

Table of benefits

We have set out a schedule of benefits applicable to your cover. Full details of these including the terms, conditions and exclusions can be found in the Policy Wording.

Plans designed by Morgan Price International Healthcare Ltd.



1 Maximum Sum Insured and Area of Cover + Enhanced modules available	
Overall maximum sum insured This is the maximum amount of money we will pay in respect of all benefits available under the selected level to each insured person in each period of insurance unless otherwise stated. Benefit provisions where the limit is Full Refund are collectively subject to the overall maximum benefit applying.	\$2,000,000
Area of cover: Out-Patient Cover Area in which you are applicable for medical treatment	WW exc USA +
Area of cover: In-Patient and Day-Patient Cover Area in which you are applicable for medical treatment	WW exc USA +
In-patient and Out-Patient Direct Billing Network As per Tier 1 network list of selected Third Party Administrator, terms and conditions apply.	100%
Out Of UAE Network Treatment outside of your selected UAE network	80%
2 Out-Patient Benefits + Enhanced modules available	
Out-Patient Services The services of a physician and/or consultant including: diagnostic tests; investigations including ECG, x-rays, pathology, histology, MRI/CT/PET scans and minor surgery in a doctors' clinic/consulting rooms.	Full Refund
Physiotherapy Amount available for the treatment of Physiotherapy, maximum 10 sessions per year.	10 sessions per year +
Prescription drugs Prescribed drugs, medicines, slings, supports and bandages.	Full Refund
Mobility aids The cost of hiring mobility aids including: walking sticks or frames; wheelchairs and crutches.	\$1,800
Alternative therapies Chiropractic, Homeopathy, Osteopathy, Acupuncture, Ayurvedic, Herbal and Chinese Medicines, provided by a licensed practitioner, including prescribed drugs and medicines.	\$1,000
Child vaccination Routine and preventative vaccinations for an insured child up to age 10. Included as per Ministry of Health list.	Full Refund (reimbursement only)

3 In-Patient and Day-Patient Benefits

In-Patient Treatment

The cost of hospital accommodation in a standard single bedded room, nursing, operating theatre fees, high dependency/ intensive care/coronary care unit, special nursing fees, surgeons' fees, anaesthetics fees, consultant's fees, physician fees, diagnostic procedures (including x-rays), pathology, MRI/CT/ PET scans, physiotherapy and prescribed drugs and medicines.

Full Refund

Day-Patient Treatment

The cost of hospital accommodation, operating theatre fees, nursing fees, surgeons' fees, anaesthetist's fees, consultants' fees, physicians' fees, diagnostic procedures and prescribed drugs and medicines. This benefit is applicable for Medical treatment provided in a hospital where an insured person is formally admitted but is not required, out of medical necessity, to stay overnight.

Full Refund

Organ implantation

Costs directly related to the implantation of the following natural human organs: kidney, heart and lung.

Full Refund

Rehabilitation

Rehabilitation, received on an in-patient and day-patient basis in a recognised rehabilitation unit, where under the supervision and direction of a physician.

120 days

Surgical appliances

Surgical appliances or prosthesis where used as an integral part of a surgical procedure and fitted inside the body.

Full Refund

Accommodation to stay with child

Hospital accommodation costs for one insured person to stay with an insured child dependant, who is under age 16, and being admitted to hospital as an in-patient for medical treatment covered by this policy.

Full Refund

Additional hospital accommodation

Accommodation of one accompanying person to stay in the same room in the hospital in case of critical conditions.

Full Refund

Newborn child accommodation

Hospital accommodation for the newborn immediately following birth.

Full Refund

4 Pre-existing Conditions

Pre-existing benefit Out-Patient

Treatment for pre existing medical conditions.

Full Refund

Pre-existing benefit In-Patient

Treatment for pre existing medical conditions.

Full Refund

5 Newly Diagnosed Chronic Conditions

+ Enhanced modules available

<p>Acute treatment of a newly diagnosed chronic medical condition In-patient, day-patient and out-patient treatment including: diagnostic tests, investigations and prescribed drugs and medicines; for the medical treatment of acute exacerbations of a chronic medical condition.</p>	Full Refund	
<p>Routine management and palliative treatment for each newly diagnosed chronic medical condition In-patient, day-patient and out-patient treatment including: diagnostic tests, investigations and prescribed drugs and medicines; for the medical treatment, routine management and palliative treatment of a chronic medical condition</p>	\$50,000	+

6 Cancer Care

<p>Cancer Care Out-Patient Including fees that are related specifically to planning and carrying out treatment for cancer. This includes oncology, radiotherapy and chemotherapy. For a condition newly diagnosed after the start date of the policy.</p>	Full Refund	
<p>Cancer Care In-patient and Day-Patient Including fees that are related specifically to planning and carrying out treatment for cancer. This includes oncology, radiotherapy and chemotherapy. For a condition newly diagnosed after the start date of the policy.</p>	Full Refund	

7 Pregnancy & Childbirth Benefits

+ Enhanced modules available

<p>Routine maternity care & childbirth Out-Patient The costs of normal pregnancy and childbirth including: all pre-natal care, This benefit is payable per pregnancy.</p>	\$2,500	+
<p>Routine maternity care & childbirth In-patient The costs of normal pregnancy and childbirth including: delivery costs, hospital accommodation for the new-born immediately following birth, and postnatal care for the mother. This benefit is payable per pregnancy.</p>	\$2,500	
<p>Complications The costs of complications of pregnancy only for toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, ante and post partum haemorrhage, retained placenta membrane, stillbirths, miscarriage, medically necessary caesarean caused by any of the previous mentioned conditions and medically necessary abortions. Cover is for delivery costs and hospital accommodation for the new-born immediately following birth.</p> <p>Where any condition develops which becomes life threatening to either the mother or the new born, the medically necessary expenses will be covered up to the annual aggregate limit.</p>	\$50,000	
<p>Paediatric check-up Contribution towards the initial paediatric check-up for the new-born.</p>	\$200	
<p>Premature baby cover Medical treatment for a premature baby where received during the first two months from birth. Please note that no cover is available for continuing treatment after expiry of the initial 2 months' period other than for new and unrelated conditions.</p>	Full Refund	

8 Medical Evacuation and Repatriation

Emergency medical transfer

The costs of transporting the insured person to the nearest suitable hospital in either their country of residence or a nearby country and returning the insured person to their country of residence after treatment.

Full Refund

Overnight accommodation

Overnight accommodation costs for the accompanying friend or close relative, to stay with or near, the insured person while hospitalised. The amounts stated are on a per night basis up to a maximum of 10 nights for each new and separate event.

\$200

Transportation of children

Following an emergency medical transfer or evacuation under this section, we will arrange and pay to transport, to a specified destination, any children under age 19 left at home unattended or pay for the travelling costs (one economy class return ticket) of a person to take care of the children at home.

Full Refund

9 Transportation of mortal remains

Transportations of mortal remains

Transportation of mortal remains to the deceased's home country.

\$3,000

10 Hospital Accommodation outside of UAE

In-Patient room and board

The cost of hospital accommodation in a standard single bedded room when outside the UAE

Paid up to \$500 for board

11 Additional Benefits for UAE residents only within the Emirate of Dubai

Newborn baby coverage

Cover from 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening and congenital adrenal hyperplasia).

Full Refund

Hearing aid

Contribution towards a hearing aid where prescribed by an audiologist/ENT consultant. (medical emergencies only)

\$100 - 20% co-insurance

Vision correction

Vision correction by surgery and/or laser on medical emergencies only.

\$270 - 20% co-insurance

Diabetes Screening

Amount available towards Diabetic Screening

Full Refund

Emergency dental treatment

Dental treatment necessary because of an accident caused by an extra-oral impact, received within 48 hours from the date and time of the accident for the immediate relief of pain caused by natural teeth being lost or damaged.

Full Refund

Additional Selected Modules

+ Wellness & Dental Module <i>Add Wellness & Dental benefits to your policy</i>	
Routine Dental Treatment One annual check-up, one annual visit to the hygienist, simple tooth extraction, x-rays, moulds, fillings using amalgams or composite materials and treatment for the relief of an infection including: prescribed antibiotics and temporary fillings, oral prophylaxis restricted to scaling and polishing only.	\$500
Major Dental Treatment Root canal treatment, new or repairs to porcelain crowns, new or repairs to bridgework	\$500
Wisdom tooth Extraction Extraction of buried, impacted or un-erupted wisdom teeth only on an in-patient, day-patient or out-patient basis.	Full Refund
Orthodontic Orthodontic work for insured children under age 19.	\$270
Travel Vaccinations Vaccinations and immunization's that are directly related to overseas travel requirements.	\$250
Full Wellness check Cost towards a preventative Health check up.	\$300 - 10% co-insurance applies
Cancer Screening Covers cervical smears, mammograms and prostate/colon/ testicular screening.	Full Refund
+ Optical Module <i>Select one of these options to add Optical benefits to your policy</i>	
Glasses and Lenses Level 1 Contribution towards glasses or contact lenses where prescribed by an ophthalmologist or optician.	\$250
Glasses and Lenses Level 2 Contribution towards glasses or contact lenses where prescribed by an ophthalmologist or optician.	\$500
+ Psychiatric Module <i>Add Psychiatric benefits to your policy</i>	
Annual Maximum Maximum amount payable under this particular Module	\$18,000
In-Patient Psychiatric Treatment The cost of hospital accommodation in a standard single bedded room in a registered Psychiatric Unit. Cover is limited to the specified number of night's in- patient treatment in each period of insurance.	30 nights
Out-Patient Psychiatric Treatment Treatment of a mental illness, psychiatric and psychological disorders including: consultations and prescribed drugs and medicines. This benefit is covered up to the sub limits.	10 sessions

Please note selecting any of the below **Enhanced Modules** override the existing core benefit and are not in addition to the core benefits.

<div style="background-color: #e0e0e0; padding: 5px;"> + Worldwide Module Change your Area of coverage from Worldwide Excluding USA to Worldwide including USA </div>	
<p>Worldwide Area in which you are applicable for medical treatment</p>	All Benefits
<div style="background-color: #e0e0e0; padding: 5px;"> + Enhanced Physiotherapy Modules Select one of these options to enhance your Physiotherapy benefits </div>	
<p>Physiotherapy Increase Level 1 Amount available for the treatment of Physiotherapy, maximum 15 sessions per year, increase from 10 sessions on the Gulfhealth Options Core Product</p>	15 sessions per year
<p>Physiotherapy Increase Level 2 Amount available for the treatment of Physiotherapy, maximum 20 sessions per year, increase from 10 sessions on the Gulfhealth Options Core Product</p>	20 sessions per year
<div style="background-color: #e0e0e0; padding: 5px;"> + Enhanced Routine Chronic Module Enhance your cover for newly diagnosed chronic medical conditions </div>	
<p>Routine management and palliative treatment for each chronic medical condition In-patient, day-patient and out-patient treatment including: diagnostic tests, investigations and prescribed drugs and medicines; for the medical treatment, routine management and palliative treatment of a chronic medical condition. Increased from \$50,000 on the Gulfhealth Options core product.</p>	Full Refund
<div style="background-color: #e0e0e0; padding: 5px;"> + Enhanced Maternity Module Enhance your Pregnancy & Child Birth benefits </div>	
<p>Routine maternity care & childbirth The costs of normal pregnancy and childbirth including: all pre-natal care, delivery costs, hospital accommodation for the new-born immediately following birth, and postnatal care for the mother. This benefit is payable per pregnancy.</p>	\$10,000
<p>Complications The costs of complications of pregnancy only for toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, ante and post partum haemorrhage, retained placenta membrane, stillbirths, miscarriage, medically necessary caesarean caused by any of the previous mentioned conditions and medically necessary abortions. Cover is for delivery costs and hospital accommodation for the new-born immediately following birth.</p>	Full Refund
<p>Paediatric check-up Contribution towards the initial paediatric check-up for the new-born.</p>	\$200
<p>Premature baby cover Medical treatment for a premature baby where received during the first two months from birth. Please note that no cover is available for continuing treatment after expiry of the initial 2 months' period other than for new and unrelated conditions.</p>	Full Refund