

**M/s. AMERICAN UNIVERSITY OF SHARJAH - STUDENT (DHA) & (NE)**

Treatment at ABNIC Network of Medical Providers

Currency: UAE Dirhams

Plan A	
BENEFITS	COVER
Annual Upper Aggregate Claims Limit (Excluding any coinsurance and/or deductibles)	AED 150,000
Territorial Limit Elective and Emergency treatment.	United Arab Emirates
In-Patient Benefits – In authorized inpatient hospitals	
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases. (Prior approval required from the insurance company)	Covered
Emergency treatment (Approval required within 24 hours of admission to the authorized hospital)	
Ground transportation services in the UAE provided by an authorized party for medical emergencies	
Type of Room (Prior approval required from the insurance company)	Private Room
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage.	Maximum AED 100 per night
The cost of accommodating a person accompanying an insured child up to the age of 16 years.	Maximum AED 100 per night
Maternity Services: Inpatient & Outpatient coverage includes: • Pre & Post-natal treatments • Normal delivery • Medically necessary Caesarean Section • Maternity related Complications • Medically necessary legal terminations All services require prior approval from the insurance company or within 24 hours of emergency treatment	<u>Out-Patient ante-natal services:</u> 10% coinsurance payable by the insured 8 visits to PHC All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals Initial investigations to include: • FBC and Platelets • Blood group, Rhesus status and antibodies • VDRL • MSU & urinalysis • Rubella serology • HIV • Hep C offered to high risk patients • GTT if high risk • FBS , random s or A1c for all due to high prevalence of diabetes in UAE • 3 ante-natal ultrasound scans



Note: Where any condition develops which becomes life threatening to either the mother or the new born, the medically necessary expenses will be covered up to AED 150,000. <u>New born cover:</u> Coverage of a pregnant female is extended by the insurer to provide the same benefits for a new born child of that female for a period up to 30 days from its date of birth. This cover is provided regardless of whether or not the new born is eventually enrolled as a dependent member under the insurer's policy.	Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols <u>In-Patient maternity services:</u> 10% coinsurance payable by the insured Maximum benefit AED 10,000 per normal delivery, AED 10,000 for medically necessary C-section, complications and for medically necessary termination (all limits include coinsurance) <u>New born cover:</u> Covered for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)
Treatment for chronic and pre-existing Conditions	Covered
Out-Patient: In authorized out-patient clinics of hospitals, clinics and health centers	
Examination, diagnostic and treatment services by authorized general practitioners, specialists and consultants	20% coinsurance, Maximum of AED 25 per consultation payable by the insured per visit
Follow-up visits within 7 days	Nil
Laboratory test services carried out in the authorized facility	Covered
Radiology diagnostic services carried out in the authorized facility. Insurance company's prior approval is required for MRI, CT scans and endoscopies.	Covered
Physiotherapy treatment services (Prior approval is required)	Covered Up to 20 Sessions per person per year
Drugs and other medicines	20% payable by the insured per each and every prescription.
Other Benefits and Services	
Preventive services, vaccines and Immunization	• Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH) • Preventive services as stipulated by DHA to include initially diabetes screening Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals annually from age 18



Excluded healthcare services except in case of medical emergencies	Subject to 20% coinsurance: • Diagnostic and treatment services for dental and gum treatments • Hearing and vision aids, and vision correction by surgeries and laser
Hepatitis C Virus Screening and treatment	Covered as per the guidelines laid out in the Hepatitis C support program
Cancer Screening and treatment	Covered as per the guidelines laid out in the Cancer support program
Adult Pneumococcal Conjugate Vaccine	As per DHA Adult Pneumococcal Vaccination guidelines
Influenza Vaccine	Covered Once per year
Medical treatment related to sports injuries, except for the students who are officially registered as members of AUS athletic team.	Covered subject to 20% coinsurance.
Accidental Damage to Natural teeth.	Covered
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
Virtual Consultation (by General Practitioners ,Specialists and Consultants)	Covered with 20% co-insurance No co-insurance for follow-up visits if taken within 7 days
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
Shingrix Vaccine	Covered only for members satisfying the eligibility criteria set by DHA. Limited to the cost of the vaccine and its administration only.
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 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
COVID 19 Cover	• Test and treatment for COVID 19 is covered inside UAE, there will be no coverage of treatment outside UAE. • Treatment for moderate and severe cases will be covered at hospitals, as per MOH guidelines. • Screening test for COVID 19 is not covered
In House Clinic: The Doctors on Campus shall provide members with the out-patient treatment required.	
Network	Limited (Including AUS Clinic) & including UHS as specified below

*The company / TPA reserves the right to update the list of medical providers

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. Treatment outside Network within UAE: <i>Treatment taken outside appointed clinics, pharmacies and hospitals in the UAE will be reimbursed based on usual and customary charges at Network of medical providers in the UAE, subject to 20% co-insurance.</i> Treatment outside UAE: • Not Covered
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