

## HEALTH INSURANCE FORMS AND POLICIES

### Policies and Procedures

- Students must collect their Insurance Cards from AUD Health Center one week after Drop/Add period.
- Medical visits and procedures will be reimbursed through [medical claim forms](#).
- Fee for Blood Test for visa is not covered by the insurance. Students sponsored by AUD have to follow the pre-existing policy.

Please note that **all reimbursement claims should have the following original documents completed:**

- Duly filled-in and clear *Medical Claim Form*, signed and stamped by the treating doctor
- Clear Medical ID copy (membership card) or Clear Pin Number
- Original itemized invoices and receipts (doctor, hospital, lab, pharmacy)
- Detailed medical report describing accurately the medical condition or the diagnosis and treatment received is clearly mentioned in the *Medical Claim Form*
- Discharge summary for In-patient cases
- Results of all diagnostic tests
- Doctor's drug prescription
- The above documents must be submitted to the company address not later than 60 days from date of treatment (or 90 days from date of admission for in-patient claims).

For more details, please click here: [Reimbursement Claims Procedure](#).

### Non -HAAD Product

Category	A (Employee plus dependent plan)
Family of Benefits	In & Out Patient
Annual Aggregate Limit (OP+IP)	Covered up to AED 250,000 pppy
Scope of Cover	To Cover the Reasonable and customary Medical Expenses and costs arising due to accidental injuries and / or illness occurring During the policy period as per Dubai Care Group policy wording, provisions, terms, conditions and exclusions
Members Covered	AUD Students only
Area of coverage (AOC) (Elective & Emergency)	UAE Only
Extension of Area of Cover (Only emergency IP)	UAE, Arab Countries, Sub-Asia countries, Philippines, Korea & Sri Lanka
Network	Dubai Care N2 Network Plus Inpatient & Outpatient services at American Hospital Dubai and American Hospital Clinics - Dubai Media City
Deductible	20% Subject to Max up to AED 75 on per doctor Visit follow up consultation within 7 days is free for same illness
Pre-existing & Chronic Conditions & Consequences	Covered up to AED 150,000 for all members being renewed, however major medical conditions to be declared.

<b>Category</b>	<b>A (Employee plus dependent plan)</b>
	New joiners to running policy to declare major medical conditions compulsorily
Hospital Class	Private Room

- [General Conditions & Claims Procedure](#)
- [Table of Benefits](#)
- [General Exclusions](#)
- [Network N2](#)

***Dubai Insurance Company contact details:***

Dubai Insurance representative will be available on Mondays, from 10 am- 12 pm at AUD, room C 226 to answer questions and handle claims related to Dubai Insurance plan.

Name: Dr. Sooraj

Tel: 04 2693030 Ext 161 or Mobile - Toll Free Number – 800 3 82467