

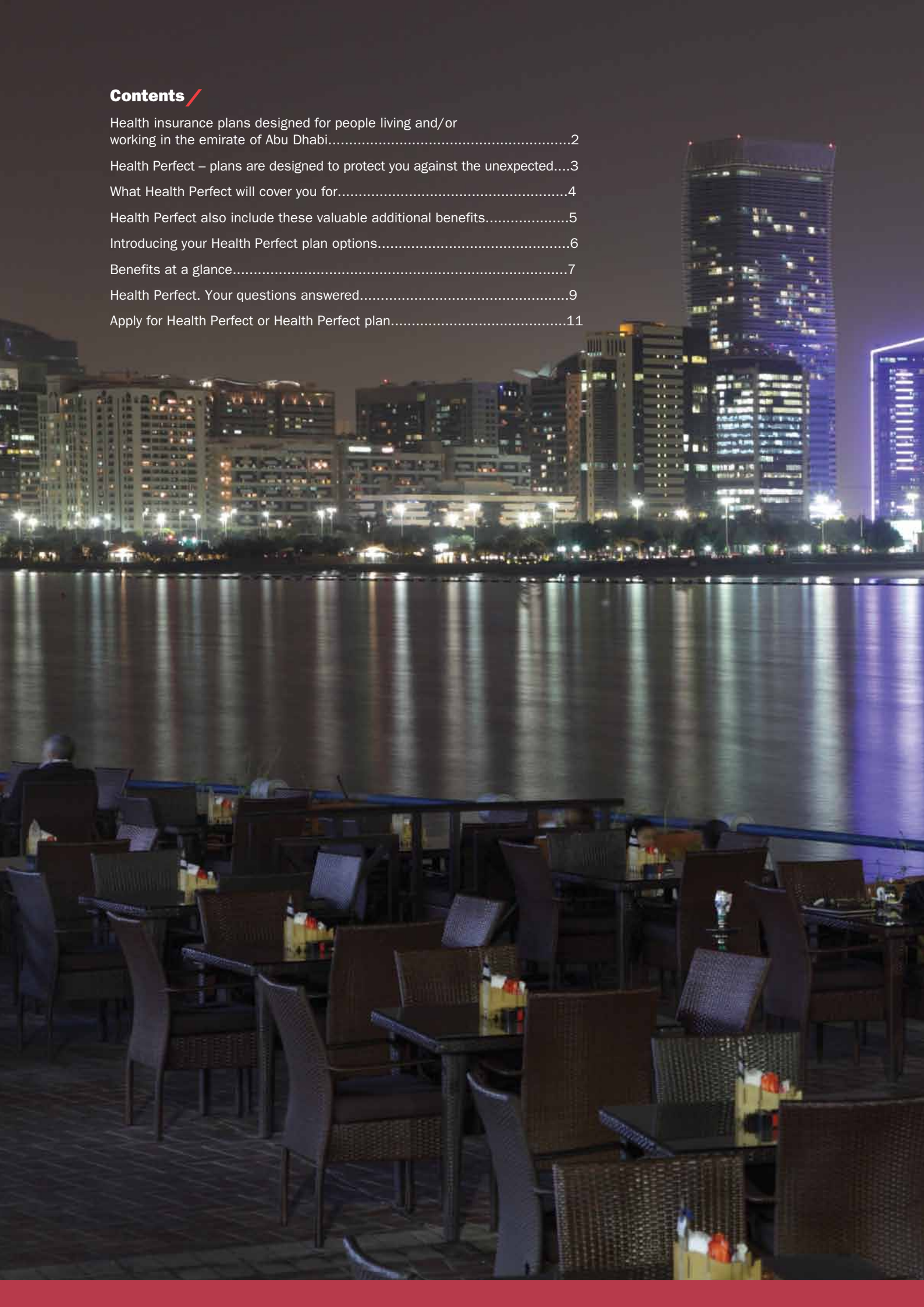
Health Perfect Series Abu Dhabi Cover

Living and/or working
in the Emirate of
Abu Dhabi and
looking for the perfect
health insurance?

AXA's Health Perfect
provides priceless
protection against
the unexpected

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Health insurance plans designed for people living and/or working in the emirate of Abu Dhabi

If you live and/or work in the Emirate of Abu Dhabi, 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?

- Do you have access to the best available medical facilities? 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/or work and are compliant with the health regulation of the Emirate of Abu Dhabi.



Contact our call centre which can answer any questions you may have regarding Health Perfect cover:
UAE: 800 48 45 Bahrain: 800 010 60 Oman: +968 244 001 00 Qatar: 800 29 21

Health Perfect – plans are 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/or working in the Emirates of Abu Dhabi.

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.

So if the unexpected strikes – you'll know you're covered.



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What Health Perfect will cover you for

Pre-existing and chronic conditions

Health Perfect plans provide you with cover for any pre-existing and chronic conditions, from day one in and outside the Emirates of Abu Dhabi, which is sub-limited according to the plan you choose. It is very important that you fully declare any existing medical conditions on the application form.

In-patient private hospital treatment

Hospital charges incurred during an in-patient hospital stay are covered, giving you peace of mind, throughout your hospital stay, additionally, if your child (under-18) is covered on your policy we will pay for you to stay with them.

Out-patient consultations, treatment and diagnostics

All of our plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests. Plans can also include health screening and vaccinations for children upto 6 years old.

Cancer cover

Major treatment for cancer is covered in full under the main benefits of Health Perfect plans.



Health Perfect also include these valuable additional benefits

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 can't get the treatment needed locally we will arrange to take you 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, 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.

Transferring your Health Perfect policy

Once you have completed a year's membership you will be eligible to transfer to an AXA PPP healthcare policy – without additional medical underwriting – if you leave your principal country of residence. (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.)



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Introducing your Health Perfect plan options



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.

Health Perfect Plans 1, 2 and 3 – International Cover

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.

Health Perfect Plans 4 and 5 – Regional Cover

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.

Health Perfect Plans 6 and 7 – Local Cover

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 Series – Abu Dhabi Cover:

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		One of the Arabian Gulf Co-operation Council member countries being Saudi Arabia, Bahrain, Qatar, UAE and Oman plus any one of India, Pakistan, Sri lanka, Bangladesh, 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 up to	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 up to (per night)	Dhs 1,000 per night				Dhs 500 per night		
Cash benefit	Dhs 1,000 per night				Dhs 500 per night		
In-patient Direct Billing	Included						
Applicable in-patient direct billing network	STAR Plus & International Directory of Hospitals			STAR & International Directory of Hospitals			Diamond
GP and Specialist consultation charges	Included						
Courses of physiotherapy up to	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		
Per visit deductible (excess) applicable to all out-patient claims This applies before any co-insurance.	Nil	Dhs 50	Dhs 50	Dhs 50	Dhs 50	Dhs 50	Dhs 25
Out-patient direct billing (only available within the A.G.C.C.)	Included						
Applicable out-patient direct billing network	STAR Plus		STAR			Diamond	Crystal
Health screen up to	Dhs 3,000	Dhs 1,000	No benefit	Dhs 500	No benefit		
Within the Emirates of Abu Dhabi: Pre-existing conditions (including pre-existing chronic conditions) up to	Dhs 250,000						
Drugs up to	Dhs 5,000			Dhs 2,500			Dhs 1,500
Outside the Emirates of Abu Dhabi: Pre-existing conditions(including pre-existing chronic conditions) up to	Dhs 5,000			Dhs 2,500			Dhs 1,500
Non pre-existing chronic conditions, arising and diagnosed after policy inception, up to	Dhs 100,000	Dhs 60,000	Dhs 40,000	Dhs 25,000	Dhs 15,000	Dhs 10,000	Dhs 5,000

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Benefits	INTERNATIONAL			REGIONAL			LOCAL
	Health Perfect 1	Health Perfect2	Health Perfect3	Health Perfect 4	Health Perfect 5	Health Perfect 6	Health Perfect 7
Oral and maxillofacial surgery	Included						
Nursing at home	Included						
Ambulance transport	Included						
International Emergency Medical Assistance	Included						No benefit
Within the Emirates of Abu Dhabi: Psychiatric treatment within the Emirates of Abu Dhabi up to	Dhs 250,000						
Outside the Emirates of Abu Dhabi: Psychiatric treatment up to	Dhs 15,000 (A co-insurance of 30% applies to this benefit.)	Dhs 10,000 (A co-insurance of 30% applies to this benefit.)		Dhs 5,000 (A co-insurance of 30% applies to this benefit.)			
Accidental damage to teeth	Included						
Pre and post-natal complications	Included						
Within the Emirates of Abu Dhabi: Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section up to	Dhs 250,000						
Outside the Emirates of Abu Dhabi: Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section up to	Dhs 50,000 12 Month Waiting period	Dhs 40,000 12 Month Waiting period	Dhs 25,000 12 Month Waiting period		Dhs 15,000 12 Month Waiting period		No benefit
Vaccinations for children up to	Dhs 3,000 Age: 6 years	Dhs 2,000 Age: 6 years	Dhs 1,000 Age: 6 years		No benefit		
Routine Dental Care up to	Dhs 5,000 9 month Waiting period A co-insurance of 20% applies to this benefit.	Dhs 4,000 9 month Waiting period A co-insurance of 20% applies to this benefit.	No benefit	Dhs 3,000 9 month Waiting period A co-insurance of 20% applies to this benefit.	No benefit		
Ancillary equipment	Dhs 1,000	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
Life-threatening congenital conditions	Dhs 250,000						
Work related injuries	Dhs 250,000						
Hearing and vision aids, and vision correction by surgeries, and laser (for medical Emergency cases)	Included						

Health Perfect. Your questions answered

Do you allow direct billing from day one?

Yes and under all our Health Perfect plans.

Will I be covered for any illnesses I've 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 in and outside the emirates of Abu Dhabi.

Will I 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. Cancer cases are handled differently from other chronic conditions. Major treatment for cancer is covered in full under the main benefits 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 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.

Can my children be covered too?

Yes, for an additional premium you can include any unmarried children under 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, help you to transfer to another appropriate AXA PPP healthcare policy without any additional medical underwriting.

Contact our call centre which can answer any questions you may have regarding Health Perfect cover:

UAE: 800 48 45 Bahrain: 800 010 60 Oman: +968 244 001 00 Qatar: 800 29 21



Contact our call centre which can answer any questions you may have regarding Health Secure cover:
UAE: 800 48 45 Bahrain: 800 010 60 Oman: +968 244 001 00 Qatar: 800 29 21

Don't wait until the unexpected strikes protect yourself and your family with a Health Perfect Plan today

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)
- the corresponding premium



Alternatively, log on to our website **www.axa-gulf.com** to apply immediately for your Health Perfect plan.

You may also contact our call centre which can answer any questions you may have regarding Health Perfect cover:

UAE: 800 48 45

Bahrain: 800 010 60

Oman: +968 244 001 00

Qatar: 800 29 21

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



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AXA Agent

With more than 90 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs

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