

Schedule of Benefits (Basic (Abu Dhabi) Plan)

Plan Name	Basic (Abu Dhabi) Plan	
Annual Benefit Limit	AED 250,000 Per Person Per Policy Year	
Territorial Limit	Emirate of Abu Dhabi Outside Emirates of Abu Dhabi (Within UAE): Emergency Cover only	
Network (Allowing direct billing at designated providers)	Respective Abu Dhabi Plan Network (Network 3) In & out-patient on direct billing in Provider Network in Abu Dhabi with HAAD Providers (Hospitals and PHCs) and selected private PHCs	
Waiting Period for Medical conditions as defined in the Health Insurance Law of Abu Dhabi	The waiting period of 6 months applies to Inpatient treatment only for the following medical conditions: Diabetes mellitus, Arterial diseases, COPD (Chronic Obstructive Pulmonary Disease), All cancers cases, Neurosurgery, Cerebro Vascular diseases, All delivery cases (Maternity). This waiting period of 6 months shall not apply; if pre-requisition of uninterrupted (pre-) coverage is fulfilled.	
Eligibility	Expatriates with a monthly total salary package up to AED 5,000 (or up to AED 4,000 + Accommodation)	
Inpatient Treatment	Network	Non-network
Inpatient & Day Treatment ¹ Up to the relevant annual benefit limit Per Person (including Pre & Post In Hospital Treatment Covered)	100% covered	Not covered
Accommodation Type- General Room(2+beds)	100% covered	Not covered
Hospital Accommodation & Services	100% covered	Not covered
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	Not covered
Ambulance Services (in Medical emergency only, subject to General exclusions)	100% covered	100% covered
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED 100 per day)	100% covered	Not covered
Companion Accommodation for Critical Illness (Maximum limit of AED 100 per day)	100% covered	Not covered
Out-patient Treatment	Network	Non-network
Physician Consultation (Deductible 20 per physician consultation. Access to outpatient specialists in hospitals only upon referral and with additional deductible of AED 10) (Deductible not applicable for follow up within 7 days)	100% covered	Not covered
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigations and scans including but not limited to MRI, Scan, Endoscopies with Pre-authorization only) (Deductible AED 10 for lab tests and AED 10 for X-rays)	100% covered	Not covered
Pharmaceuticals (Annual Limit Per Person of AED 1,500) Prescription Drugs above AED 500 with pre-authorization only	70% covered	Not covered
Physiotherapy ¹	100% covered	Not covered
Other Benefits	Network	Non-network
Emergency Treatment in UAE	100% covered	100% covered
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered	100% covered
Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered
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	100% covered	Not covered
Maternity	Network	Non-network
Inpatient Maternity ¹ (Deductible AED 500 for delivery) (Covered with 6 months waiting period unless pre-requisition of uninterrupted (pre-) coverage is fulfilled)	100% covered	Not covered
Outpatient Maternity (Deductible 20 per physician consultation. Access to outpatient specialists in hospitals only upon referral and with additional deductible of AED 10) Deductible not applicable for follow up within 7 days	100% covered	Not covered

HAAD'S Approval number (license number) for this product is 04575 (as appearing on the Health Insurance card).

SOB REF NO:SOB-US-090-R3-010716

¹Pre -authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours

Package Numbers are 601 and 602

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Doc Ctrl No.:	STEMP/US-002	Version No.:	1	Revision No.:	0	Date of Issue:	20.01.2013	Page No(s).:	1 of 1
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