



وطنية للتكافل
watania



Global thinking, personal care

Table of Benefits **INDIVIDUAL PLANS**

Plans Insured by National Takaful Company Watania PJSC
Plans Designed by Morgan Price International Healthcare Ltd

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GH/INDTOB/01/16

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
Annual Maximum Plan Limit	AED 5,920,000	AED 9,990,000	<ul style="list-style-type: none"> 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.
Area of Cover	Area 1 AGCC, Arab Countries, Middle East & SEA + Home Country; Area 2 Worldwide Excluding USA; Area 3 Worldwide	Area 2 Worldwide Excluding USA; Area 3 Worldwide	<ul style="list-style-type: none"> Area in which you are eligible for elective medical treatment. Countries included on Area 1 are Algeria, Bahrain, Chad, Comoro Islands, Djibouti, Egypt, Iran, Iraq, Jordan, Saudi Arabia, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Qatar, Palestine, Somalia, Sudan, Syria, Tunisia, Yemen, UAE, Afghanistan, Bangladesh, Bhutan, India, Indonesia, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand and Vietnam. Temporary return to the home country (excluding the USA & Canada). Cover is limited to a maximum of 90 days for treatment per annual period of insurance. Benefit is subject to the equivalent usual, reasonable and customary costs that would have applied had treatment been received in the stated countries/ territories.
In Patient and Day Care Treatment			
In patient Treatment & Room and Board	Full Refund; Covered up to AED 1,850 for Room and Board outside of the UAE	Full Refund	<ul style="list-style-type: none"> 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, consultants fees, physician fees, diagnostic procedures (including x-rays), pathology, MRI/CT/ PET scans, physiotherapy and prescribed drugs and medicines.
Day Care Treatment	Full Refund	Full Refund	<ul style="list-style-type: none"> The cost of hospital accommodation, operating theatre fees, nursing fees, surgeons' fees, anaesthetists fees, consultants' fees, physicians' fees, diagnostic procedures and prescribed drugs and medicines.
Organ Implantation	Covered up to AED 925,000	Covered up to AED 1,332,000	<ul style="list-style-type: none"> Costs directly related to the implantation of the following natural human organs: kidney, heart and lung.
Nursing at Home	Covered up to AED 7,400	Covered up to AED 13,320	<ul style="list-style-type: none"> Nursing at home where prescribed as being medically necessary immediately following a period of in-patient treatment covered by this policy. All such nursing must be provided by a qualified nurse and be under the supervision and direction of a physician.
Rehabilitation	Covered up to 120 days	Covered up to 120 days	<ul style="list-style-type: none"> Rehabilitation, received on an in-patient basis in a recognised rehabilitation unit, where under the supervision and direction of a physician.
Surgical Appliances	Full Refund	Full Refund	<ul style="list-style-type: none"> Surgical appliances or prosthesis where used as an integral part of a surgical procedure and fitted inside the body.
Accommodation to stay with a child	Covered up to AED 100 per day	Covered up to AED 100 per day	<ul style="list-style-type: none"> 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.
Additional Hospital Accommodation	Covered up to AED 100 per day	Covered up to AED 100 per day	<ul style="list-style-type: none"> Accommodation of one accompanying person to stay in the same room in the hospital in case of critical conditions.
New Born Child Accommodation	Full Refund	Full Refund	<ul style="list-style-type: none"> Accommodation for a newborn child under 8 weeks old to stay with the mother (who must be an insured person), who is admitted to hospital as an in-patient for medical treatment covered by the policy.

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
In Patient and Day Care Treatment (cont'd)			
Hospice Accommodation	Covered up to AED 925 up to 14 nights	Covered up to AED 1,332 up to 14 nights	<ul style="list-style-type: none"> Accommodation in a hospice for palliative treatment for an insured person who has been given a terminal prognosis. The benefit is stated on a per night basis and is limited to a maximum number of 14 nights in each period of insurance.
Emergency Dental Treatment	Full Refund	Full Refund	<ul style="list-style-type: none"> Dental relief for immediate pain relief where required as a direct result of an accident. Only treatment received during the first 48 hours following the date of the accident is covered.
Vision Correction	Covered up to AED 1,000, 20% co-pay	Covered up to AED 1,000, 20% co-pay	<ul style="list-style-type: none"> Vision correction by surgery and/or laser on medical emergencies only.
Out Patient Care			
Out Patient Services	Full Refund	Full Refund	<ul style="list-style-type: none"> The services of a physician and/or consultant including: diagnostic tests; investigations including ECG, x-rays, pathology, histology, MRI/CT/PET scans, physiotherapy and minor surgery in a doctors' clinic/consulting rooms.
Physiotherapy	Covered up to maximum of 6 sessions per condition per year	Full Refund	
Prescription Drugs	Full Refund	Full Refund	<ul style="list-style-type: none"> Prescribed drugs, medicines, slings, supports and bandages.
Mobility Aids	Covered up to AED 6,660	Full Refund	<ul style="list-style-type: none"> The cost of hiring mobility aids including: walking sticks or frames; wheelchairs and crutches.
Alternative Therapies	Covered up to AED 3,700	Covered up to AED 13,320	<ul style="list-style-type: none"> Chiropractic, Homeopathy, Osteopathy, Acupuncture, Ayurvedic, Herbal and Chinese Medicines, provided by a licensed practitioner, including prescribed drugs and medicines.
Chronic & Pre-Existing Conditions			
Chronic and Pre-Existing Treatment Benefit	Covered up to AED 150,000; In Patient treatment with 20% co pay up to AED 500 per condition maximum AED 1,000 per annum	Covered up to AED 199,800	<ul style="list-style-type: none"> 6 months wait period (excluding emergency treatment) only applied for first scheme membership. In-patient, day-care 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 and acute exacerbations of a chronic medical condition.
Cancer Care			
In patient and day care and out-patient treatment	Full Refund	Full Refund	<ul style="list-style-type: none"> Including fees that are related specifically to planning and carrying out treatment for cancer. This includes oncology, radiotherapy and chemotherapy.

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
Pregnancy and Childbirth			
Routine Maternity Care & Childbirth	Covered up to AED 25,900	Covered up to AED 66,600	<ul style="list-style-type: none"> The costs of normal pregnancy and childbirth including: all pre-natal care, delivery costs, hospital accommodation for the newborn immediately following birth, and post-natal care for the mother.
Complications of Maternity	Full Refund	Full Refund	<ul style="list-style-type: none"> The cost of Complications of Maternity and Childbirth including: all pre-natal care, delivery costs, hospital accommodation for the newborn immediately following birth, and post-natal care for the mother.
Paediatric Check-up	Covered up to AED 740	Covered up to AED 1,332	<ul style="list-style-type: none"> Contribution towards the initial paediatric check-up for the newborn.
Premature Baby Cover	Full Refund	Full Refund	<ul style="list-style-type: none"> 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.
Newborn Baby Coverage	Full Refund	Full Refund	<ul style="list-style-type: none"> Cover from 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening and congenital hydronephrosis). Where any condition develops which becomes life threatening to either the mother or the newborn, the medically necessary expenses will be covered up to the annual aggregate limit.
Dental and Optical Benefits (Optional Module)			
Routine Dental Treatment	Covered up to AED 1,850 with 20% co-insurance	Covered up to AED 6,660	<ul style="list-style-type: none"> 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.
Major Dental Treatment	Covered up to AED 1,850	Covered up to AED 13,320	<ul style="list-style-type: none"> Root canal treatment, new or repairs to porcelain crowns, new or repairs to bridgework.
Orthodontic Treatment	Not Covered	Covered up to AED 6,660	<ul style="list-style-type: none"> Orthodontic work for insured children under age 19.
Wisdom Tooth Extraction	Full Refund	Full Refund	<ul style="list-style-type: none"> We will pay for the x-rays and extraction of buried, impacted or un-erupted wisdom teeth on an in-patient, day-care or out-patient basis.
Vision Test	Covered up to AED 370	Full Refund	<ul style="list-style-type: none"> One annual vision test.
Optical Benefit	Not Covered	Covered up to AED 2,035	<ul style="list-style-type: none"> Contribution towards glasses or contact lenses where prescribed by an ophthalmologist or optician.
Audiology			
Hearing Test	Covered up to AED 370 with 20% co-insurance	Full Refund	<ul style="list-style-type: none"> One annual hearing test
Hearing Aid	(medical emergencies only)	Covered up to AED 2,035	<ul style="list-style-type: none"> Contribution towards a hearing aid where prescribed by an audiologist/ENT consultant
Wellness Benefits			
Wellness Screening	Covered up to AED 925 as combined limit	Covered up to AED 1,332	<ul style="list-style-type: none"> Cancer screening as follows: cervical smears, mammograms and prostate/colon/testicular/diabetes screening.
Travel Vaccinations		Covered up to AED 666	<ul style="list-style-type: none"> Vaccinations and immunizations that are directly related to overseas travel requirements.
Child Vaccination	Full Refund; Reimbursement only	Full Refund; Reimbursement only	<ul style="list-style-type: none"> Routine and preventative vaccinations for an insured child up to age 10. Included as per MOH list and carried out in Government hospitals only.

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
Psychiatric Benefit			
In-Patient Psychiatric Treatment	Covered up to AED 66,000 (maximum 30 nights)	Covered up to AED 99,900 (maximum 30 nights)	<ul style="list-style-type: none"> 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. Treatment of a mental illness, psychiatric and psychological disorders including: consultations and prescribed drugs and medicines. This benefit is only available after 12 months consecutive cover and is subject to the sub limits.
Out Patient Psychiatric Treatment	Not Covered	Covered up to 30 visits	
Medical Evacuation and Repatriation			
Emergency Medical Transfer	Full Refund	Full Refund	<ul style="list-style-type: none"> 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.
Medical Escort	Not Covered	Full Refund	<ul style="list-style-type: none"> Where necessary to accompany the insured person during transportation.
Travelling Cost	Not Covered	Full Refund	<ul style="list-style-type: none"> Reasonable travelling costs of a friend or close relative to accompany the insured person during transportation. The friend or close relative must have been travelling with the insured person at the time or necessitating transportation.
Overnight Accommodation	Covered up to AED 740	Covered up to AED 1,332	<ul style="list-style-type: none"> 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.
Medical Referral Assistance	Not Covered	Full Refund	<ul style="list-style-type: none"> Medical referral assistance services including the provision of basic medical advice by telephone and assistance in replacing essential prescription drugs.
Transportation of Children	Full Refund	Full Refund	<ul style="list-style-type: none"> 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.
Additional Transportation Transfer	Not Covered	Full Refund	<ul style="list-style-type: none"> Where the insured person needs an emergency medical transfer/ evacuation but does not have an accompanying friend or close relative, we will arrange and pay for one return trip, based on an economy class fare, for a friend or close relative to travel to the location where the insured person is hospitalised.
Elective Medical Transfer	Not Covered	Full Refund	<ul style="list-style-type: none"> If an insured person needs to undergo major surgical intervention, we will arrange and pay for the insured person's transfer by economy class travel, on a regular schedules airline (with medical escort if necessary) to the insured person's elected country.
Transportation related to close relative	Not Covered	Full Refund	<ul style="list-style-type: none"> If an insured person has to return to their home country because a close relative under age 75 has had an accident and as a result has either died or been hospitalised and is in a life threatening condition, we will pay for one first class return rail fare or economy class return air fare and accommodation expenses up to 10 nights, to enable the insured person to travel back to and stay in their home country.

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
Transportation of Mortal Remains			
Transportation of Mortal Remains	Covered up to AED 11,100	Full Refund	<ul style="list-style-type: none"> Transportation of the deceased's mortal remains to the deceased's home country.
OR			
Coffin Contribution	Covered up to AED 1,850	Covered up to AED 2,664	<ul style="list-style-type: none"> Contribution towards the costs of a coffin.
OR			
Cremation Contribution	Covered up to AED 1,850	Covered up to AED 3,330	<ul style="list-style-type: none"> Cremation costs in the country where death occurred and transportation of the urn to the deceased's country of residence or home country.
OR			
Local Burial Contribution	Covered up to AED 9,990	Covered up to AED 13,320	<ul style="list-style-type: none"> Local burial in the country where death occurred (other than the home country).
Lifetime Benefits			
AIDS/HIV	Covered up to AED 55,500	Covered up to AED 133,200	<ul style="list-style-type: none"> Medical treatment for HIV and AIDS including related diseases where contracted as a direct result of a blood transfusion received after the insured persons date of entry. This benefit is only available after 2 consecutive years cover under this policy. The lifetime limit applies to this benefit.
Congenital Abnormalities	Not Covered	Covered up to AED 133,200	<ul style="list-style-type: none"> Congenital abnormalities not discovered at birth but which can subsequently be corrected with surgery. The lifetime limit applies to this benefit.
Out of Area Treatment			
Accident and Emergency	Covered up to AED 222,000	Full Refund	<ul style="list-style-type: none"> Accident & Emergency medical treatments whilst you are travelling away from your country of residence. Limited to 60 days per annum.
Out-Patient Accident and Emergency Treatment	Covered up to AED 444 with AED 55 excess per claim	Full Refund	<ul style="list-style-type: none"> Out-patient accident and emergency treatment whilst you are travelling away from your country of residence.
Cash Benefits			
Hospital Cash Benefit	Covered up to AED 463 up to 10 nights	Covered up to AED 1,332 up to 10 nights	<ul style="list-style-type: none"> Hospital cash benefit payable where an in-patient treatment has been received free of any charge within the provision of a State run national health service for which no claim is made/ paid under any other item of this policy. This benefit is payable on a per night basis up to a maximum total number of 10 nights in each period of insurance.
Maternity Cash Benefit	Covered up to AED 1,665	Covered up to AED 3,330	<ul style="list-style-type: none"> Maternity cash benefit payable on the birth of each child. This benefit is only payable where no claim for pregnancy and/ or childbirth has been made/ paid against any other item on this policy. Please note that notification of the addition of a newborn does not constitute formal claim submission for this benefit.
Convalescence Cash Benefit	Not Covered	Covered up to AED 3,330	<ul style="list-style-type: none"> Convalescence cash benefit payable for each complete week of confinement to home (excluding the first week), on the instruction of the treating consultant, immediately following a period of in-patient hospital treatment for a medical condition covered by this policy. This benefit is payable up to a total maximum of 4 weeks in each period of insurance.

	Silver	Gold	
BENEFITS AND LIMITS			DESCRIPTIONS
Network			
Comprehensive	100%	100%	<ul style="list-style-type: none"> All Major Hospitals in Dubai 20% Co-insurance payable at American Hospital Group in Dubai
General / General + including Welcare & City Hospital	100%	100%	<ul style="list-style-type: none"> Major Hospitals in Dubai American Hospital Group excluded completely
Out of Network	100%	100%	<ul style="list-style-type: none"> Treatment taken outside of your hospital network American Hospital Group excluded completely

Exclusions in the Table of Benefits (Silver and Gold)

The following are the lists of specific benefits, conditions and situations that we do not cover.

Orthodontic Care (except on Gold).

Optical Benefit (except on Gold).

Out Patient Psychiatric Treatments (except on Gold).

Medical Escort, where necessary to accompany the insured person during transportation (except on Gold)

Travelling Cost of a friend or close relative to accompany the insured person during transportation (except on Gold).

Medical Referral Assistance including the provision of basic medical advice by telephone & assistance in replacing essential prescription drugs (except on Gold).

Additional Transportation Transfer, where the insured person needs an emergency medical transfer/evacuation but does not have an accompanying friend or close relative (except on Gold).

Elective Medical Transfer, where the insured person needs to undergo major surgical intervention (except on Gold)

Congenital Abnormalities not discovered at birth but which can subsequently be corrected by surgery (except on Gold).

Other services and related treatments which are not mentioned in the Table of Benefits and included in the general exclusions of the policy.

Please refer to the Gulfhealth Policy Wording for full details of general exclusions.

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