Care Essential

Plan Summary
### Plan
A single plan offering a comprehensive benefits for your healthcare needs.

### Concept
- Services availed within the plan’s list of providers (Network) will be available on Direct Billing
- For services availed outside the network (Non-Network) – 50% on Reimbursement

Some services may follow specific benefit limits or coinsurance. These conditions would be listed in your policy documents.

### Annual Limit
AED 160,000 Per Person inclusive of co-insurance

### Territorial Limit
- UAE Ext. to SEA, ISC and AC for Inpatient treatment only

### Emergency Treatment
- UAE Ext. to SEA, ISC and AC for Inpatient treatment only

### Network (Allowing direct billing at designated providers)
- Network Within UAE: 08
- In- & Out-patient on direct billing in Provider Network in Emirate of Dubai
- Network Outside UAE: Not available

### Pre-existing conditions
- Covered with a 6 months waiting period for inpatient and outpatient treatments.
- No waiting period if pre-requisition of uninterrupted (pre-) coverage is fulfilled.
- Wherever a pre-existing or chronic condition develops into an emergency within the waiting period, it will be covered up to the annual aggregate limit.

### Inpatient Benefits
- Inpatient & Day Treatment
- Accommodation Type- Shared Room
- Consultant’s, Surgeon’s & Anesthetist’s Fees and other fee
- Childbirth or any pregnancy related complications
- New born care and accommodation
- Parent Accommodation for accompanying an Insured Child under 16 years of age
- Companion Accommodation in cases of medical necessity at the recommendation of the treating doctor

### Outpatient Benefits
- Physician Consultation (Access to outpatient specialists only upon referral by a General Practitioner)
- Drugs prescribed by a physician
- Diagnostic tests such as X-rays, blood tests, MRI
- Physiotherapy sessions

### Other Benefits
- Preventive services, vaccines and immunizations at designated providers
- Emergency Treatments including diagnostic and treatment services for dental and gum treatment; hearing and vision aids, and vision correction by surgeries and laser
## Plan Summary – Care Essential

### Coinsurance
- A co-insurance of 20% is applicable for all inpatient and outpatient treatments. (An Out-of-pocket limit of AED 500 per encounter and an annual aggregate limit of AED 1,000 applies for Inpatient and Day Treatment)
- A co-insurance of 30% is applicable for pharmaceuticals or medications
- A co-insurance of 10% is applicable for all inpatient and outpatient maternity treatments
- No co-insurance is applicable in case of preventive services, vaccines & immunizations, parent and companion accommodation services
- A co-insurance of 20% is applicable for emergency treatments within and outside of Network

### Specialized Services
- Annual screening for breast, prostate and colorectal cancer above certain age
- International Assistance services through our specified service provider
- Expert Medical Opinion Program gives access to the world’s most recognised medical experts when determining the best course of treatment for medical situation.
- An innovative telemedicine consultation service where highly qualified physicians provide you world-class healthcare around the clock, without having to visit a clinic or hospital.
- Access to 24/7 call center staffed with bi-lingual representatives – Arabic & English
- Easy and safe access to our online portal "My Daman" to submit and track claims, search for providers, and more
- ActiveLife Program is a community engagement platform designed to give members and the community at large a platform to support them in leading a healthier, more active life.

### Reimbursement
- 50% reimbursement in Non-Network Providers
- In case of Emergencies:
  - 100% covered
  - 50% covered in Non-Network for Maternity outside UAE

### Exclusions
Refer to the Policy Wording

### Specific Conditions
- The following benefits are covered with applicable sub-limits: Parent and Companion Accommodation, Prescribed Drugs or Pharmaceuticals, Repatriation of Mortal Remains, Physiotherapy, Maternity benefits.
- Coverage outside UAE is limited to 90 days per trip; extended up to 180 days for Maternity only

**Important Note:** This product overview is for information purposes only. The complete list of benefits, definitions, exclusions, terms and conditions will be set out in the specific policy agreed between yourself and Daman. While every effort is made to ensure the accuracy of the content, Daman cannot be held liable for any typographical errors, errors of fact or any other error or inconsistency found in this document.