

M/S AMERICAN UNIVERSITY – STUDENT POLICY BENEFITS

GENERAL BENEFITS – CAT A		
Maximum plan benefit per year <i>(including any coinsurance and/or deductibles)</i>	AED 250,000	
	Out-Patient	In-Patient
Area of Coverage	UAE for both elective & emergency treatments & cover is extended to Home Country (Excluding USA, Canada & Europe) for IP treatments only (elective & emergency) subject to prior approval	
Provider Network	RN (Including Al Zahra Hospital & Medcare Hospital)	
Pre-existing & Chronic conditions <i>(Where a pre-existing or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit)</i>	Covered up to AED 150,000/- Treatment for chronic and pre-existing conditions excluded for first 6 months of first scheme membership of an individual’s first scheme entered into UAE (Here “scheme” includes any and all schemes providing cover for medical expenses whether or not on a self-funded or insured basis). In all other cases, pre- existing conditions must be covered from date of enrolment.	
Reimbursement Outside Network	Elective: 80% R&C of applicable network rates on reimbursement basis Emergency: 100% R&C of applicable network rates on reimbursement basis	
Coverage Outside UAE within Territory of Cover (If Applicable)	Coverage outside UAE within territory of cover is covered on 100% reimbursement basis based on UCR charges of UAE designated network rates or 100% incurred claims cost whichever is lower. Any Elective or Emergency IP treatment outside UAE whilst insured is on vacation or business trip is covered for maximum of 30 days, subject to prior approval.	
IN-PATIENT BENEFITS		
Basic healthcare services for in-patients at authorized hospitals		
Tests, diagnosis, treatments and surgeries for Non-urgent cases <i>Pre-approval is required for this benefit</i>	Covered	
Emergency Treatment <i>Approval required within 24 hours of admission to the authorized hospital</i>	Covered	
Room & Board	In-patient services will be received in Private room. Prior approval required from the insurance company.	
Ambulance	Ground transportation services in the UAE provided by an authorized party for medical emergencies.	
Accommodation costs for one parent/guardian staying in hospital with an insured child under 16	Maximum AED 100/night	
Accommodation costs for one adult staying in hospital with an in-patient	Covered in cases where the treating doctor has recommended this as a medical necessity and has received pre-approval from the Insurance company Maximum AED 100/night	

OUT-PATIENT BENEFITS

Basic healthcare services for out-patients at authorized hospitals/clinics/health centers

Examination, diagnostic and treatment by authorized general practitioners, specialists and consultants	20% co-pay up to AED 75/- per visit applied at the time of payment. Direct Access to Specialist is Applicable You should not be charged the co-pay for follow-up visits within 7 days from your initial consultation.
Laboratory tests carried out in authorized facility	10% co-pay applied at the time of payment.
Radiology diagnostic services carried out in authorized facility <i>Non-medical emergencies require preapproval for MRI, CT scans and endoscopies</i>	10% co-pay applied at the time of payment.
Physiotherapy <i>Pre-approval is required for this benefit</i>	Covered
Medication <i>Pre-approval is required for this benefit</i> <i>Branded Medicine</i>	Maximum up to Annual limit (including co-pay). 10% up to AED 100/- payable by member on each prescription. Any medication in excess of the annual limit will not be covered.

PREVENTIVE SERVICES, VACCINES AND IMMUNIZATIONS

Vaccination <i>As specified by the DHA</i>	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH) are covered up to a limit of AED 100/-
Preventive Services <i>As specified by the DHA</i>	Diabetes screening every 3 years from age 30. High risk individuals annually from age 18.
Additional Preventive Services	The DHA will notify authorized insurance companies of any preventative services that will be added to the basic package 3 months prior to the date of implementation. The new preventive services will be covered from the effective date.

MATERNITY

<p>Out-patient pre-natal services <i>Pre-approval is required for this benefit</i></p> <p><i>Note: Where any condition develops which becomes life threatening to either the mother or the newborn, the medically necessary expenses will be covered up to the annual aggregate limit.</i></p>	<p>10% co-pay applied at the time of payment.</p> <p>8 visits to PHC; All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals. Services include:</p> <ul style="list-style-type: none"> • FBC and Platelets • Blood group, Rhesus status and antibodies <ul style="list-style-type: none"> • VDRL • MSU & urinalysis • Rubella serology • HIV • Hep C offered to high risk patients <ul style="list-style-type: none"> • GTT if high risk • FBS, random s or A1c for all due to high prevalence of diabetes in UAE • 3 ante-natal ultrasound scans <p>Visits to include reviews, checks and tests in accordance with DHA pre-natal care protocols.</p>
<p>In-patient maternity services <i>Pre-approval required for this benefit or within 24 hours of emergency treatment</i></p>	<p>10% co-pay applied at the time of payment.</p> <p>Maximum AED 10,000 for normal delivery (including co-pay).</p> <p>Maximum AED 10,000 for medically necessary C-section, complications and medically necessary termination (including co-pay) All limits include coinsurance.</p>
<p>Newborn cover</p>	<p>30 days coverage from date of birth.</p> <p>BCG, Hepatitis B and neo-natal screening test. <i>(Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</i></p> <p>Coverage of a pregnant female is extended by the insurer to provide the same benefits for a new born child of that female for a period up to 30 days from its date of birth. This cover is provided regardless whether or not the new born is eventually enrolled as a dependent member under the insurer's policy.</p>
<p>ADDITIONAL BENEFITS</p>	
<p>Hearing & Vision aids and vision correction by surgeries and laser</p>	<p>Covered in cases of medical emergencies only</p>
<p>Diagnostic & treatment services for dental and gum treatment</p>	<p>Covered in cases of medical emergencies only</p>
<p>Influenza Vaccine (At Limited Network)</p>	<p>Covered once per year as per DHA guidelines (Subject to prior approval)</p>
<p>Hepatitis B Virus Screening and Treatment</p>	<p>To be followed as per the guidelines (TBA)</p>
<p>Adult Pneumococcal Conjugate Vaccine</p>	<p>Covered as per DHA Adult Pneumococcal Vaccination guidelines.</p>
<p>Cancer Treatment Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only</p>	<p>Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.</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 the Terms, Conditions and Exclusions of the program defined by DHA.</p>
<p>Organ transplantation (Coverage for Recipients only) Applicable for Dubai visa holders.</p>	<p>Coverage up to limit of AED 100,000/- Outpatient: 20% coinsurance payable by the insured per visit</p>

Kidney Dialysis Applicable for Dubai visa holders.	Covered to a limit of AED 60,000/- Outpatient: 20% coinsurance payable by the insured per visit
Psychiatric Treatment Covered following an accident or hospitalization	Covered up to maximum of 20 days for hospitalization and 15 visits for Out patient per person per year
Repatriation costs for the transport of mortal remains to the country of origin (On reimbursement basis) Applicable for Dubai visa holders.	Coverage up to limit of AED 5000/-
Dental Benefit (Includes Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis) Available only in listed clinics Applicable for Dubai visa holders.	Coverage up to limit of AED 500/- Outpatient: 30% coinsurance payable by the insured per visit No coinsurance if a follow-up visit is made within seven days
Return Airfare Ticket	Covered up to Dhs. 2,000 (Economy at commercial flight) for the member only for IP elective treatments in home country subject to prior approval on reimbursement bases (within geographical area) provided the cost of treatment in respective home country is less than 50% of UAE network cost. The threshold for this benefit is Dhs. 10,000 network cost in UAE
Alternative medical Treatment Limited to Acupuncture, Chiropractic, Herbal Medicine, Homeopathy, Osteopathy, Chinese medicine & Ayurveda (External therapies are not covered)	Covered on 100% R&C reimbursement basis subject to prior approval and up to a limit of AED 2,500/- with 20% co-insurance on consultation & 20% co-insurance pharmacy only through licensed providers and pharmacies

Group Declaration (For Employees & Dependents)

The following medical conditions need to be declared prior to policy inception. If the answer is Yes to any of the below medical conditions, then the member needs to fill Medical Examination Report for evaluation and medical underwriting:

- 1- Ischemic Heart Diseases
- 2- Stroke
- 3- Disc Prolapse (Diagnosed or not Diagnosed)
- 4- Any form of Cancer
- 5- Any form of Organ failure
- 6- Any autoimmune diseases (such as but not limited to Rheumatoid Arthritis, Systemic Lupus Erythematosus (Lupus), Inflammatory Bowel Disease (IBD), Multiple Sclerosis (MS), Guillain-Barre Syndrome, Chronic Inflammatory Demyelinating Polyneuropathy, Psoriasis)
- 7- Any Congenital Disease
- 8- Any Joint or Knee Replacement
- 9- Blood disorders (such as but not limited to Anemia, Thalassemia, Hemophilia & any other Blood Disorders)
- 10- The terms are subject to confirmation on Maternity ongoing cases.