

Table of Benefits - IND (AUH)

Insurance Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Territorial Scope of Coverage	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide
Aggregate Annual Limit	AED 1 Million	AED 750,000	AED 500,000	AED 300,000	AED 250,000	AED 250,000
Medical Network	CN	GN	RN	SRN	WN	VN
Room type	Private	Private	Private	Private	Semi-Private	Semi-Private
Parent Accommodation for child under 18 years of age	AED 450 / day	AED 400 / day	AED 350 / day	AED 250 / day	AED 150 / day	AED 150 / day
Accommodation of an accompanying person in the same room as per recommendation of attending physician, subject to prior approval.	AED 450 / day	AED 400 / day	AED 350 / day	AED 250 / day	AED 150 / day	AED 150 / day
Home Nursing following inpatient treatment	Covered (on reimbursement) up to Maximum AED 7,500 per person per annum	Covered (on reimbursement) up to Maximum AED 7,500 per person per annum	Covered (on reimbursement) up to Maximum AED 5,000 per person per annum	Covered (on reimbursement) up to Maximum AED 5,000 per person per annum	Not covered	Not covered
Emergency road ambulance services to and from hospital by registered ambulance services provider	Covered	Covered	Covered	Covered	Covered	Covered
Deductible per Consultation (will not be applicable for follow-up within 7 days for same treatment and with same doctor)	AED 50/-	AED 50/-	AED 50/-	AED 50/-	AED 50/-	AED 50/- (GP referral required for SP visit)
Prescribed Drugs & Medicines Annual Limit	Covered up to AED 15,000 subject to 10% Co-Insurance Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)	Covered up to AED 10,000 subject to 10% Co-Insurance Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)	Covered up to AED 7,500 subject to 10% Co-Insurance Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)	Covered up to AED 5,000 subject to 10% Co-Insurance Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)	Covered up to AED 5,000 subject to 10% Co-Insurance Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)	Covered up to AED 1,500 subject to 30% Co-Insurance - restricted to a list of formulary products. Option 1: Nil copay (Limit remain the same) Option 2: 20% copay (Limit remain the same)
Diagonistics (X-ray, MRI, CT-Scan, Ultra Sound& Endoscopy diagnostic services)	Covered without Co-pay and up to aggregate annual limit	Covered without Co-pay and up to aggregate annual limit	Covered without Co-pay and up to aggregate annual limit	Covered without Co-pay and up to aggregate annual limit	Covered without Co-pay and up to aggregate annual limit	Covered without Co-pay and up to aggregate annual limit
Pre-existing & Chronic Conditions	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).	Covered up to annual Limit. All pre-existing conditions should be declared in the Medical Application Form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. No waiting period applies if evidence of continuity of coverage is provided; otherwise a waiting period of 6 months applies to the first scheme membership on inpatient treatment for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD, All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity).
Claims Settlement Basis (after application of Copayments)	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network.
Within the Network	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less	Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less
Outside the Network in Countries where NAS is not present	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less
Outside the Network in Countries where NAS is present	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less	Reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less
Cash Indemnity for In-Patient Treatment post hospitalization up to max of 15 days, subject to providing discharge summary or proof of hospitalization	Covered on Reimbursement up to AED 300 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.	Covered on Reimbursement up to AED 300 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.	Covered on Reimbursement up to AED 250 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.	Covered on Reimbursement up to AED 250 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.	Covered on Reimbursement up to AED 200 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.	Covered on Reimbursement up to AED 200 per night and a maximum of 10 nights. The Cash Indemnity claim must be submitted within 15 days after discharge from the hospital with a proof of hospitalization including a discharge summary.
Vaccination for Children (as per MOH, UAE)	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis
Physiotherapy (Subject to pre-approval)	Covered	Covered	Covered	Covered	Covered	Covered
Diagnostic and treatment services for dental and gum treatments, Hearing and vision aids, and vision correction by surgeries and laser (Emergency cases Only)	Covered	Covered	Covered	Covered	Covered	Covered
Dental emergency is any injury to your teeth or gums that can put you at a risk of permanent damage, such as Chipped or broken teeth, Knocked-out tooth, Soft tissue injuries and etc. Hearing Emergencies include Object/foreign in the ear, ruptured eardrum, sudden hearing loss and etc. Vision Emergencies include: bleeding or discharge from or around the eye, double vision and Loss of vision, total or partial, one eye or both etc.						
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	Covered	Covered	Covered	Covered	Covered	Covered
Maternity services Subject to Medical Application Form (MAF) Pregnancy at time of application should be declared in the medical application form and is subject to medical underwriting. Undeclared Pregnancy at time of application will not be covered during the policy period and will be underwritten at renewal if needed.	<p align="center"><u>In-patient Maternity services:</u> Inside Emirate of Abu Dhabi : Covered up to the Annual Limit of the policy (In-Patient & Out-Patient) Delivery inside Emirate of Abu Dhabi is subject to a deductible of AED 500/- as per DoH law Outside Emirate of Abu Dhabi (within UAE): - Normal Delivery is covered up to AED 10,000/-, C-Section and maternity complications are covered up to AED 12,000/-, Medical Emergency related to Maternity is covered up to Annual Limit of the policy</p> <p align="center"><u>Out-patient Maternity services:</u> covered up to the Annual Limit of the policy subject to the same deductible in the selected plan on consultation</p>					

Table of Benefits - IND (AUH)

Insurance Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Psychiatric Treatment	Out Patient Covered up to Maximum AED 3,000/- per person per annum IN Patient Covered up to Maximum AED 10,000/- per person per annum	Out Patient Covered up to Maximum AED 3,000/- per person per annum IN Patient Covered up to Maximum AED 10,000/- per person per annum	Out Patient Covered up to Maximum AED 1,500/- per person per annum IN Patient Covered up to Maximum AED 6,000/- per person per annum	Out Patient Covered up to Maximum AED 1,500/- per person per annum IN Patient Covered up to Maximum AED 6,000/- per person per annum	Not Covered	Not Covered
Organ Transplant	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.	Organ transplantation shall cover the organ transplantation as recipient excluding any cost related to donor, and excluding the acquisition and organ cost Organs covered are: heart, lung, kidney, pancreas, liver, Allogeneic & autologous bone marrow.
Repatriation of Mortal Remains to the Country of Domicile:	Covered up to Maximum AED 20,000 per person per annum settled on Reimbursement basis with no co-pay	Covered up to Maximum AED 15,000 per person per annum settled on Reimbursement basis with no co-pay	Covered up to Maximum AED 10,000 per person per annum settled on Reimbursement basis with no co-pay	Covered up to Maximum AED 10,000 per person per annum settled on Reimbursement basis with no co-pay	Not Covered	Not Covered
Second Medical Opinion	This benefit gives members access through NAS mobile application to world renowned providers to re-evaluate their earlier diagnosis, medical history and treatment plan for non-emergency cases.					
Symptom Checker	Covered					
Dental benefit Covers the following: Consultation & X-Ray, Scaling, Tooth Extraction, Amalgam fillings, Temporary and/or permanent composite, fillings and root canal treatment only.	Covered up to AED 3,000/- subject to 20% Co-pay In-Network: Direct Billing Out of Network: Reimbursement	Covered up to AED 3,000/- subject to 20% Co-pay In-Network: Direct Billing Out of Network: Reimbursement	Covered up to AED 2,500/- subject to 20% Co-pay In-Network: Direct Billing Out of Network: Reimbursement	Covered up to AED 1,500/- subject to 20% Co-pay In-Network: Direct Billing Out of Network: Reimbursement	Not Covered	Not Covered
Optical benefit covers the following: Optical examinations conducted for the purpose of obtaining eye glasses or lenses In-Network: Direct Billing Out of Network: Reimbursement	Covered subject to 20% Co-pay and up to AED 1,500 in total and up the following sub-limits: AED 350 for Frames - one pair per year AED 250 per pair per single vision lenses - once per year AED 300 per pair per bifocal or tri-focal vision lenses - once per year AED 350 for contact lenses per year	Covered subject to 20% Co-pay and up to AED 1,500 in total and up the following sub-limits: AED 350 for Frames - one pair per year AED 250 per pair per single vision lenses - once per year AED 300 per pair per bifocal or tri-focal vision lenses - once per year AED 350 for contact lenses per year	Covered subject to 20% Co-pay and up to AED 1,250 in total and up the following sub-limits: AED 300 for Frames - one pair per year AED 200 per pair per single vision lenses - once per year AED 250 per pair per bifocal or tri-focal vision lenses - once per year AED 300 for contact lenses per year	Covered subject to 20% Co-pay and up to AED 1,000 in total and up the following sub-limits: AED 300 for Frames - one pair per year AED 200 per pair per single vision lenses - once per year AED 250 per pair per bifocal or tri-focal vision lenses - once per year AED 300 for contact lenses per year	Not Covered	Not Covered
Alternative Medicines/ therapies Covers the following: Ayurveda, Chiropractic, Chinese Medicine, and Homeopathy	Limited to AED 2,500 per person per annum The claims will be settled on reimbursement basis, and only from providers which are recognized and approved by NAS as alternative preferred providers - refer to NAS website for details	Limited to AED 2,000 per person per annum The claims will be settled on reimbursement basis, and only from providers which are recognized and approved by NAS as alternative preferred providers - refer to NAS website for details	Limited to AED 1,500 per person per annum The claims will be settled on reimbursement basis, and only from providers which are recognized and approved by NAS as alternative preferred providers - refer to NAS website for details	Limited to AED 1,000 per person per annum The claims will be settled on reimbursement basis, and only from providers which are recognized and approved by NAS as alternative preferred providers - refer to NAS website for details	Not Covered	Not Covered

A. Excluded healthcare services

Exclusion for Health Authority Abu Dhabi HAAD

(Applicable for residents/ work permits within Abu Dhabi & Al Ain)

Unless otherwise specified in Schedule of Benefits, the following Treatments including Medical Conditions, Items, Supplies, Procedures and all their related or consequential expenses are excluded from this Policy:

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:
 - a) Non-medical treatment services;
 - b) 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
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 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.
14. Treatment and services for contraception.
15. External Prosthetic devices and medical equipment.
16. Treatments and services arising as a result of 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, 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, hypnosis, 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 (diagnosis and treatment of Hepatitis C covered for members enrolled under Patient Support Program).
31. Birth defects, congenital diseases and deformities unless if left untreated will develop into 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 Daman including cases of medical emergency which were not notified within 24 hours from the date of admission.
 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.
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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 if left untreated will develop into an emergency.
 40. Any expenses related to immunomodulatory and immunotherapy unless medically necessary.
 41. Any expenses related to the treatment of sleep related disorders.
 42. Services and educational programs for people of determination, this also includes disability types such as but not limited to mental, intellectual, developmental, physical and/or psychological disabilities.
 43. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
 44. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
 45. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
 46. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
 47. Injuries resulting from criminal acts or resisting authority by the Insured Person.
 48. Injuries resulting from a road accident.
 49. 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.
 50. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
 51. Any investigation or treatment not prescribed by a doctor.
 52. Injuries resulting from attempted suicide or self-inflicted injuries.
 53. Diagnosis and treatment services for complications of exempted illnesses.
 54. All healthcare services for internationally and/or locally recognized epidemics.
 55. 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 hepatitis A and C (diagnosis and treatment of Hepatitis C covered for members enrolled under Patient Support Program).
- Please note that in case benefits fall below the minimum required by HAAD or the benefit which is not provided in this TOB and is required by HAAD, then the cover under the policy will automatically increase/include the benefit to the same level as requested by HAAD