

# UNITED FIDELITY INSURANCE COMPANY

## Table of benefits:

Details	Coverage - Cat A
Regulatory Compliant	DHA
Appointed Claim Administrator	Nextcare
Applicable Network	RN
Network Variation	Including Medicare + Al Zahra Hospital
Pre-existing Conditions and Chronic Illness Coverage	Covered up to AED 150,000/-
<b>Total upper limit coverage</b>	
Aggregate Annual Limit	AED 250,000
<b>Geographical Scope of Coverage</b>	
Geographical Area of Coverage for Elective Health Services	UAE Only
Geographical Area of Coverage for Emergency Health Services **Territorial Limit in case of emergency in-patient treatment while traveling for a period not exceeding 90 days	UAE, Arab Countries, South East Asia, Philippines, Korea & Sri Lanka
<b>In-patient &amp; Day Care Health Services at Authorized Hospitals (Subject to Prior Approval)</b>	
In-patient Room Type	Private Room
In-patient Limit	Covered up to the annual limit
Hospital Accommodation & Services, Surgery, Operation Theatre, Anesthesia, Medication & Physiotherapy	Covered up to the annual limit
Laboratory, Radiology, Pathology, Diagnostic services, X-ray, MRI, CT-scan, Ultrasound, Endoscopy	Covered up to the annual limit
Emergency Ground Ambulance within UAE	Covered up to the annual limit
Intensive care unit Emergency Ward Services (ICU)	Covered up to the annual limit
Internal Surgical Appliances & Prosthesis (If surgically required)	Covered up to the annual limit
Minor surgical procedures performed by a general practitioner at a Medical facility or Private Hospital	Covered up to the annual limit
Accommodation for a person accompanying an insured child below 16 years of age	Covered up to the annual limit
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician	

Hospital cash benefit if inpatient treatment received free of charge in a Government Hospital	Covered up to AED 300 per day up to 20 days
<b>Out-patient Health Services</b>	
Applicable deductible and co-payment for consultation. ** Deductible for follow up visits with the same doctor for the same medical condition within network within 7 days from the date of first visit is not applicable	Covered with 20% co-payment per consultation up to maximum of deductible AED 75/-
Pharmaceuticals Subject to prior approval for prescriptions which exceed AED 700/-	Covered subject to 10% co-insurance
Physiotherapy Subject to pre-authorization	Covered maximum up to 20 sessions per person per year
Laboratory, Radiology, Pathology and Diagnostic services	Covered subject to 10% co-insurance
X-ray, MRI, CT-scan, Ultrasound and Endoscopy diagnostic services	Covered subject to 10% co-insurance
<b>Other Benefits</b>	

Diagnostic and treatment services for dental and gum treatments in case of emergency only	Covered, subject to 20% coinsurance
Hearing and vision aids and vision correction by surgeries and laser in case of emergency only	Covered, subject to 20% coinsurance
Covid 19 Cover	As per regulation in UAE
Work Related Injuries and illnesses	Not Covered
Alternative Medicine on Reimbursement Basis	Covered up to AED 2,500 with AED 205 deductible up to AED 100 per claims per person per year Only below treatment are covered Ayurvedic, Osteopathy, Herbal treatment, Acupuncture, Chiropractic treatment, Chiropody & Homeopathy
Recipient Organ transplantation service, excluding any charges related to Donor	Covered
Travel Expenses	Travel expenses for the insured to Home country for a medically indicated inpatient pre-approved treatment when the cost difference does have a serious impact / (Cost in Home Country <50% of UAE R and C network rates) Limited to following: -One Return Air Ticket to Beneficiary only -Case preapproved and referred by United Fidelity -Cost of the treatment in home country should be less than 50% of the applicable network rate
Vaccination Covered as per MOH schedule *Prior Approval is required for Free Access facility	Covered
Preventive services covered for members over 18 years of age *Prior Approval is required for Free Access facility	Diabetic Screening: Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members
Cancer Treatment Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only (Dubai visa holders only)	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA

HCV Hepatitis C Virus Infection Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program (Dubai visa holders only)	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA
--	---

### Additional benefits covered

#### Elective Maternity Services

Maternity Benefit - Inpatient	10% coinsurance applicable for all Inpatient maternity expenses Normal Delivery covered up to AED 7,000 C-Section covered up to AED 10,000 Medically necessary legal terminations covered up to AED 10,000 Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to AED 150,000
-------------------------------	--

Maternity Benefit - Outpatient	<p>10% coinsurance applicable for all outpatient maternity expenses</p> <p>1- Maximum 10 visits are allowed (as per applicable network)</p> <p>2- The following screening tests are covered as per DHA antenatal care protocol:</p> <p>3 Ante-natal ultrasound scans</p> <p>Initial investigations to include:</p> <ul style="list-style-type: none"> <li>- FBC and Platelets</li> <li>- Blood group, Rhesus status and antibodies</li> <li>- VDRL</li> <li>- MSU &amp; urinalysis</li> <li>- Rubella serology</li> <li>- HIV</li> <li>- Hep C offered to high risk patients</li> <li>- GTT if high risk</li> <li>- FBS, random s or A1c for all due to high prevalence of diabetes in UAE</li> </ul> <p>Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols</p>
Newborn Cover	<p>Coverage for newborn are in line with DHA benefit guidelines</p> <p>Cover for 30 days from birth or until addition as a member, whichever is earlier under the mother's annual limit for the below treatment</p> <p>BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</p>
Elective Dental Benefit	Not Covered
Emergency Dental treatment due to accident (treatment of accidental injuries to sound natural teeth through violent external means within 7 days of the accident)	Covered
Elective Optical Benefit	Not Covered

### Network

Within UAE:	100% of actual covered cost
Outside UAE within territory of coverage:	Approval for free access will be maximum up to 100% of applicable UAE Network rates

### Reimbursement (Non-Network)

Within UAE:	80% of actual covered cost subject to maximum of 80% of Applicable UAE Network rates
Outside UAE within territory of coverage:	100% of actual covered cost subject to maximum of 100% of Applicable UAE Network rates

UAE Government hospitals: 100% of actual covered cost subject to maximum of 100% of AE Network rates