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رؤية جديدة / للتأمين
redefining / insurance AXA

health insurance

**Residing in the UAE
(except AUH and Al-Ain)
and looking for the perfect
health insurance?**



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health perfect

AXA's Health Perfect provides
priceless protection against
the unexpected

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“if the unexpected strikes, you’ll know you’re covered”

Health insurance plans designed for people living in the Gulf

If you live and work in the UAE (in Dubai and Northern Emirates) you'll appreciate that you and your family are a long way from the benefits of your home country's health service.

That means the standards and ease of medical treatment that you have been used to might simply not be available to you where you live and work today. And any state healthcare that is available free to you may be basic at best! So when it comes to health matters, are you fully prepared for the unexpected?

Consider these very important questions:

- A sudden illness or medical emergency can occur anytime, anywhere – are you and your family protected or will you just hope for the best?
- If you have an existing medical condition, can you afford treatment for it? And are you covered for it?
- What would happen if you fell ill in a region where there are no proper medical facilities?
- If you were unfortunate enough to develop cancer, could you afford the treatment and care costs?
- Will your income cover the possibly very substantial costs of the medical treatment that you or your family members might urgently need?

The solution to all these potential problems is right here via the protection of the AXA Health Perfect series of private medical insurance plans. These high quality plans have been created specifically for the part of the world in which you live and work.

Designed to protect you against the unexpected

The Health Perfect series of medical insurance plans is specifically created to meet the needs of people living and working in the Gulf states.

From the moment you take out an AXA Health Perfect plan you'll have prompt access to the worldwide AXA network of high quality medical providers.

Your cover details

Pre-existing conditions (whether chronic or not)

All plans provide you with cover for any pre-existing conditions (whether chronic or not), from day one (waiting period of six months would be applicable in cases where there is no continuous cover). It is very important that you fully declare any existing medical conditions on the application form. Any undeclared condition would remain uncovered throughout the policy year.

In-patient private hospital treatment

Hospital charges incurred during an inpatient hospital stay are covered, giving you peace of mind.

Out-patient consultations, treatment and diagnostics

All our plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests. You can also benefit from out patient direct billing, based on the network shown for your plan.

Chronic cover (including cancer)

Treatment of chronic condition cover (whether it is pre-existing or not) including Cancer will be covered under the main benefits. Drugs will be covered up to the pharmacy limits depending on the condition being pre-existing or non-pre-existing.





Valuable Additional Benefits



Health Perfect Plan Options

Worldwide emergency medical assistance

International Emergency Medical Assistance is available on regional and international plans. Our evacuation and repatriation service is available 24 hours a day, 365 days a year, anywhere in the world. If you and your insured family can't get the treatment needed locally we will arrange to take them to the nearest place where treatment is available.

Dental cover

This is available with some Health Perfect plans. This will provide you with routine dental cover, such as routine consultation, extraction, composite and amalgam fillings, root canal treatment, scaling, bridgework, crowns and the treatment of gum disease.

Personal Accident cover

This provides a lump sum in the case of accidental death.

Telephone support 'Wellbeing' service

This is available with some Health Perfect plans. We provide a confidential telephone counselling and support service with around the clock access to English and Arabic and other languages speaking counsellors. This valuable benefit is available to you and your immediate family members living with you.

Administration of policies and claims is delivered directly from the UAE

Our team of multinational professionals based in the Gulf will take care of your needs within the region.

Depending on where you live, travel to, or wish to receive treatment, we have developed a range of seven Health Perfect plan options, organised around three geographical areas, to suit a variety of personal requirements.

Which plan you choose will depend upon your needs and your budget.

INTERNATIONAL COVER – HEALTH PERFECT PLANS 1, 2 AND 3

These are our top of the range plans and allow you to choose to have medical treatment in a well-known hospitals in the AGCC or anywhere in the world. (Please note that treatment in the USA is only available under Health Perfect Plan 1). In addition you'll receive higher limits on most of the benefits.

REGIONAL COVER – HEALTH PERFECT PLANS 4 AND 5

Our most popular plans, they cover you for treatment in North Africa and Middle East as well as the major trading nations of the Indian sub-continent and South-East Asia. Where Health Perfect 4 features all the key benefits of the international plans, Plan 5 will provide competitive, comprehensive cover and access to the best medical care available in your country of residence and beyond.

LOCAL COVER – HEALTH PERFECT PLANS 6 AND 7

Specifically designed for those who want the reassurance of quality health cover plus the security of a substantial overall annual benefit limit for high value treatment at a lower premium. Health Perfect 6 and 7 are ideal for those who do not travel extensively outside their country of residence.

Health Perfect Plan benefits at a glance...

Benefits	INTERNATIONAL			REGIONAL		LOCAL	
	Health Perfect 1	Health Perfect 2	Health Perfect 3	Health Perfect 4	Health Perfect 5	Health Perfect 6	Health Perfect 7
Area of cover	Worldwide	Worldwide Excluding USA		A.G.C.C: Arabian Gulf Co-operation Council member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Oman and Jordan, plus Iran, Lebanon, Syria, Egypt, Tunisia, Morocco, Algeria, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal & Bhutan		UAE plus any one of India, Pakistan, Sri Lanka, Bangladesh, the Philippines, Nepal & Bhutan being your home country	
Yearly Maximum	Dhs 10,000,000	Dhs 7,500,000	Dhs 5,000,000	Dhs 2,500,000	Dhs 1,000,000	Dhs 500,000	Dhs 250,000
Outside area of cover	Not required for worldwide cover	Worldwide, Up to Dhs 750,000	Worldwide, Up to Dhs 500,000	Worldwide, Up to Dhs 250,000	Worldwide, Up to Dhs 100,000	Worldwide, Up to Dhs 50,000	No benefit
Daily accommodation charges	Included						
Parent accommodation	Dhs 1,000 per night				Dhs 500 per night		
Companion accommodation in case of critical illness or in case of medical necessity at the recommendation of treating doctor with Prior Approval	Dhs 100 per night						
Cash benefit	Dhs 1,000 per night				Dhs 500 per night		
In-patient Direct Billing	Included						
Applicable inpatient direct billing network	STAR Plus & International Directory of Hospitals		STAR & International Directory of Hospitals				Diamond
GP and Specialist consultation charges	Included						
Courses of physiotherapy	Included						
Complementary therapy up to (Includes courses of chiropractic treatment and osteopathy/alternative treatment)	Dhs 5,000 in aggregate	Dhs 4,000 in aggregate	No benefit	Dhs 3,000 in aggregate	No benefit		
Out-patient Co-insurance (applicable on all out-patient services)	Nil	10%	10%	10%	10%	10%	10%
Out-patient direct billing (only available within the A.G.C.C.)	Included						
Applicable outpatient direct billing network	STAR Plus			STAR		Diamond	Crystal
Health screen	Dhs 3,000	Dhs 1,000	No benefit	Dhs 500	No benefit		
Pre-existing conditions (including pre-existing chronic conditions) - Within UAE (overall limit inclusive of outside UAE shall not exceed Dhs 150,000)	Dhs 150,000						
Pre-existing conditions (including pre-existing chronic conditions) - Outside UAE restricted to	Dhs 5,000	Dhs 5,000	Dhs 5,000	Dhs 2,500	Dhs 2,500	Dhs 2,500	Dhs 1,500

Note- Total limit for pre-existing conditions would in no case exceed Dhs 150,000 - both within UAE and outside UAE inclusive.

Benefits	INTERNATIONAL			REGIONAL		LOCAL	
	Health Perfect 1	Health Perfect 2	Health Perfect 3	Health Perfect 4	Health Perfect 5	Health Perfect 6	Health Perfect 7
Pharmacy for Pre-existing conditions (including pre-existing chronic conditions)	Dhs 5,000	Dhs 5,000	Dhs 5,000	Dhs 2,500	Dhs 2,500	Dhs 2,500	Dhs 1,500
Pharmacy for Non Pre-existing conditions	Dhs 100,000	Dhs 60,000	Dhs 40,000	Dhs 25,000	Dhs 15,000	Dhs 10,000	Dhs 5,000
Oral and maxillofacial surgery	Included						
Nursing at home	Included						
Ambulance transport	Included						
International Emergency Medical Assistance	Included						No benefit
Psychiatric treatment	Dhs 15,000 (A co-insurance of 30% applies to this benefit.)	Dhs 10,000 (A coinsurance of 30% applies to this benefit.)	Dhs 10,000 (A coinsurance of 30% applies to this benefit.)	Dhs 5,000 (A coinsurance of 30% applies to this benefit.)	Dhs 5,000 (A coinsurance of 30% applies to this benefit.)	Dhs 5,000 (A coinsurance of 30% applies to this benefit.)	Dhs 5,000 (A coinsurance of 30% applies to this benefit.)
Accidental damage to teeth	Included						
Pre and post-natal complications	Included						
Out-Patient Maternity	Included						
In-Patient Maternity Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section	Dhs 50,000	Dhs 40,000	Dhs 25,000	Dhs 25,000	Dhs 15,000	Dhs 15,000	Dhs 10,000
Vaccinations for children up to 6 years old	Included as per MOH list						
Routine Dental Care	Dhs 5,000, 9 month Waiting period A co-insurance of 20% applies to this benefit.	Dhs 4,000, 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit	Dhs 3,000, 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit		
Ancillary equipment	Dhs 1000	Dhs 500	Dhs 500	Dhs 500	Dhs 500	No benefit	
Wellbeing	Included				No benefit		
Personal Accident	Dhs 150,000	Dhs 125,000	Dhs 100,000	Dhs 75,000	Dhs 50,000	Dhs 40,000	Dhs 25,000
Preventive Services (as per DHA protocol)/Diabetes	Every 3 years from age of 30. High risk individual annual from age of 18						
Preventive Services (as per DHA protocol)/Papanicolaou	Every 3 years from becoming sexually active						
Diagnostic and treatment services for dental and Gum treatment in emergency	Included						
Hearing and vision aids and vision correction by surgeries and laser in emergency	Included						

Your questions answered

Do you allow direct billing from day one?

Yes and under all our health plans (within the AGCC).

Will I be covered for any illnesses I have had in the past?

Yes, provide you declare them on the application form. We guarantee to cover related treatment up to the amount shown under the pre-existing condition benefit of your plan. Drugs will be covered up to Pharmacy limit.

Will we be covered for long-term illnesses?

Yes, maintenance of chronic conditions is covered up to the amount shown on the chosen plan under the Chronic Condition benefit – provided the condition first arose after your policy became effective. Otherwise, if it is a pre-existing chronic condition it will be covered under the pre-existing condition benefit of your plan.

How can I be sure that I am covered before I go ahead with treatment?

Just contact our customer service team with the details of the proposed treatment. They'll confirm the cover before any treatment costs are incurred.

Am I protected if I travel outside my chosen area of cover?

Under Health Perfect plan 1 you are covered worldwide. Health Perfect plans 2, 3, 4, 5 and 6 will cover you and your insured family members for emergency medical treatment outside your area of cover – please refer to the benefits table for the level of cover applicable to your chosen plan.

Whom should I include in the policy and till when can I include my children under my policy?

You should include all your family members unless they either are ineligible for cover (for eg not holding a residency in UAE) or hold a valid cover through their employer. You must provide evidence of the same for our reference and approval. Yes, for an additional premium you can include any unmarried dependent children under your sponsorship till the age of 21 on the policy. When they reach the age of 21, they will need to take out their own policy.

Can I choose where I get treatment?

Yes, you can visit any medical practitioners within your area of cover, provided they are registered. We have contractual agreements with a number of medical centres where we have preferred rates. Use of the network applicable to your plan will minimise delays in settling any claims you may need to make.

What is the AXA network in the AGCC?

AXA works in the region with a wide network of high quality clinics and hospitals. These fall into four different categories referred to as STAR PLUS, STAR, Diamond and Crystal network. Please contact us for further details.

Do you always pay claims in full?

All claims are paid on a 'reasonable and customary' basis. If the cost of the treatment of any illness or injury is above the usual cost for the same treatment in the same area, we may not be able to settle the claim in full.

Within the AGCC, 'reasonable and customary' is based on the average of our negotiated, discounted, costs within the network shown for your plan, STAR PLUS, STAR, Diamond or Crystal network. Outside the AGCC, 'reasonable and customary' is defined as the average, negotiated, discounted cost within the global network for that country or region.

Will I be penalized if I go outside the AXA network?

If you go outside the AXA network no additional penalty is applicable but we may not be able to settle the claim in full where the cost is higher than the 'reasonable and customary' for your plan. Please note we may not always be able to arrange direct settlement facilities outside the network.

What happens if I move to another country?

Contact us and we will, wherever possible, assist you to get a reference to the right contact person in the AXA entity in the country where you choose to move. (Please note that we are obliged to meet legal requirements around the world and, as with all providers, cannot absolutely guarantee availability in all countries. And also since we are altogether different legal entities transfer would not be possible and hence there would be fresh evaluation and pricing as per the practice of the country where you wish to avail cover. All rules related to waiting period as prevailing in the respective country would be freshly applicable.)

How to apply for Health Perfect cover:

Simply complete, date and sign the enclosed application form and send it together with:

- a passport copy (one per policy holder/dependant)
- a passport visa copy (one per policy holder/dependant)
- a passport size picture (one per policy holder/dependant)
- copy of the emirates ID (one per policy holder/dependant)
- the corresponding premium

Alternatively, log on to our website **www.axa-gulf.com**

The policy will be issued within 5 working days of receiving the complete documents and payment.