

Family Care Product- Dubai

Annual Aggregate Limit	1,000,000/ 750,000/ 500,000/ 250,000/150,000 AED
Geographical Scope of Coverage for Elective & Emergency Treatment	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
Applicable Network	Gold /Silver Premium/Silver Classic/ Green/Emerald/Pearl /Silk Road For Silk Road: Outpatient treatment restricted to Clinics Only. From 10 PM to 8AM Outpatient treatments access is available at Network Hospitals
Underwriting terms and coverage criteria for Pre-existing, Chronic conditions:	All pre-existing medical conditions should be declared in the Medical Application Form and is subject to medical underwriting. All declared Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000 For any Undeclared Pre-Existing Condition, the policy will be subject to re-underwriting to be able to avail the medical coverage.
In-Patient Benefit	
Coverage is up to the relevant Annual Benefit Limit per person/per policy year with pre-approval	
Hospitalization Class	Private Room
Hospital Accommodation and related Services	Covered
Intensive care unit and coronary artery disease treatment	Covered
Consultant's, Surgeon's and Anesthetist's Fees	Covered
Various therapies including physiotherapy, chemotherapy, radiation therapy etc.	Covered
Recipient Organ transplantation service, excluding any charges related to Donor	Covered
Use of hospital medical equipment's (e.g. heart and lung support systems etc.)	Covered
Ambulance Services (in Medical Emergency only and if followed by admission)	Covered
Companion Room & Board expenses for Beneficiary below 16 years of age	Covered
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/-

Out-Patient Benefit	
Physician Consultation	Copayment as chosen in the application
Diagnostics and Laboratory Tests	Copayment as chosen in the application
Pharmaceuticals	Copayment as chosen in the application
Physiotherapy (Require pre-authorization)	Copayment as chosen in the application
	Covered up to 15 sessions/ Per member Per year
*Approval protocol for Free Access at network providers will follow DHA guidelines	
OTHER SALIENT BENEFITS	
Day care Treatment	Covered
Out Patient Surgery	Covered
Emergency Mental health Treatments	Covered
Work Related Injuries	Covered
Emergency Dental treatment for accidental damage to natural teeth	<p>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.</p> <p>*No treatment will be covered after 3 months of the accident.</p> <p>**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.</p>
New Born baby coverage	<p>Babies born inside and out-side UAE - New born expenses are covered from Date of Birth under the mother`s card for the first 30 days from date of birth up to the policy annual limit.</p> <p>Newborn 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.</p>
Preventive services covered for members over 18 years of age *Prior Approval is required for Free Access facility	<p>Diabetic Screening: Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members</p>
<p>Cancer Treatment: Screening, healthcare services, investigations and treatments only for members who are enrolled under "Patient Support Program" only</p> <p>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.</p>	<p>Covered as per terms, conditions and exclusions of the program defined by DHA</p>

Hearing and vision aids, and vision correction by surgeries and laser	Covered only in cases of medical emergencies
MedNet's Global Emergency Assistance services coverage through Assist America	<ul style="list-style-type: none"> - No Financial limitations applicable under this benefit - Worldwide Emergency Medical Evacuation - Worldwide Hospital Admission Assistance - Repatriation of mortal remains to home country from anywhere in the world, including country of residence. - Medical Consultation, Evaluation, Referral & Monitoring - Care of minor children & Compassionate visit <p>*For detailed information please refer Assist America Table of Benefit</p>
Additional Benefits	
Maternity Benefit	
Inpatient & Outpatient coverage includes: <ol style="list-style-type: none"> 1. Pre & Post-natal treatments 2. Normal delivery 3. Medically necessary Caesarean Section 4. Maternity related Complications 5. Medically necessary legal terminations <p>* In-patient maternity treatment are subject to prior approval</p>	<ul style="list-style-type: none"> - Normal Delivery expenses are covered up to a sub limit of AED 10,000/- - Medically necessary Caesarean Section and complication expenses are covered up to a sub limit of AED 10,000/- - Any Medical Emergency expenses related to Maternity will be covered up to a sublimit of AED 150,000/- - Outpatient Eligible Maternity expenses are covered up to Annual limit - 10% co-payment applicable on all Maternity treatments, including outpatient Maternity consultation (no Deductible applies) - The following screening tests are covered as per DHA Antenatal care protocol: <ul style="list-style-type: none"> o FBC and Platelets o Blood group, Rhesus status and antibodies o VDRL o MSU & urinalysis o Rubella serology o HIV o Hepatitis C offered to high risk patients o GTT, if high risk o FBS, Random blood sugar OR HbA1C o Ultrasonography: 3 scans
Alternative Medication Benefit	
Alternative Medicine Benefit covers: Osteopathy, Chiropractic, Homeopathy, Acupuncture, Ayurveda and Herbal Treatments	<p style="text-align: center;">Covered up to AED 1,600/- PMPY</p> <p style="text-align: center;">**Only on reimbursement basis</p>

Vaccination Benefit	
	Immunocompromised patients above the age of 18 years & People above 50 years of age.
Herpes Zoster (shingles)	Dose: 2 doses, 2 to 6 months apart once per lifetime
Influenza Vaccine	Covered - Once per Annum **Only on reimbursement basis"
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

Dental Benefit	
Free Access - Covered with pre-authorization only - Co-payment 20% applicable 'Reimbursement' *Additional 20% co-payment applicable over free access *No reimbursement for Silk Road NW inside UAE.	Covered with sub-limit of AED 3,500
SCHEDULE OF DENTAL BENEFIT	
Dental Consultation	Covered
Tooth Extraction - Simple Extraction - Surgical Extraction	Covered
Scaling & Polishing	Covered
Tooth filling - Amalgam filling - Composite filling - Glass Ionomer filling	Covered
Root Canal Treatment (R.C.T)	Covered
Crown	Covered if followed by an Root Canal Treatment
X- Ray - Intra Oral {Bite wing/ Periapical / Occlusal} - Extra Oral { Panoramic X-ray & Tomograms}	Covered
Medications - Antibiotics - Analgesics - Antacids - Enzyme preparations (Edema reductions) - Vitamins (only with antibiotics)	Covered
Medications exclusion - Mouth wash - Tooth pastes - Dentures cleaning agents - Desensitizing agents - Anti-septic	Not Covered
Anesthesia - L. Anesthesia - G. Anesthesia	- Covered - Not Covered
Orthodontics	Not Covered

- For further details, on the services included in the above table / or about any other services not included - Kindly contact our Medical Call Centre (MCC) at 8004882/800MedNet.
- Except For Scaling and Polishing, all other services are covered if medical necessity is established.

CLAIMS SETTLEMENT TERMS (what is Paid by the Insurer)

Elective Treatment	Free Access (Network)	Covered if the chosen provider is available in the selected Network
	Reimbursement (Non Network)	<p>Reimbursement in SEA:</p> <ul style="list-style-type: none"> - 100% of actual covered cost subject to maximum of 100% of UAE applicable network rates <p>Reimbursement elsewhere within territorial scope of cover*:</p> <ul style="list-style-type: none"> - 80% of Actual Covered Cost subject to maximum of 80% of UAE Applicable Network rates <p>*No Elective treatment reimbursement for Silk Road Network inside UAE.</p>
Emergency Treatment	Free Access (Network)	100% of Actual Covered Cost
	Reimbursement (Non Network)	

General Exclusions

- **SANCTION LIMITATION AND EXCLUSION CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General exclusion list is in line with DHA mandated benefit and scope of coverage.

1. Healthcare Services which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Care for the sake of travelling.
4. Custodial care including 1) Non-medical treatment services; 2) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. All cosmetic healthcare services and services associated with replacement of an existing breast implant. Cosmetic operations which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.
10. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
11. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.
12. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
13. Treatment and services for contraception
14. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
15. External prosthetic devices and medical equipment.

16. Treatments and services arising as a result professional sports activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
17. Growth hormone therapy unless medically necessary
18. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids
19. Mental Health diseases, both out-patient and in-patient treatments, unless it is an emergency condition.
20. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required as a result of Healthcare Services rendered during a Medical Emergency.
21. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
22. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first degree relatives.
23. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during in-patient treatment.
24. Healthcare services for adjustment of spinal subluxation.
25. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
26. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
27. Elective diagnostic services and medical treatment for correction of vision.
28. Nasal septum deviation and nasal concha resection.
29. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments or procedures.
30. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A and C.
31. Any Services related to birth defects, congenital diseases and deformities unless left untreated lead to an emergency.
32. Healthcare services for senile dementia and Alzheimer's disease.
33. Air or terrestrial medical evacuation and unauthorized transportation services.
34. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission where possible.
35. Any inpatient treatment, investigations or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
36. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing or insurance purposes.
37. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to: air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.
38. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.
39. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or a recipient. This exclusion also applies to follow-up treatments and complications unless left untreated develop to an emergency.
40. Any expenses related to the treatment of sleep related disorders
41. Any expenses related to immunomodulators and immunotherapy unless medically necessary
42. Services and educational programs for People of determination, this includes disability types such as but not limited to mental, intellectual, developmental physical or psychological activities.

Healthcare services outside the scope of health insurance (In Emergency cases as defined by PD02-2017, the following must be covered until stabilization at minimum)

1. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
2. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Insured Person.
6. Injuries resulting from a road traffic accident.
7. Healthcare services for work related illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect.
8. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
9. Any investigation or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. Diagnosis and treatment services for complications of exempted illnesses.
12. All healthcare services for internationally and/or locally recognized epidemics.
13. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A and C hepatitis.

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