



Dubai CHOICES - Individuals, Families and Groups

The Dubai Choices Plan

Dubai Choices is available to individuals, families and groups and offers flexible benefits on a modular basis. It is a DHA compliant plan with higher benefits than the Essential Benefits Plan and with additional flexibility.

Choices Core Plan, Cancer Treatment and Chronic Care Module (compulsory)

You can then extend the Choices Plan by adding cover from modules 1, 2 and 3...

+1

Dubai Module
(Compulsory)

Basic, Maternity 1 or Maternity 2

+2

Out-patient Treatment
(Compulsory)

Extended or Advanced

+3

Additional Benefits
(Optional)

Dental & Wellness or Dental,
Wellness & Optical

Benefit Choices

Dubai Choices is a modular plan and, in order to ensure that the levels of cover comply with the minimum DHA requirements, Dubai residents must have at least the following levels of cover:

- Core.
- Cancer treatment and chronic care module full refund.
- Extended or Advanced out-patient.
- Dubai Module Basic or Dubai Module Maternity 1 or Dubai Module Maternity 2.*

* The Dubai Module Maternity 1 or Maternity 2 are only available on Individual Plans and Corporate Advantage Plans after the first renewal date.

Choose your co-pay

The following co-pay options are available:

Co-pay	Premium Discount
20% co-pay subject to a max of AED 50 per visit*	2%
20% co-pay subject to a max of AED 100 per visit*	4%
10% co-pay applying to all outpatient services	7%
20% co-pay applying to all outpatient services	14%

* applies to Consultations and diagnostic services with doctors or specialists only

Key features

- A DHA compliant plan with higher benefits and additional flexibility.
- For Individuals and Families, discounts are available for a healthy lifestyle.
- Flexibility to select the benefits to suit your needs.
- There are no restrictions on the doctor or medical facility that you want to attend.
- Cover for emergency medical evacuation included on all plans.
- Ability to claim and receive in hospital treatment without the need to pay in advance and then seek reimbursement.
- Direct settlement for out-patient services.
- All members are accepted on a medical history disregarded basis.
- Two areas of cover available Worldwide or Worldwide excluding USA & Caribbean.

Networks

Group policies have the choice of three provider networks:

Network	Premium Discount
Gold	0%
Silver Premium	12%
Silver Classic	24.32%

For full details please contact us to request a membership guide including definitions and exclusions.

Choices Core Plan (compulsory)

	REFUND LEVEL	
In-patient and day-patient hospital services including diagnostics and physicians', specialists' and anaesthetists' fees.	Full refund	
Palliative care	Subject to all benefits and limits shown on your insurance certificate.	
Congenital cover	USD 170,000 per lifetime	
Emergency medical evacuation	Full refund	
Ambulance services	Full refund	
Rehabilitation facility as an alternative to post acute care (maximum 14 days)	Full refund	
Hospice care (maximum 6 weeks)	Full refund	
Repatriation of mortal remains or local burial costs	USD 12,750	
Dental treatment following an accident (within 3 months of accident)	Full refund	
Post hospital out-patient treatment (follow up)	Full refund	
Out-patient surgery	Full refund	
In-patient psychiatric treatment	Up to 30 nights	
Parent accommodation (if treatment of child under 18 requires hospitalisation)	Full refund	
Surgical/medical prosthesis and appliances	Full refund	
Mobility aids	Up to USD 850	
CT, MRI and PET scans	Full refund	
Kidney dialysis	In-patient – Full refund up to six weeks Day-patient / Out-patient – up to USD 68,000	
Organ donor costs	USD 51,000	
Within the Core Plan, the following are benefits where the benefit limit increases depending on the level of out-patient cover selected:		
	Extended Out-Patient	Advanced Out-Patient
Overall maximum policy limit	USD 2,550,000	USD 8,500,000
Out of geographic area cover for emergency treatment (maximum 6 weeks)	USD 51,000	USD 102,000
Nursing at home	USD 8,500	Full refund
Organ transplant (bone marrow, heart, kidney, liver, lung or skin transplants)	USD 255,000	USD 3,400,000
Hospital cash benefit (per night, if you are treated for no charge) max 30 nights	USD 425	USD 850

Cancer Treatment and Chronic Care (compulsory)

	Full Cover
Treatment for cancer This includes the costs of medically necessary tests, scans, consultations and drugs (eg chemotherapy and radiotherapy). Palliative care is also included.	Full refund.
Monitoring and treatment of chronic conditions	Covered - out-patient treatment and prescriptions for chronic conditions are subject to the out-patient benefit levels

Choices Option 1 : Dubai Module (1 of the 3 options must be selected)

* Dubai Module Maternity 1 and Dubai Module Maternity 2 are only available on Individual Plans or Corporate Advantage Plans after their first renewal date.

Dubai Module - Basic	
Companion hospital accommodation	Covered - Up to USD 30 per night - see note 1
Maternity - out-patient antenatal	Covered - Up to 8 visits - 10% copay applies - see note 2
Maternity - in-patient	Covered: Normal delivery - Up to USD 2,000 Complications - Up to USD 2,800 - see note 3 10% copay applies
Newborn care	Covered - Up to 30 days from birth - see note 4
Vaccinations and inoculations for newborns and children	Covered - Full refund - see note 5
Preventative services	Covered - Diabetes test every 3 years - see note 6
Emergency dental treatment	Covered - Full refund - 20% copay applies - see note 7
Hearing and optical	Covered - Full refund - 20% copay applies - see note 7
Dubai Module - Maternity 1 *	
Companion hospital accommodation	Covered - Up to USD 30 per night - see note 1
Maternity - out-patient antenatal	Covered - Up to 8 visits - see note 2
Maternity care (routine)	Covered - Up to USD 11,050
Maternity care (with complications)	Covered - Up to USD 22,100 - see note 3
Maternity care (emergency surgery)	Covered - Full refund
Newborn care	Covered - Up to USD 119,000, up to 30 days from birth
Vaccinations and inoculations for newborns and children	Covered - Full refund - see note 5
Preventative services	Covered - Diabetes test every 3 years - see note 6
Emergency dental treatment	Covered - Full refund - 20% copay applies - see note 7
Hearing and optical	Covered - Full refund - 20% copay applies - see note 7
Dubai Module - Maternity 2 *	
Companion hospital accommodation	Covered - Up to USD 30 per night - see note 1
Maternity - out-patient antenatal	Covered - Up to 8 visits - see note 2
Maternity care (routine)	Covered - Up to USD 25,500
Maternity care (with complications)	Covered - Up to USD 68,000
Maternity care (emergency surgery)	Covered - Full refund
Newborn care	Covered - Up to USD 153,000, up to 30 days from birth
IVF (In vitro fertilisation) (50% co-pay and 2 year waiting period applies)	Covered - Up to USD 4,250 per cycle, 3 cycles per lifetime.
Vaccinations and inoculations for newborns and children	Covered - Full refund - see note 5
Preventative services	Covered - Diabetes test every 3 years - see note 6
Emergency dental treatment	Covered - Full refund - 20% copay applies - see note 7
Hearing and optical	Covered - Full refund - 20% copay applies - see note 7
<p>Notes:</p> <ol style="list-style-type: none"> The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage. On the Dubai Basic Module all care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals. On all Plans initial investigations to include: FBC and Platelets; Blood group, Rhesus status and antibodies; VDRL; MSU & urinalysis; Rubella serology; HIV; Hep C offered to high risk patients; GTT if high risk; FBS , random s or A1c for all due to high prevalence of diabetes in UAE. Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols. 3 ante-natal ultrasound scans. Any eligible condition developing into a medical emergency will be covered up to USD 41,000. Emergency has been defined as a situation that calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of danger threatening that person's life. On the Dubai Basic Module cover is restricted to: BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia) Essential vaccinations and inoculations as stipulated in the DHA's policies are covered under this benefit. Preventative services covers one diabetes test every three years for members aged 30 and over. Annual Diabetes tests are available to members aged 18 and over, if they are deemed as high risk. Diagnostic and treatment services for dental and gum treatments, Hearing and vision aids, and vision correction by surgeries and laser are only covered in the event of a medical emergency following an accident. Emergency has been defined as a situation that calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of danger threatening that person's life. 	

Choices Option 2: Out-Patient Treatment (1 of the 2 options must be selected)

The refund limit increases depending on which level of cover is selected.

	Extended Out-Patient	Advanced Out-Patient
Out-patient option limit	Subject to overall maximum policy limit	Subject to overall maximum policy limit
Consultations and diagnostic services with doctors or specialists	Full refund	Full refund
Out-patient psychiatric treatment	USD 1,700	USD 3,400
Prescription drugs	USD 5,100	Full refund
Vaccinations	Within prescription benefit	Within prescription benefit
Hormone replacement therapy (HRT) for menopausal conditions	Within prescription benefit	Within prescription benefit
Physiotherapy	Full refund	Full refund
Occupational therapy	Up to 7 sessions	Up to 7 sessions
Complementary therapies	USD 1,275	Full refund
Traditional Chinese medicine and bone-setting	USD 1,275	USD 2,550
Developmental disorders (maximum 3 visits)	USD 340	USD 340
HIV and AIDS treatment	X	USD 34,000
Rehabilitation for alcohol and drug addiction (lifetime limit)	X	USD 17,000

X Not covered

Choices Option 3: Additional Benefits (optional)

Dental, Wellness and Optical

	No cover	Dental & Wellness	Dental, Wellness & Optical
Dental treatment (20% co-pay applies)	X	USD 1,275	USD 2,550
Wellness benefit (1 year waiting period, only available to insured members over the age of 18)	X	USD 850	USD 1,275
Optical (full cover for one eye exam and one pair of prescription glasses/contact lenses subject to the benefit limit)	X	X	Full refund for one eye examination per certificate period. Prescription glasses / contact lenses subject to a limit of USD 204 per certificate period.

X Not covered