



POLICY HOLDER
POLICY EFFECTIVE DATE

THE AMERICAN UNIVERSITY IN DUBAI 01-09-23
01 SEPTEMBER 2023

CATEGORY	CAT A - DXB
Network	RESTRICTED
	including Al Zahra Hospital & Medicare Hospital
Sum Insured	AED250,000
Geographical Cover	United Arab Emirates, Extended to Indian Sub-Continent, South East Asia & Arab countries for both emergency and non-emergency treatment. All treatments are based on usual customary charges of UAE designated network
Direct billing	100% subject to applicable Copay/ Deductible
Reimbursement (Within UAE)	Elective: 80% of applicable Network Customary Rates Emergency: 100% Covered
Reimbursement (Outside UAE)	Elective: 80% of applicable Network Customary Rates Emergency: 100% Covered
Pre-existing & Chronic Conditions	Covered up to AED 150,000/-
Regulatory Compliance	DHA
Inpatient Treatment	
Inpatient and Daycare Treatment (including Pre & Post In Hospital treatment covered)	Covered up to Annual Limit
Accommodation Type	PRIVATE
Hospital Accommodation & Services	Covered
Consultant's, Surgeon's & Anaesthetists' Fees and other fee etc.	Covered
Ground Ambulance Services (Medical emergency only, subject to General Exclusion)	Covered
Parent Accommodation accompanying an Insured Child under 18 years of age	UP TO 200 AED PER NIGHT
Companion Accommodation in cases of medical necessity at the recommendation of the treating doctor	UP TO 200 AED PER NIGHT
Home Nursing (following an in-patient hospitalization & subject to prior approval for max 14 days)	NOT COVERED
Emergency Treatment	Covered

****Restricted****



In Hospital Cash Benefit per day max 20 days (in case of free inpatient treatment)	150 AED
Repatriation of Mortal remains from United Arab Emirates to country of origin	UP TO 10,000 AED FOR ALL COSTS
Outpatient Treatment	
Physician Consultation Deductible / Copay (not applicable for follow up within 7 days)	20% coinsurance upto AED 75
Diagnostic Services: X-ray diagnostic services. In cases of non- medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies. Laboratory tests services.	10% coinsurance
Pharmaceutical copay / out of pocket	Covered with 10% co-pay with an Out of pocket limit of AED 100 per prescription
Pharmaceutical Limit	Up To Annual Limit
Physiotherapy (with pre-authorization only)	Covered
Maternity Benefit	
Maternity Services	<p>Inpatient: Covered up to annual limit of AED 10000 maternity treatment per married female employee & spouse.</p> <p>Outpatient: Cover includes 8 visits to PHC; All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals Initial investigations to include: FBC and Platelets Blood group, Rhesus status and antibodies VDRL MSU & urinalysis Rubella serology HIV Hep C offered to high risk patients GTT if high risk FBS , random s or Alc for all due to high prevalence of diabetes in UAE</p> <p>Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols 3 ante-natal ultrasound scans</p>
Maternity Deductible (not applicable for follow up within 7 days)	10% on all Out Patient Maternity Claims
Optional Benefits	

****Restricted****

Dental	NOT COVERED
Optical	NOT COVERED
Additional Benefits	
NEWBORN COVERAGE	Cover for 30 days from date of birth. The following diagnostics for the new born are covered as part of the maternity limit: 1. BCG 2. Hepatitis B 3. Neo-Natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)
Diagnostic and treatment services for dental and gum treatments (Emergency cases)	Covered - Medical Emergency Cases Only
Hearing & Vision Aids, and vision correction by surgeries, and laser (Emergency Cases)	Covered - Medical Emergency Cases Only
Psychiatric Treatment Covered following an accident or hospitalization	Upto a maximum of 20 days for hospitalization and 15 visits for Out Patient- per person per year
Alternative Medicine (limited to Acupuncture, Chiropractic, Herbal Medicine, Homeopathy Medicine,, Osteopathy, Chinese Medicine and Ayurvedic Treatment only)	COVERED UP TO 2500 AED PER PERSON PER YEAR WITH 20% CO-INSURANCE
PREVENTIVE SERVICES, VACCINES & IMMUNIZATIONS	Vaccinations covered as per MOH requirements for children. Preventive services as stipulated by DHA to include diabetes screening with frequency restricted to: Every 3 years from age 30 and Annually for High risk individuals age above 18
Work related injuries	Covered over & above medical expenses payable under workmen's compensation policy
Medical Check-Up	Not Covered
Exclusions	As per DHA
Supplementary Additional Benefits	
Air Ticket	Covered up to maximum AED 2,000 whenever the treatment cost at home country is 60% lower than the customary rates of the same treatment inside UAE, with a minimum difference of AED 3,000