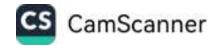
## Al-Buhaira National Insurance Co.



## 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.

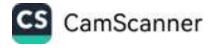
Freatment at ABNIC Network of Medical Providers	Currency: UAE Dirhams
CAT - ENHANC	CED
Details	Coverage
Eligibility	Abu-Dhabi visa holders
First: Total upper limit coverage	
The annual upper limit for Healthcare Services	AED 250,000
Second: Geographic Coverage	
Health Insurance Services offered inside the Emirate of Abu Dhabi	Inpatient / Emergency / Outpatient
Health Insurance Services offered in other Emirates	Inpatient / Emergency / Outpatient
Third: Inpatient Healthcare Services at Authorized Ho	ospitals
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



## Al-Buhaira National Insurance Co.



Fourth, Outnotiont Healthcare Services				
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	100% with deductible of AED 25 for GP and AED 25 for Specialist			
from the date of first examination.				
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  Exclusions: The standard defined exclusions of the Abu	In-Patient & Out-Patient: Covered Up to a Maximum of AED 2,000 per person per year 20% Co-insurance payable by the insured Dhabi Health Insurance law shall apply (as			
attached), unless explicitly listed above				
ANNEXURE –I (C	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			
*The company reserves the right to update the list of medical providers				
Limit of maternity outside Abu Dhabi	AED 10,000			



## Al-Buhaira National Insurance Co.



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 ـ أبو ظبي.			
Diab	petes	داء السكري	•
Vaso	cular Diseases	أمراض الأوعية الدموية	•
Chro	onic Obstructive Pulmonary Diseases	أمراض الانسداد الرئوي المزمن	•
Cano	eer	السرطان	•
Neur	rosurgery	جراحة الاعصاب	•
Neur	rovascular Diseases	أمراض الأوعية الدموية العصبية	•
Deli	veries	الولادة	•