



## Renewal Terms for AMERICAN UNIVERSITY OF SHARJAH - STUDENT (NE)

Treatment at ABNIC Network of Medical Providers

Currency: UAE Dirhams

Plan I	
BENEFITS	COVER
Eligibility	Northern Emirates Members other than DXB and AUH visa holders
Annual Upper Aggregate Claims Limit (Excluding any coinsurance and/or deductibles)	<b>AED 50,000</b>
<b>Territorial Limit</b>  Elective and Emergency treatment.	<b>United Arab Emirates</b>
In-Patient Benefits – In authorized inpatient hospitals	
Type of Room (Prior approval required from the insurance company)	<b>Private Room</b>
<ul style="list-style-type: none"> <li>• Diagnostic Procedures.</li> <li>• Operating Theatre charges.</li> <li>• Nursing care, drugs &amp; dressings.</li> <li>• Surgical appliances used by the medical Practitioner during surgery.</li> <li>• Supports, rental of wheel chair (if prescribed by specialist)</li> <li>• Casts, Splints, Trusses, Braces &amp; Crutches.</li> <li>• Surgeon's &amp; Anesthetist's charges Including pre &amp; post-operative consultations</li> <li>• Intensive Care Unit charges</li> <li>• Consultants &amp; Physiotherapy while admitted for treatment of a medical condition.</li> <li>• Radio therapy &amp; Chemotherapy</li> <li>• Computerized tomography, magnetic resonance imaging, x-rays &amp; other such proven medical imaging techniques.</li> <li>• Ambulance Services</li> </ul>	Covered
Out-Patient Benefits	
Maximum limit per person per year	<b>AED 7,000</b>
<ul style="list-style-type: none"> <li>• Specialists Fees per visit per day</li> <li>• General Practitioner per visit per day</li> <li>• Surgical Procedure</li> <li>• Drugs &amp; Medicines</li> <li>• Diagnostic procedures (CT Scan, MRI Scan &amp; other such proven medical imaging techniques)</li> <li>• Physiotherapy</li> </ul>	Covered



Deductibles	AED 25
Co-insurance	<ul style="list-style-type: none"> <li>• 20% for Medication</li> <li>• 20% for Medical treatment related to sports injuries, except for the students who are officially registered as members of AUS athletic team.</li> </ul>
Accidental Damage to Natural teeth.	Covered
Psychiatric and Mental Health	<p><b>In-Patient &amp; Out-Patient:</b>  <b>Covered Up to a Maximum of AED 2,000</b>  per person per year  <b>20% Co-insurance payable by the insured</b></p>
COVID 19 Cover	<ul style="list-style-type: none"> <li>• Test and treatment for COVID 19 is covered inside UAE, there will be no coverage of treatment outside UAE.</li> <li>• Treatment for moderate and severe cases will be covered at hospitals, as per MOH guidelines.</li> <li>• Screening test for COVID 19 is not covered</li> </ul>
<p><b>In House Clinic:</b> The Doctors on Campus shall provide members with the out-patient treatment required. Treatment without referral from In House Clinic is not covered</p>	
Network	<b>*Limited AUS</b>

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

<p><b>Treatment outside Network within UAE:</b>  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.</p>
<p><b>Treatment outside UAE:</b></p> <ul style="list-style-type: none"> <li>• Not Covered</li> </ul>
<p><b>Special Conditions:</b>  Administration Service Plan Only:  The following conditions supersede all the terms, conditions and exclusions of our standard Group Medical Insurance Policy.</p> <p><b>Premium:</b></p> <ul style="list-style-type: none"> <li>• ABNIC will issue medical card for each member covered under the M/s American University of Sharjah.</li> <li>• ABNIC undertakes to cover all in patient &amp; out-patient expenses treatment taken at any medical providers appointed by ABNIC through the medical card issued by ABNIC. These expenses will be funded by <b>M/s. American University of Sharjah</b>.</li> <li>• <b>M/s. American University of Sharjah</b> will be responsible for funding the cost of the medical treatment taken by the members insured at any of the medical providers of ABNIC.</li> <li>• The fund to be replenished on a regular basis at a 75% trigger point.</li> </ul>