

Annex 1: Table of Benefits

Insurance Plan	Universal Plus	Universal	International	Basic	Local	Eco Tariff	Abu Dhabi Plan
Territorial Scope of Coverage	Worldwide	Worldwide excluding USA and Canada	UAE, Arab Countries, Sub-Asia Countries, Philippines, Korea, Sri Lanka	UAE, Arab Countries, Sub-Asia Countries, Philippines, Korea, Sri Lanka	UAE	UAE only	Abu Dhabi only
Aggregate Annual Limit	Class VIP : AED 1 Million Class VIP : AED 500,000	Class VIP : AED 1 Million Class VIP : AED 500,000	Class VIP : AED 1 Million Class A : AED 500,000 Class B : AED 250,000	Class VIP: AED 1 Million Class A: AED 500,000 Class B: AED 250,000 Class C: AED 125,000	Class VIP: AED 300,000 Class A: AED 150,000 Class B: AED 75,000 Class C: AED 40,000	AED 25,000 AED 50,000	AED 250,000
Networks	GN+	GN	GN	GN/RN	GN/RN/RN2	RN2	Abu Dhabi Network
Consultation Limit	No Limit	No Limit	No Limit	No Limit	No Limit	AED 300 per annum	
Deductible per Consultation	6 Options Nil / AED 25/AED50/AED75 AED100/AED150/AED200	6 Options AED 25/AED50/AED75 AED100/AED150/AED200	6 Options AED 25/AED50/AED75 AED100/AED150/AED200	6 Options AED 25/AED50/AED75 AED100/AED150/AED200	6 Options AED 25/AED50/AED75 AED100/AED150/AED200	2 Options AED25/AED50 each & every out-patient claim	AED 20 per consultation AED 10 per specialist consultation on referral only
Pharmaceuticals Annual Limit (applies for Individual policies only)	AED 2,000 per person pa	AED 2,000 per person pa	AED 2,000 per person pa	AED 2,000 per person pa	AED 2,000 per person pa	Not Applicable for individuals	70% at network providers up to AED 1,500 per person pa with a co-insurance of 30%
Pre-existing & Chronic Conditions	Covered for Compulsory Groups having 20 Employees or more.	Covered for Compulsory Groups having 20 Employees or more.	Covered for Compulsory Groups having 20 Employees or more.	Covered for Compulsory Groups having 20 Employees or more.	Covered for Compulsory Groups having 20 Employees or more.	Covered for Compulsory Groups having 100 Employees or more.	Covered with 6 months waiting period as per Abu Dhabi Plan
Sublimit for Outpatient Treatment	No Sublimit	No Sublimit	No Sublimit	No Sublimit	No Sublimit	AED 2,000/-	
Reimbursement In-Patient: 1. UAE within the Network: 2. Area of coverage as per Territorial Scope / Outside the Network / With prior approval of the ceding company 3. Area of coverage as per Territorial Scope / Outside the Network / Without prior approval of the ceding company Reimbursement Out-Patient: 1. UAE within the Network: 2. Area of coverage as per Territorial Scope / Outside the Network Reimbursement in Emergency Cases: Eligible Treatment UAE Inside Territorial Scope Outside Territorial Scope	100% 80% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common costs as per UAE network tariffs for same or similar treatment 100% minus the deductible 20% co-insurance applies, minimum the according deductible 100% of incurred costs 100% of incurred costs 100% of incurred costs	100% 80% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common costs as per UAE network tariffs for same or similar treatment 100% minus the deductible 20% co-insurance applies, minimum the according deductible 100% of incurred costs 100% of incurred costs 100% of incurred costs	100% 80% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common costs as per UAE network tariffs for same or similar treatment 100% minus the deductible 20% co-insurance applies, minimum the according deductible 100% of incurred costs 100% of incurred costs up to 100% of usually, customary and reasonable cost	100% 80% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common costs as per UAE network tariffs for same or similar treatment 100% minus the deductible 20% co-insurance applies, minimum the according deductible 100% of incurred costs 100% of incurred costs NIL	100% 80% of actual costs nil 100% minus the deductible 20% co-insurance applies, minimum the according deductible 100% of incurred costs 100% of incurred costs Arab World, Sub-Asian Countries, Philippines, Korea & Sri Lanka up to 100% of usually, customary and reasonable costs	Sub-Limit per hospital confinement: AED 15,000 Room & Board up to AED 300/- 100% 80% of UAE selected network rates nil 100% minus the deductible 80% of UAE selected network rates less the according deductible 100% of incurred costs not covered not covered	100% not covered not covered 100% minus the deductible not covered 100% of incurred costs not covered not covered
Cash Indemnity for In-Patient Treatment	AED 200 night up to 180 days for all inpatient hospitalizations that are not submitted to the Insurance Company	AED 200 night up to 180 days for all inpatient hospitalizations that are not submitted to the Insurance Company	AED 200 night up to 180 days for all inpatient hospitalizations that are not submitted to the Insurance Company	AED 200 night up to 180 days for all inpatient hospitalizations that are not submitted to the Insurance Company	AED 200 night up to 180 days for all inpatient hospitalizations that are not submitted to the Insurance Company	Not Applicable	Not Applicable
Claims Settlement	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	
24 Hrs. Claim Center	Available	Available	Available	Available	Available	Available	
Chiropractic Treatment and Osteopathy Annual Limit	up to AED 1,600	up to AED 1,600	up to AED 1,600	up to AED 1,600	up to AED 1,600	Not Applicable	Not Applicable
Diagnostic Test, Physiotherapy	100%	100%	100%	100%	100%	Diagnostic Tests are covered up to the sub-limit. Physiotherapy is not covered.	Deductible AED 10, Physiotherapy is covered with pre-authorization only
Maternity Aggregate Limit per Year	up to AED 25,000 per eligible female	up to AED 25,000 per eligible female	up to AED 25,000 per eligible female	up to AED 20,000 per eligible female	up to AED 10,000 per eligible female	Not Applicable	Deductible AED 500 per delivery
Exclusions and waiting periods	Limited Period Exclusions and Lifetime Exclusions as per Product Design, Technical Document, Original Policy Wording and Reinsurance Treaty apply.	Limited Period Exclusions and Lifetime Exclusions as per Product Design, Technical Document, Original Policy Wording and Reinsurance Treaty apply.	Limited Period Exclusions and Lifetime Exclusions as per Product Design, Technical Document, Original Policy Wording and Reinsurance Treaty apply.	Limited Period Exclusions and Lifetime Exclusions as per Product Design, Technical Document, Original Policy Wording and Reinsurance Treaty apply.	Limited Period Exclusions and Lifetime Exclusions as per Product Design, Technical Document, Original Policy Wording and Reinsurance Treaty apply.	Physiotherapy Alternative Medicine Special Exclusion list	Abu Dhabi exclusion list

IP Classes
VIP = Suite
A = Private
B = Semi-Private
C = Shared/Ward