

**PROPOSED BENEFIT SCHEDULE**

# 2016 EXPAT STANDARD GROUP (EIC)

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<b>INDIVIDUALS INSURABLE</b>	Employees of the policy holder of any nationality and their family members. Persons who engage mostly in physical work also known as Blue-Collar-Work cannot be insured. Partners and children living together are regarded as family members.
<b>MINIMUM NUMBER OF EMPLOYEES/ PERSONS TO BE INSURED</b>	Emirates Insurance Company (PSC): 10 Employees
<b>CONTRACTUAL BASIS</b>	Terms and conditions of health insurance of the EXPAT Series (ME), part I and part II (2016 EXPAT STANDARD GROUP (EIC) tariff).
<b>START OF INSURANCE COVER</b>	The insurance cover commences on the first day of the month applied for, but not before the submission of the application and not before the premium has been paid.
<b>DURATION OF INSURANCE</b>	12 months with yearly renewal.
<b>END OF INSURANCE COVER</b>	The insurance policy may be cancelled by the policy holder and the insurance company at the end of each 12 months period in writing.
<b>PREMIUM PAYMENTS</b>	The premium is an annual premium and must be paid before insurance is issued. It becomes due again before each annual renewal.
<b>DATA ON INSURED PERSONS STATE OF HEALTH</b>	Health Declaration (Confidential medical history) must be submitted with application. Qualified medical history of the entire group to be insured may be applicable if available (Subject to insurers decision).

<b>BENEFITS</b>	
<b>SUM INSURED PER ANNUM</b>	AED 250,000.
<b>AREA OF COVER</b>	Arab Countries, South-East Asia and Indian Subcontinent.
<b>COVER OUTSIDE AREA OF COVER</b>	Covered in Insured's home country during visits at UAE Network rates (excluding USA, Canada, Japan and Singapore).

<b>INPATIENT TREATMENT - The reimbursement rules of inpatient and outpatient treatments apply</b>	
<b>INPATIENT TREATMENT</b>	100% of invoiced amount for hospital treatments (including operations, X-rays, radiation treatment and diagnostics) in approved network facilities as a private patient in a shared room. 100% of elective treatment outside the UAE and within area of cover is covered, if pre-authorization has been granted. 75% of elective out of network treatment in the UAE is covered, if pre-authorization has been granted. Without pre-authorization elective treatment is not covered.
<b>APPLICABLE PROVIDER NETWORK</b>	Basic Network.
<b>ACCOMMODATION</b>	Shared room (ward). For accommodation in a single-bed room, 60% of accommodation costs are covered.
<b>PHYSICIAN, SURGEON &amp; ANESTHETIST FEES</b>	Covered.
<b>SURGICAL APPLIANCES &amp; PROSTHESES (IF SURGICALLY REQUIRED)</b>	Covered.
<b>KIDNEY TRANSPLANT AND/ OR DIALYSIS</b>	Covered.
<b>ONCOLOGY</b>	Covered.
<b>ORGAN TRANSPLANT (EXCLUDING DONOR'S EXPENSES)</b>	Covered.
<b>HIV/ AIDS</b>	Covered.
<b>REHABILITATION (IMMEDIATELY AFTER HOSPITALIZATION)</b>	Not covered in respect to a stay in a spa or health resort, even if this involves a stay in hospital, else covered.

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<b>MATERNITY</b>	<p>90% covered up to a maternity annual limit of 7,000 AED for each normal delivery. Medically necessary C-section, complications and for medically necessary termination (All limits include the co-insurance) are covered up to an annual limit of 10,000 AED.</p> <p>Newborn Cover: Covered for 30 days from birth as long as mother is insured. This includes Bacillus Calmette-Guerin (BCG), Hepatitis B and Neo-Natal Screening Tests (Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle Cell Screening, Congenital Adrenal Hyperplasia).</p>
<b>MATERNITY - ANTE-NATAL OUTPATIENT BENEFIT</b>	<p>90% covered as per the following:</p> <p>Eight visits to Primary Health Centers (PHC) (Governmental facilities): All care provided by PHC Obstetrician for low risk or Specialist Obstetrician for high risk referrals.</p> <p>Initial investigations to include:</p> <ul style="list-style-type: none"> <li>- Full Blood Count (FBC) and Platelets</li> <li>- Blood group, Rhesus status and Antibodies</li> <li>- Venereal Disease Research Laboratory Test (VDRL)</li> <li>- Midstream Specimen of Urine (MSU) and Urinalysis</li> <li>- Rubella Serology</li> <li>- Human Immunodeficiency Virus (HIV)</li> <li>- Hep C offered to high risk patients</li> <li>- Glucose Tolerance Test (GTT) if high risk</li> <li>- Fasting Blood Sugar (FBS), Random S or A1c</li> </ul> <p>Visits include reviews, checks and tests in accordance with DHA Antenatal Care Protocols.</p> <p>Three (3) Ante-Natal Ultrasound Scans.</p>
<b>INPATIENT CASH BENEFIT (WHERE INPATIENT TREATMENT HAS BEEN RECEIVED FREE OF CHARGE)</b>	<p>Covered up to 28 days where treatment has been received free of charge - AED 190 per night.</p>
<b>OUTPATIENT TREATMENT - The reimbursement rules of inpatient and outpatient treatments apply</b>	
<b>OUTPATIENT TREATMENT</b>	<p>100% of invoiced amount for outpatient treatments in approved network facilities as a private patient. 75% of elective out of network treatment in the UAE is covered. 100% of elective treatment outside the UAE and within area of cover is covered. Please refer to the Insurance Manual for procedures that require pre-authorization.</p>
<b>APPLICABLE PROVIDER NETWORK</b>	<p>Basic Network.</p>
<b>DEDUCTIBLE/ EXCESS PAYABLE BY THE INSURED</b>	<p>20% co-insurance per person up to a maximum of AED 50 per outpatient visit.</p>
<b>PRIMARY CONSULTATIONS/ MEDICAL PRACTITIONER (GP) FEES</b>	<p>Covered.</p>
<b>PHARMACEUTICALS, BANDAGES AND MEDICINES</b>	<p>80% of the actual costs if prescribed by a doctor and related to current treatment covered as per the terms and conditions.</p>
<b>MAINTENANCE OF CHRONIC CONDITIONS</b>	<p>Covered.</p>

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<b>EMERGENCY OUTPATIENT TREATMENT</b>	Covered.
<b>OUTPATIENT SURGERY</b>	Covered.
<b>DAY-CARE TREATMENT</b>	Covered.
<b>CT, MRI, &amp; PET SCANS</b>	Covered.
<b>X-RAYS, DIAGNOSTIC TESTS AND PROCEDURES</b>	Covered.
<b>PSYCHIATRIC TREATMENT</b>	Not covered.
<b>PREVENTIVE SERVICES, VACCINES, AND IMMUNIZATIONS</b>	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH).  Preventive services as stipulated by DHA to include Diabetes Screening. Frequency restricted to: - Every three years from age 30 - High risk individuals annually from age 18.
<b>WELLNESS BENEFIT</b>	Not covered.
<b>COMPLEMENTARY THERAPIES</b>	Physiotherapy, osteopathy, homeopathy and chiropractic treatments are covered. Chinese or Ayurvedic medical treatments and prescribed medicines up to 1,000 AED per annum. (Only approved practitioners with a doctor's referral).
<b>INFERTILITY TREATMENT</b>	Not covered.
<b>DENTAL</b>	
<b>MEDICALLY NECESSARY ROUTINE DENTAL TREATMENT</b>	Not covered
<b>ANNUAL PREVENTIVE DENTAL CHECKUP</b>	Not covered.
<b>DENTAL PREVENTIVE TREATMENTS</b>	Not covered.
<b>EMERGENCY DENTAL TREATMENT</b>	100% covered for diagnostic and treatment services for dental and gum treatments (not tooth replacement).
<b>TOOTH REPLACEMENT &amp; ORTHODONTIC TREATMENT</b>	Not covered.
<b>EXTRA BENEFITS</b>	
<b>PRE-EXISTING CONDITIONS</b>	Covered.  Despite this, major medical conditions that are known by the policy holder prior to policy inception, such as HIV infection / AIDS - cancerous conditions or benign tumours, acute coronary conditions (e.g. heart attack/angina), and major chronic conditions (e.g. multiple sclerosis, Crohn's disease) must be declared.
<b>DEGENERATIVE CONDITIONS</b>	Covered excluding Senile Dementia and Alzheimer's Disease.
<b>LOCAL ROAD AMBULANCE</b>	The transport costs are covered to the nearest suitable hospital.
<b>LOCAL AIR AMBULANCE</b>	The transport costs are covered to the nearest suitable hospital.
<b>RETURN TRANSPORT OR CONVEYANCE TO THE PERMANENT PLACE OF RESIDENCE</b>	Optional at additional premium.
<b>NURSING AT HOME</b>	Not covered.
<b>DIAGNOSTIC TESTS</b>	Covered.
<b>VISITING DOCTOR FEES</b>	Fees for visiting doctors to the UAE are not covered.

