

All sub-limit sums insured are the maximum per Insured Person, per Period of Insurance unless otherwise stated

Benefits	MediEssentials	MediSelect	MediElite
Annual maximum limit per individual insured person	AED 1,000,000	AED 5,000,000	AED 7,500,000

“Full Cover” means up to the applicable annual limit per individual insured person shown above and is based upon usual, reasonable and customary eligible charges.

A. In-Patient & Day-Patient Treatment

1	Surgery, surgeons, consultants, second surgical opinion, medical practitioners, nurses, treatment, services and supplies routinely provided and ancillary charges	Full cover	Full cover	Full cover
2	Hospitalisation / Room & Board	Full cover	Full cover	Full cover
3	Intensive Care Unit	Full cover	Full cover	Full cover
4	Anesthetist's charges associated with surgery	Full cover	Full cover	Full cover
5	Diagnostic tests and procedures, x-rays, pathology and MRI/CT scans	Full cover	Full cover	Full cover
6	Prescribed drugs, dressings and durable medical equipment	Full cover	Full cover	Full cover
7	Reconstructive surgery-following an accident or following surgery for an eligible condition	Full cover	Full cover	Full cover
8	Cancer tests, drugs, treatment and consultants, including cover for chemotherapy and radiotherapy	Full cover	Full cover	Full cover
9	Physiotherapy	Full cover	Full cover	Full cover
10	Parental hospital accommodation	Up to AED 500 per day Maximum 30 days	Up to AED 500 per day Maximum 30 days	Up to AED 500 per day Maximum 30 days
11	Prosthetic devices	AED 1,000 per period of insurance	Full cover	Full cover
12	Organ Transplant	AED 500,000 per transplant	AED 750,000 per transplant	AED 1,000,000 per transplant
13	Government hospital cash benefit	AED 750 per night Maximum 50 nights	AED 750 per night Maximum 50 nights	AED 750 per night Maximum 50 nights
14	Terrorism coverage	AED 30,000 per Period of Insurance	AED 30,000 per Period of Insurance	AED 30,000 per Period of Insurance

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Benefits		MediEssentials	MediSelect	MediElite
15	Hearing and vision aids, and vision correction by surgeries, and laser for emergency cases	Abu Dhabi residents up to AED 250,000. Dubai & Northern Emirates residents up to AED 150,000 with 20% co-insurance	Abu Dhabi residents up to AED 250,000. Dubai & Northern Emirates residents up to AED 150,000 with 20% co-insurance	Abu Dhabi residents up to AED 250,000. Dubai & Northern Emirates residents up to AED 150,000 with 20% co-insurance

B. Out-Patient Treatment, Wellness Benefits and Other Coverages

Benefits		MediEssentials	MediSelect	MediElite
1	Out-patient including: family doctor, treatment and referrals, specialists and consultants	Up to AED 500,000 per Period of Insurance	Full cover	Full cover
2	Emergency room	Full cover	Full cover	Full cover
3	Out-patient surgery	Full cover	Full cover	Full cover
4	MRI, cat scan, echocardiography, endoscopy, gastroscopy, colonoscopy, cystoscopy, x-rays, pathology, diagnostic tests and procedures	Up to AED 250,000 per Period of Insurance	Full cover	Full cover
5	Cancer tests, drugs, treatment and consultants, including cover for chemotherapy and radiotherapy	Full cover	Full cover	Full cover
6	Prescribed out-patient drugs, medicines, dressings and durable medical equipment	Up to AED 250,000 per Period of Insurance	Up to AED 500,000 per Period of Insurance	Full cover
7	Physiotherapy	Full cover (subject to pre-approval)	Full cover (subject to pre-approval)	Full cover (subject to pre-approval)
8	Homeopathic, chiropractic therapy and osteopathic therapy	Full cover Maximum 10 visits per Period of Insurance initially	Full cover Maximum 10 visits per Period of Insurance initially	Full cover
9	Complementary medicine therapies: acupuncture, aroma, herbal, magnetic, massage, vitamin, traditional chinese medicine	Up to AED 5,000 per Period of Insurance	Up to AED 10,000 per Period of Insurance	Up to AED 20,000 per Period of Insurance
10	AIDS/HIV treatment	No cover	AED 25,000 (After 24 months continuous cover)	AED 50,000
11	Home nursing care	AED 500 per visit Maximum 20 visits	AED 500 per visit Maximum 40 visits	AED 500 per visit Maximum 60 visits
12	Rehabilitation	Full cover Maximum 30 days	Full cover Maximum 90 days	Full cover Up to 180 days

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Benefits		MediEssentials	MediSelect	MediElite
13	Extended care facility	Full cover Maximum 30 days	Full cover Maximum 90 days	Full cover Up to 180 days
14	Hospice care	Full cover Maximum 30 days	Full cover Maximum 90 days	Full cover Up to 180 days
15	Adult wellness and health check <ul style="list-style-type: none"> Preventive services as stipulated by DHA to include initially diabetes screening (direct billing) Includes hearing test, sight test and vaccinations/inoculations, smear test, mammogram, prostate exam Not subject to excess or co-insurance Maximum once every 12 months, subject to medical necessity/norms (Reimbursement benefit only) 	No cover (Other than Diabetes screening if over age 30 every 3 years or annually after age 18 for high risk individuals)	Up to AED 1,000 (After 12 months continuous cover)	Up to AED 2,000
16	Child Wellness and Health Check (Under 18 years old) <ul style="list-style-type: none"> Includes hearing test, sight test and vaccinations/inoculations Not subject to excess or co-insurance Maximum once every 12 months, subject to medical necessity/norms (Reimbursement benefit only) 	No cover (Routine childhood vaccinations as required by UAE Ministry of Health are covered in full)	Up to AED 1,000 (Routine childhood vaccinations as required by UAE Ministry of Health are covered in full)	Up to AED 2,000 (Routine childhood vaccinations as required by UAE Ministry of Health are covered in full)
17	Pre-existing conditions <ul style="list-style-type: none"> After 6 months continuous cover Declared and accepted conditions (unless terms applied as indicated otherwise in writing) For Dubai residents, if a pre-existing condition develops into an Emergency within the six (6) month exclusion period, this will be covered up to the Annual Limits 	Up to AED 250,000 After 6 months continuous cover (No waiting period for Abu Dhabi residents for treatment received in Abu Dhabi) (No waiting period for Dubai residents unless it is their first scheme in Dubai)	Up to AED 250,000 After 6 months continuous cover (No waiting period for Abu Dhabi residents for treatment received in Abu Dhabi) (No waiting period for Dubai residents unless it is their first scheme in Dubai)	Up to AED 250,000 After 6 months continuous cover (No waiting period for Abu Dhabi residents for treatment received in Abu Dhabi) (No waiting period for Dubai residents unless it is their first scheme in Dubai)
18	Newly diagnosed chronic conditions	Full cover	Full cover	Full cover
19	Mental/Nervous <ul style="list-style-type: none"> Full cover for emergency or acute onset of condition (including medication) No wait period for emergency or acute onset condition 	Up to AED 5,000 per Period of Insurance (After 12 months continuous cover)	Up to AED 10,000 per Period of Insurance (After 12 months continuous cover)	Up to AED 20,000 per Period of Insurance (After 12 months continuous cover)

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C. Travel, Transportation and Out of Area Benefits				
Benefits		MediEssentials	MediSelect	MediElite
1	Emergency local ambulance	Abu Dhabi and Northern Emirates residents: Up to AED 2,500 per Person per Period of Insurance Dubai residents: AED 500 per trip subject to maximum of AED 2,500 per Person per Period of Insurance	Full cover	Full cover
2	Emergency evacuation and transportation to the nearest suitable hospital facility	Full cover	Full cover	Full cover
3	Accompanying relative, travel and accommodation (Reimbursement benefit only)	Up to AED 500 per day Maximum 15 days	Up to AED 500 per day Maximum 15 days	Up to AED 1,000 per day Maximum 15 days
4	Cremation/burial or return of mortal remains (Reimbursement benefit only)	Up to AED 10,000	Up to AED 15,000	Up to AED 20,000
5	Compassionate visit (Reimbursement benefit only)	No cover	<ul style="list-style-type: none"> Up to AED 5,000 per Period of Insurance Economy class round-trip airfare only Maximum 5 nights accommodation 12 months waiting period 	<ul style="list-style-type: none"> Up to AED 10,000 per Period of Insurance Economy class round-trip airfare only Maximum 10 nights accommodation 12 months waiting period
6	Airfare for treatment overseas	<ul style="list-style-type: none"> Up to AED 4,000 (Economy class round-trip airfare only) Treatment plus airfare must total less than 70% of expected UAE claim costs 	<ul style="list-style-type: none"> Up to AED 4,000 (Economy class round-trip airfare only) Treatment plus airfare must total less than 70% of expected UAE claim costs 	<ul style="list-style-type: none"> Up to AED 4,000 (Economy class round-trip airfare only) Treatment plus airfare must total less than 70% of expected UAE claim costs
7	Natural disaster evacuation and accommodation expenses (Reimbursement benefit only)	No cover	Up to AED 1,000 per day Maximum 5 days	Up to AED 2,000 per day Maximum 5 days
8	Security & political evacuation and repatriation (Reimbursement benefit only)	No cover	Up to AED 10,000 per Period of Insurance	Up to AED 10,000 per Period of Insurance
9	Worldwide accident and emergency out of area coverage (USA treatment must be within PPO network)	No cover	Maximum AED 500,000 Maximum 30 days	Full cover Maximum 60 days

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D. Dental Treatment Benefits				
Benefits		MediEssentials	MediSelect	MediElite
1	Emergency diagnostic and services for dental and gum treatments due to an accident	Abu Dhabi residents up to AED 250,000. Dubai and Northern Emirates residents up to AED 150,000 with 20% co-insurance	Abu Dhabi residents up to AED 250,000. Dubai and Northern Emirates residents up to AED 150,000 with 20% co-insurance	Abu Dhabi residents up to AED 250,000. Dubai and Northern Emirates residents up to AED 150,000 with 20% co-insurance
E. Additional Benefits and Services				
1	Medical Information Service	No cover	No cover	Included
2	US Concierge and Assistance Services	No cover	No cover	Included
3	24 Hour Emergency Helpline	Included	Included	Included
4	Work related injuries & accidents	Covered for Abu Dhabi and Dubai residents only	Covered for Abu Dhabi and Dubai residents only	Covered for Abu Dhabi and Dubai residents only
F. Maternity				
Maternity <ul style="list-style-type: none"> • Only available to married female insureds • After 6 months of continuous cover for a pre-existing pregnancy (No waiting period for Dubai or Abu Dhabi residents for treatment received in those emirates) • Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to the annual aggregate limit 		Maternity cover included (see below)	Maternity cover included (see below)	Maternity cover included (see below)
Maternity Excess		AUH: AED 20 per consultation/AED 500 per delivery Dubai and Northern Emirates: 10% co-insurance for consultation/10% co-insurance per delivery	AUH: AED 20 per consultation/AED 500 per delivery Dubai and Northern Emirates: 10% co-insurance for consultation/10% co-insurance per delivery	AUH: AED 20 per consultation/AED 500 per delivery Dubai and Northern Emirates: 10% co-insurance for consultation/10% co-insurance per delivery
Limit		Dubai and Northern Emirates : Up to AED 20,000 per pregnancy Abu Dhabi: Up to AED 250,000 per pregnancy, if the maternity benefits are availed in Abu Dhabi	Dubai and Northern Emirates : Up to AED 25,000 per pregnancy Abu Dhabi: Up to AED 250,000 per pregnancy, if the maternity benefits are availed in Abu Dhabi	Dubai and Northern Emirates : Up to AED 30,000 per pregnancy Abu Dhabi: Up to AED 250,000 per pregnancy, if the maternity benefits are availed in Abu Dhabi

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Benefits		MediEssentials	MediSelect	MediElite
1	Antenatal visits	Full cover Maximum 8 visits for low risk pregnancies As per Medical Practitioner recommendations for high risk pregnancies (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Full cover Maximum 8 visits for low risk pregnancies As per Medical Practitioner recommendations for high risk pregnancies (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Full cover Maximum 8 visits for low risk pregnancies As per Medical Practitioner recommendations for high risk pregnancies (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)
2	Normal delivery - including premature birth treatment, pre, post and routine natal care	Up to AED 20,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Up to AED 25,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Up to AED 30,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)
3	C-section	Up to AED 20,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Up to AED 25,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)	Up to AED 30,000 per pregnancy (Full cover for Abu Dhabi residents for treatment received in Abu Dhabi)
4	Newborn baby wellness - Not subject to Annual or Annual Maternity Excess or co-insurance - For the first 12 months of life	Full cover during from birth till 30 days Up to AED 500 from 30 days till 12 months	Full cover during from birth till 30 days Up to AED 500 from 30 days till 12 months	Full cover during from birth till 30 days Up to AED 500 from 30 days till 12 months
5	Cover for newborns including accommodation, examination, birth defects and congenital abnormalities	Up to AED 250,000 (Maximum AED 25,000 for congenital abnormalities unless life threatening) Must enroll with parents in Policy within 30 days from birth	Up to AED 250,000 (Maximum AED 25,000 for congenital abnormalities unless life threatening) Must enroll with parents in Policy within 30 days from birth	Up to AED 250,000 (Maximum AED 25,000 for congenital abnormalities unless life threatening) Must enroll with parents in Policy within 30 days from birth

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Excess and Co-Insurance			
Excess options Per Insured Person, Per Period of Insurance	Dubai residents : Nil / 10% co-insurance to a maximum of AED 50 Abu Dhabi & Northern Emirates residents: Nil / AED 50	Dubai residents : Nil / 10% co-insurance to a maximum of AED 50 Abu Dhabi & Northern Emirates residents: Nil / AED 50	Dubai residents : Nil / 10% co-insurance to a maximum of AED 50 Abu Dhabi & Northern Emirates residents: Nil / AED 50
Co-insurance inside UAE in Neuron PPO network	Nil	Nil	Nil
Co-insurance in UAE outside Neuron PPO network	20%	10%	10%
Co-insurance outside of UAE in country with a Neuron PPO network and in network (excluding USA/Canada)	10%	Nil	Nil
Co-insurance outside of UAE in country with a Neuron PPO outside of network (excluding USA / Canada)	40%	20%	20%
Co-insurance outside of UAE in country with no PPO network	10%	Nil	Nil
Co-insurance in USA /Canada in Neuron PPO network	No cover	10%	Nil
Co-insurance in USA / Canada outside of Neuron PPO network	No cover	40%	30%
Reasonable and Customary			
Comprehensive Network	N/A	Full cover	Full cover
General Plus Network (20% Coinsurance applies to the total claim for both inpatient and outpatient for the MediClinic Group)	Full cover in Neuron PPO network Reasonable and Customary for UAE network cost outside Neuron PPO network	Full cover in Neuron PPO network Reasonable and Customary for UAE network cost outside Neuron PPO network	Full cover in Neuron PPO network Reasonable and Customary for UAE network cost outside Neuron PPO network
General Network	Full cover in Neuron PPO network Reasonable and Customary for UAE network cost outside Neuron PPO network	Full cover in Neuron PPO network Reasonable and Customary for UAE network cost outside Neuron PPO network	N/A