

Table of Benefits

Individual Policies Plans for Dubai





International Healthcare for you and your family
Valid from 1st November 2022





















Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide.

Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  Not available.
-  Waiting period applies.
-  Treatments/costs require pre-approval through submission of a Pre-authorization Form. Details of our Pre-authorization process can also be found in the Individual Benefit Guide.

Core Plans

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Maximum plan benefit	\$10,500,000	\$4,000,000	\$1,750,000
Core Plan benefits			
Hospital accommodation	Private room	Private room	Private room
Intensive care			
Prescription drugs and materials (in-patient and day-care treatment only)			
Surgical fees, including anaesthesia and theatre charges			
Physician and therapist fees (in-patient and day-care treatment only)			
Surgical appliances and prostheses			
Diagnostic tests (in-patient and day-care treatment only)			
Organ transplant			
Psychiatry and psychotherapy (in-patient and day-care treatment only)			

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Accommodation costs for one person accompanying an insured person in cases of medical necessity	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Other benefits			
Day-care treatment	✓	✓	✓
Kidney dialysis	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$6,000	\$3,550	\$3,550
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	\$6,250	\$3,550	\$2,800
Local ambulance	✓	✓	✓
Pre-operative tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)	✓	✓	✓
Post-hospitalisation treatment (covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition)	✓	✓	✓
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	✓ max. 42 days	✓ max. 42 days	Up to \$14,000, max. 42 days

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Medical evacuation			
<ul style="list-style-type: none"> Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre Where ongoing treatment is required, we will cover hotel accommodation costs Evacuation in the event of unavailability of adequately screened blood If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs 	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 7 days</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 7 days</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 7 days</p>
Expenses for one person accompanying an evacuated person	\$4,250	\$4,250	\$4,250
Travel costs of insured family members in the event of an evacuation	\$2,800, per event	\$2,800, per event	\$2,800, per event
Repatriation of mortal remains	\$14,000	\$14,000	\$14,000
Travel costs of insured family members in the event of the repatriation of mortal remains	\$2,800, per event	\$2,800, per event	\$2,800, per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET and CT-PET scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology (in-patient, day-care and out-patient treatment)	✓	✓	✓
<ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	\$270	\$270	\$270
Preventative surgery (in-patient and out-patient treatment)	\$40,000	✗	✗
Laser eye treatment	\$1,350	✗	✗
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$210, max. 25 nights	\$210, max. 25 nights	\$210, max. 25 nights
Emergency out-patient treatment	✓	✓	✓
Emergency out-patient dental treatment	✓	✓	✓
Palliative care	✓	✓	✓

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Long term care	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$14,000	✗	✗
Pre-existing conditions (including pre-existing chronic conditions) (in-patient, day-care and out-patient treatment) (pre-authorization is required only for in-patient and day-care treatments)	\$43,000	\$43,000	\$43,000
Standard maternity			
• Routine maternity (Includes medically necessary caesarean section)	90% refund, up to \$2,750	90% refund, up to \$2,750	90% refund, up to \$2,750
• Complications of pregnancy and childbirth* (in the event of non-emergency treatment)	90% refund, up to \$2,750	90% refund, up to \$2,750	90% refund, up to \$2,750
Complications of pregnancy and childbirth in the event of emergency treatment	✓	✓	\$43,000
Antenatal care (within the limits outlined by the Dubai Health Authority protocols)	✓	✓	✓
Newborn care (in-patient and out-patient treatment)	✓ Max. 30 days	✓ Max. 30 days	✓ Max. 30 days
Home delivery	\$1,400	✗	✗
Core Plan services			
Expatriate Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:			
• Confidential, professional counselling (in-person, phone, video and chat)	✓	✓	✓
• Legal and financial support services			
• Critical incident support			
• Wellness website access			
Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:			
• Emergency Security Assistance Hotline (not a free phone number)	✓	✓	✓
• Country intelligence and security advice			
• Daily security news updates and travel safety alerts			
Olive** Our Health & Wellness support program includes, for example:			
• HealthSteps fitness app	✓	✓	✓
• Access to wellness resources			

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
MyHealth Digital Services <ul style="list-style-type: none"> Manage your cover online with our app or portal anytime, anywhere Submit and track progress of claims Access your policy documents, health services, payment details and more 	✓	✓	✓
Second Medical Opinion Service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓	✓	✓

Out-patient Plans and co-payments

To reduce your Out-patient Plan premium, simply select a co-payment from the list below and read across to find the relevant premium discount. Where a co-payment is selected, it is payable per person, per out-patient visit. Also, our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below.

Optional out-patient co-payment	Discount
No co-payment 10% co-payment, up to max. \$14 per visit 20% co-payment, up to max. \$28 per visit	0% premium discount 10% premium discount 20% premium discount

One of the following Out-patient Plans must be purchased where a Core Plan has been selected. They cannot be bought separately.

	Dubai Gold Individual	Dubai Silver Individual	Dubai Pearl Individual
Out-patient Plan benefits			
Maximum plan benefit	No limit	\$61,700	\$51,000
Out-patient benefits			
Medical practitioner fees	✓	✓	✓
Video consultation services**	✓	✓	✓
Prescription drugs	✓	✓	\$1,400
Specialist fees	✓	✓	✓

	Dubai Gold Individual	Dubai Silver Individual	Dubai Pearl Individual
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	✓
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	✓	✓	\$1,400
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	✓	\$4,000
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	✓	\$1,400
Ayurvedic treatment	\$1,000	\$850	\$700
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> Physical examination Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Bone densitometry (every five years for women aged 50+) 	\$1,700	\$850	✗
<ul style="list-style-type: none"> Well child test (for children up to the age of six years old) 	15 visits	15 visits	
Cancer screening. Checks are limited to: <ul style="list-style-type: none"> Mammogram (every two years for women aged 45+, or younger where a family history exists) Prostate screening (yearly for men aged 50+, or younger where a family history exists) Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) Annual faecal occult blood test 	✓	✓	✗
<ul style="list-style-type: none"> BRCA1 and BRCA2 genetic test (where a direct family history exists) 		✗	
Preventive services. Checks are limited to: <ul style="list-style-type: none"> Diabetes tests (every three years for members aged 30+, or yearly for members aged 18+ if there is a high risk of diabetes developing) Annual pap smear 	✓	✓	✓
Infertility treatment (18 month waiting period applies)	\$17,000, per lifetime	\$17,000, per lifetime	✗

	Dubai Gold Individual	Dubai Silver Individual	Dubai Pearl Individual
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)	30 visits	20 visits	15 visits up to \$2,725
Dietician fees	4 visits	⊗	⊗
Prescribed medical aids	✓	\$3,550	\$1,400
Prescribed glasses and contact lenses including eye examination	\$280	\$280	\$280
Prescribed drugs (Must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70	⊗	⊗


Dental Plans

The following Dental Plans can be purchased with the Core and Out-patient Plans. They cannot be bought separately.

	Dubai Individual Dental 1	Dubai Individual Dental 2	Dubai Individual Dental 3
Dental Plan benefits			
Maximum plan benefit	No limit	\$2,875	\$700
Dental treatment	100% refund	80% refund	80% refund
Dental surgery	100% refund	80% refund	80% refund
Periodontics	80% refund	80% refund	80% refund
Dental prostheses	12 months	50% refund	50% refund
Orthodontic treatment	12 months	50% refund	50% refund
	65% refund, up to \$7,100		

Enhanced Maternity Plans





The following Enhanced Maternity Plans extend the maternity cover already offered within the Core Plan. The **Dubai Elite Enhanced Maternity Plan** can only be purchased with the **Dubai Elite Individual Core Plan**. The **Dubai Prime Enhanced Maternity Plan** can only be purchased with the **Dubai Prime Individual Core Plan**. You cannot buy them separately or in conjunction with the Dubai Select Individual Core Plan.

	Dubai Elite Enhanced Maternity	Dubai Prime Enhanced Maternity
Enhanced maternity benefits		
Enhanced maternity		
Enhanced routine maternity (Includes medically necessary caesarean section)	90% refund, up to \$7,250	90% refund, up to \$2,900
Enhanced complications of pregnancy and childbirth (in the event of non-emergency treatment)	90% refund, up to \$50,000	90% refund, up to \$30,000

Repatriation Plan

The following Repatriation Plan can be purchased with the Core and Out-patient Plans. It cannot be bought separately.

Repatriation Plan benefits

Medical repatriation	
<ul style="list-style-type: none"> Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover Where ongoing treatment is required, we will cover hotel accommodation costs Repatriation in the event of unavailability of adequately screened blood If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs 	
	
	
	Max. 7 days
Expenses for one person accompanying a repatriated person	\$4,250
Travel costs of insured family members in the event of a repatriation	\$2,800 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	\$2,125

Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide, which provides cover anywhere in the world



Worldwide excluding USA

The area of cover is subject to full terms and conditions as stated in the Benefit Guide.

Choice of hospital networks

We offer a choice of medical networks you can select depending on your requirements:

Comprehensive Network: includes all medical providers in our UAE network.

Comprehensive Network excl. CCAD: includes all medical providers in our UAE network with exclusion of Cleveland Clinic Abu Dhabi.

Standard Network includes all medical providers in our UAE network with exclusion of Cleveland Clinic Abu Dhabi, out-patient treatment at American Hospital, and hospitals in the Mediclinic Group.

RN Enhanced Network: includes a list of selected providers that cover the full spectrum of medical services throughout the UAE.

We have contractual arrangements in place with the UAE clinics/hospitals and pharmacies included in our networks. Upon presentation of the Access Card (plus a Pharmacy Services Claim Form, in the case of pharmacies) each of these clinics/hospitals and pharmacies will provide their services and products without seeking immediate payment from members (unless the prescribed treatment is specifically excluded under your policy). Please note that where provided under the following benefits, cover is available on a reimbursement basis only i.e. the member will have to pay for eligible treatment and then complete and submit a claim for:

- Health and wellbeing checks including screening for the early detection of illness or disease
- Preventive services

** Certain services which may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

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