

Schedule of Benefits Regional without Dental
(for UAE University)

Plan Name	Regional without Dental (for UAE University)
Annual Benefit Limit per person	AED 1,000,000
Territorial Limit 1) Coverage outside UAE is limited to 90 days per treatment 2) A single holiday- or business trip may not exceed 90 days	Worldwide excluding Europe, USA and Canada as per standard plan Extension of Coverage: Claims received from elective treatment in Europe, USA and Canada will be reimbursed at 80% as per the American Hospital Dubai or any UAE provider rates, if such comparison is not available in American Hospital Life-threatening Emergency Cover worldwide
Network (allowing free access at designated Providers)	In & Out-patient: UAE (Daman Network including American Hospital and Tawam), GCC and Jordan In Patient Only: Daman Network within territory
Pre-existing conditions	Fully Covered;

Inpatient & Day Treatment (up to the relevant Annual Benefit Limit per person; per policy year with pre-approval only)	
Accommodation Type	Private Room (Deluxe)
Hospital Accommodation & Services	100% at Network Providers 80% at Non-Network Providers (equals a Co-insurance of 20%)
Consultant's, Surgeon's & Anesthetist's Fees etc.	100% at Network Providers 80% at Non-Network Providers (equals a Co-insurance of 20%)
Nursing Home	AED 0
Ambulance (in Medical Emergency only, subject to Standard Exclusions)	100%
Parent Accommodation for accompanying an Insured Child under 10 years of age	Maximum AED 150 per day
Companion Accommodation for Critical Illness	Maximum AED 150 per day
Diagnostic and treatment services for dental and gum treatments	Medical Emergency cases
Hearing and vision aids, and vision correction by surgeries, and laser	Medical Emergency cases

Outpatient Treatment	
Physician Consultation	100% at Network Providers
Deductible AED 50/ NIL	80% at Non-Network Providers (equals a Co-insurance of 20%) Deductible AED 50 per consultation (not applicable for follow up within 7 days)
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory	100% at Network Providers 80% at Non-Network Providers (equals a Co-insurance of 20%) MRI, CT and Endoscopies with pre-authorization only
Pharmaceuticals	100% at Network Providers 80% at Non-Network Providers (equals a Co-insurance of 20%) Long term medication above 60 days with pre-authorization only
Physiotherapy (with pre-authorization only)	100% at Network Providers 80% at Non-Network Providers (equals a Co-insurance of 20%)
Chiropractic / Osteopathy	AED 1,800 Limit PPPY
Emergency Treatment according to the Territorial limits.	100% Emergency Cover Worldwide Exception: For in- and outpatient maternity treatment at Non-Network Provider: - 80% Emergency Cover Worldwide
Any Treatment Outside Territory of Coverage	AED 0
Repatriation of Mortal Remains to the Country of Origin	AED 10,000 per policy year

Maternity All in-patient Maternity Treatments are subject to pre-approval	
Inpatient Maternity	<ul style="list-style-type: none"> - 100% at Network Providers in UAE. - 80% at Non-Network Providers - (equals a Co-insurance of 20%) <p>Maximum annual limit per person out of UAE: AED 10,000</p>
Outpatient Maternity	<p>100% at Network Providers</p> <p>80% at Non-Network Providers (equals a Co-insurance of 20%)</p> <p>Deductible AED 50/ NIL</p> <p>Deductible AED 50 per consultation (not applicable for follow up within 7 days)</p>
Dental	AED 0
Optical	AED 0
Other Services	International Assistance Service
Annual Screening (applicable for females >35)	<p>Breast cancer screening</p> <p>For females above 35 years, including</p> <ul style="list-style-type: none"> a) Clinical Exam b) Mammogram c) Pelvic Sonogram (if medically indicated) and d) CA 15.3 (if medically indicated)
Annual Screening (applicable for males>45)	<p>Prostate cancer screening.</p> <p>For males above 45 years, including</p> <ul style="list-style-type: none"> a) Clinical exam b) PSA c) Rectal sonogram
Treatment of Hepatitis B&C	Coverage of Six (6) cases per year for all three Universities; each case restricted to a limit of AED 50,000.
Reimbursement of out-patient Claims in Indian subcontinent	85% instead of 80% (equals a Co-insurance of 15%) as per the list of countries below ¹

¹ Bangladesh, Bhutan, India, Nepal, Pakistan, Sri Lanka

<p>Medical Check-up in the specified providers / clinics (with pre-authorization only)</p>	<p>One Check-up per person per year limited to specified tests with a deductible of AED 200 PPPY at restricted Network. (List of Tests is attached)</p>
<p>Tests</p>	<ol style="list-style-type: none"> 1. Physical Examination by General Practitioner 2. Electrocardiogram 3. Complete Blood Count (CBC) 4. Blood Urea Nitrogen 5. Total Cholesterol 6. Fasting Blood Sugar 7. Creatinine 8. Urinalysis 9. Stool Examination 10. Serum Glutamic - Oxaloacetic transaminase (SGOT) 11. Serum Glutamic – Pyruvate Transaminase (SGPT)