (ante-natal services-required prior approval) :-

Limited to 8 visits ; subject to DHA protocol Initial investigations to include:

- FBC and Platelets
- Blood group, Rhesus status and antibodies
- VDRL
- MSU & urinalysis
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Outpatient Services (ante-natal services-required prior approval) :-

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- FBC and Platelets
- Blood group, Rhesus status and antibodies
- VDRL
- MSU & urinalysis
- Rubella serology
- HIV
- Hepatitis C offered to high risk patients
- GTT if high risk
- FBS , random s or A1c for all due to high prevalence of diabetes in UAE

Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols

- Ante-natal ultrasound scans as per requirement.

In-patient Services Required period approval from the insurance company or within 24 hours of emergency treatment)

- Maximum benefit 10,000 AED per normal delivery &
- 10,000 AED for medically necessary C-section, complications and for medically necessary termination

Outpatient Services (ante-natal services-required prior approval) :-

Limited to 8 visits ; subject to DHA protocol Initial investigations to include:

- FBC and Platelets
- Blood group, Rhesus status and antibodies
- VDRL
- MSU & urinalysis
- Rubella serology
- HIV
- Hepatitis C offered to high risk patients
- GTT if high risk
- FBS , random s or A1c for all due to high prevalence of diabetes in UAE

Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols

- Ante-natal ultrasound scans as per requirement.

In-patient Services Required period approval from the insurance company or within 24 hours of emergency treatment)

- Maximum benefit 10,000 AED per normal delivery &
- 10,000 AED for medically necessary C-section, complications and for medically necessary termination

Outpatient Services- Clinics only (ante-natal services-required prior approval) :-

Limited to 8 visits ; subject to DHA protocol Initial investigations to include:

- FBC and Platelets
- Blood group, Rhesus status and antibodies
- VDRL
- MSU & urinalysis
- Rubella serology
- HIV
- Hepatitis C offered to high risk patients
- GTT if high risk
- FBS , random s or A1c for all due to high prevalence of diabetes in UAE

Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols

- Ante-natal ultrasound scans as per requirement.

In-patient Services Required period approval from the insurance company or within 24 hours of emergency treatment)

- Maximum benefit 7,000 AED per normal delivery &
- 10,000 AED for medically necessary C-section, complications and for medically necessary termination

New Born Cover	Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening ,congenital adrenal hyperplasia)	Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening ,congenital adrenal hyperplasia)	Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening ,congenital adrenal hyperplasia)	Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening ,congenital adrenal hyperplasia)	Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening ,congenital adrenal hyperplasia)
Preventive services, vaccines and immunizations	<p>Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities</p> <p>Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals Annually from age 18</p> <p>Adult Pneumococcal Conjugate Vaccine – As per DHA Adult Pneumococcal Vaccination guidelines</p>	<p>Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities</p> <p>Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals Annually from age 18</p> <p>Adult Pneumococcal Conjugate Vaccine – As per DHA Adult Pneumococcal Vaccination guidelines</p>	<p>Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities</p> <p>Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals Annually from age 18</p> <p>Adult Pneumococcal Conjugate Vaccine – As per DHA Adult Pneumococcal Vaccination guidelines</p>	<p>Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities</p> <p>Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals Annually from age 18</p> <p>Adult Pneumococcal Conjugate Vaccine – As per DHA Adult Pneumococcal Vaccination guidelines</p>	<p>Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities</p> <p>Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals Annually from age 18</p> <p>Adult Pneumococcal Conjugate Vaccine – As per DHA Adult Pneumococcal Vaccination guidelines</p>
<p>Cancer Patient Support Program as per DHA</p> <ul style="list-style-type: none"> Screening, Healthcare Services, Investigations and Treatments only for members enrolled under the Patient Support Program. Applicable for Cervical, Breast and Colorectal Cancer Treatments only. 	<p><u>Important</u></p> <ul style="list-style-type: none"> Screening is covered within the network for high risk cases as defined in the guidelines approved by DHA and subject to a written pre-approval from Alliance Insurance PSC. Upon Identification of a potential diagnosis, subsequent confirmatory screening tests are covered only in Centers of Excellence. (CoE) Treatment under the program is available ONLY at the Centers of Excellence (CoE) and subject to enrollment into the program. <p>* All other terms, conditions and exclusions shall apply as per the guidelines approved by DHA.</p>				
<p>Hepatitis C Patient Support Program as per DHA</p> <p>Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under the Patient Support Program).</p>					

