

## HEALTH INSURANCE FORMS AND POLICIES

### Insurance Facility Services

- **Students Insurance Cards:**

The insurance will be linked to Emirates ID and no physical cards will be issued. Therefore, Emirates ID is mandatorily to be provided along with other mandatory requirements of DHA

- **Fee for Blood Test** for visa is not covered by the insurance. Students sponsored by AUD have to follow the pre-existing policy
- **Telehealth Services** offered by health facilities, please check the Telehealth Providers Network
- **Claims, reimbursement, and other concerns**

For cases assistance: NASCO claims team will take care of any claim's issues, approvals, pending requests.

You can approach Dr Naveed on [naveed.aslam@nascodubai.com](mailto:naveed.aslam@nascodubai.com); Tel: 04- 3051744.

Category	Description
Family of Benefits	In & Out Patient
Annual Aggregate (Per Person Per Year)	Covered up to AED 250,000
Members Covered	AUD Students only
Area of Coverage (AOC)	UAE only
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 & Srilanka
Network	Al Ittihad Al Watani Network (NAS)
Physician Consultation	Covered subject to 20% co-insurance with a maximum deductible AED 75/Deductibles for follow-up visits with the same doctor for the same medical condition not applicable within network within 7 days from the date of first visit.
Pre- Existing and/or Chronic Condition	Covered up to AED 150,000
COVID-19 Coverage	COVID-19 test cover for asymptomatic patients will be subject to results as Screening tests are not covered under the policy. In case of Positive test results, tests and treatment will be covered under the policy within UAE
In-Patient Accommodation, subject to prior approval	Private room

- [Table of Benefits](#)
- [General Exclusions](#)
- [Al Ittihad Al Watani Network](#)
- [Telehealth Providers](#)