

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; 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 |

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