



Renewal Terms for AMERICAN UNIVERSITY OF SHARJAH - STUDENT (HAAD)

The below cover will be provided for new students who doesn't have insurance. The students who are already insured under DoH compliance insurance can also be included, but only after the expiry of his/her current policy.

Treatment at ABNIC Network of Medical Providers

Currency: UAE Dirhams

CAT - ENHANCED	
Details	Coverage
Eligibility	Abu-Dhabi visa holders
First: Total upper limit coverage	
The annual upper limit for Healthcare Services	AED 250,000
Second: Geographic Coverage	
Health Insurance Services offered inside the Emirate of Abu Dhabi	Inpatient / Emergency / Outpatient
Health Insurance Services offered in other Emirates	Inpatient / Emergency / Outpatient
Third: Inpatient Healthcare Services at Authorized Hospitals	
In-patient Healthcare Services, subject to prior approval.	General Ward
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases, subject to prior approval.	100%
Healthcare services for emergency cases	100%
Transportation services for medical emergencies inside the UAE by an authorized party.	100%
Accommodation for a person accompanying an insured child up to 10 years of age.	AED 100 Per day
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician, subject to prior approval.	AED 100 Per day
In-patient maternity services, subject to insurance prior approval.	100% with copayment of AED 500 per Delivery
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the regulation of work relations, as amended and applicable laws in this respect.	100%
The inpatient coverage of high cost medical conditions as defined by the Health Authority, is subject to a 6 month waiting period unless there is continuity of health insurance coverage or specifically waived in this table of benefits.	Waiting period waived
Fourth: Outpatient Healthcare Services	
Examination, diagnostic and treatment services of clinics and health centers by general practitioners and specialists. Follow ups are exempted from fees if made within a week from the date of first examination.	100% with deductible of AED 25 for GP and AED 25 for Specialist
Laboratory tests services	100%
X-ray diagnostic services. In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies.	100%
Physiotherapy treatment services, subject to insurance company prior approval.	100%
Cost of medicine, subject to insurance company's prior approval for prescriptions, which exceed AED 500.	80% with copayment of 20% subject to maximum AED 250,000 per year



Examination, diagnostic and treatment services for pregnancy and gynecology services in authorized health centers and clinics by general practitioners and specialists. Follow ups are exempted from fees if made within a week from the date of first examination.	100% with deductible of AED 20 for GP and AED 10 for Specialist
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the regulation of work relations, as amended and applicable laws in this respect.	100% with deductible of AED 20 for GP and AED 10 for Specialist
Fifth: Other Benefits	
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
Emergency & treatment not available within network covered 100% in UAE	Covered up to annual limit.
Psychiatric and Mental Health	In-Patient & Out-Patient: Covered Up to a Maximum of AED 2,000 per person per year 20% Co-insurance payable by the insured
Dental Benefit Covered benefits are Dental consultation ,extraction ,filling ,RCT ,Scaling ,X-ray ,antibiotics and prophylaxis	Covered up to AED 500 with 30% co-insurance
Organ Transplant	Covered up to a limit of AED 100,000 for recipients only Outpatient – 20% co-insurance
Repatriation of mortal remains to the country of origin	Covered up to AED 5,000
Dialysis	Covered up to AED 60,000 Outpatient : 20% coinsurance payable by the insured per visit
Allergy Testing	Covered if medically necessary
Autoimmune disorders (Including Immunotherapy and Immunomodulators)	Covered if medically necessary
Birth Defects, Congenital Anomalies and Genetic Disorders	Covered if life threatening
Hormone Replacement Therapy (excluding growth hormone)	Covered if medically necessary
Hysterectomy (medically necessary cases)	Covered if medically necessary
Hormonal disturbances, fibroids, endometriosis and menstrual cycle disorders (medically necessary cases)	Covered if medically necessary
Injuries resulting from attempted suicide or self-inflicted injuries	Covered if medically necessary
Medical Evacuation (Including Medical Repatriation)	Covered if medically necessary
Oral and Maxillofacial surgery (medically necessary cases)	Covered if medically necessary
Second Opinion	Covered if medically necessary
Vitamins (Prescribed with antibiotics)	Covered if medically necessary
Vitamin D Deficiency Testing (Medically necessary cases)	Covered if medically necessary with a limit of AED 350 PPPY



Reconstructive Surgery (following an accident)	Covered medically necessary
Passive War & Terrorism cover	Covered medically necessary
Dental & Hearing / Vision emergency to be covered in full	Covered medically necessary
Chronic Long term medication	Covered
Medical emergency to be covered worldwide	Covered
Mobile application	Covered
Exclusions: The standard defined exclusions of the Abu Dhabi Health Insurance law shall apply (as attached), unless explicitly listed above as other covered benefits.	
ANNEXURE –I (CAT - I)	
Geographic Coverage	United Arab Emirates Only
Network	Restricted Network (RN) - Nextcare
Treatment outside the Company Network Medical expenses incurred outside the network will be reimbursed based on usual & customary charges at the Company Network of medical providers in the UAE	20% coinsurance
Special Condition for UHS: Patients are allowed to visit GP only, in case of limitation of treatment, patient can be referred to a specialist/consultant at UHS, 20% coinsurance will be applied on all treatments (Inpatient & Outpatient including medicines) at UHS. Treatment at UHS is covered only if referred by UHS GP or AUS clinic doctors. Basic treatment at UHS clinic is not covered under the above policy.	
*The company reserves the right to update the list of medical providers	
Limit of maternity outside Abu Dhabi	AED 10,000

List of High Cost Medical Conditions as defined by the Health Authority –Abu Dhabi. قائمة الحالات الطبية عالية التكلفة على النحو المحدد من قبل هيئة الصحة - أبو ظبي.	
▶ Diabetes ▶ Vascular Diseases ▶ Chronic Obstructive Pulmonary Diseases ▶ Cancer ▶ Neurosurgery ▶ Neurovascular Diseases ▶ Deliveries	▶ داء السكري ▶ أمراض الأوعية الدموية ▶ أمراض الانسداد الرئوي المزمن ▶ السرطان ▶ جراحة الاعصاب ▶ أمراض الأوعية الدموية العصبية ▶ الولادة