Section VI - Benefits Table

SCHEDULE OF BENEFITS ALL BENEFITS MENTIONED BELOW IS TO BE READ IN CONJUNCTION WITH "General Terms & Conditions"			
		CAT VIP **Class-16-DXB & Class-11-N. E**	**CAT A** **Class-17-DXB & Class-12-N. E**
Product		**Customized Plan**	**Customized Plan**
Benefits			
Annual Limit		AED 750,000	AED 500,000
Geographical Limit		Elective : Worldwide excluding USA & Canada Emergency : Worldwide including USA & Canada	Elective : Worldwide excluding USA & Canada Emergency : Worldwide including USA & Canada
Emergency Treatment outside UAE		Cover outside UAE is limited to 90 days per treatment in case of Emergency during a business trip or vacation.	Cover outside UAE is limited to 90 days per treatment in case of Emergency during a business trip or vacation.
Elective Treatment	Inside UAE / Inside Network	Covered (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay
	Inside UAE / Outside Network	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)
	Outside UAE / Inside Network (Within covered Geographical limits)	No Network outside UAE so not applicable	No Network outside UAE so not applicable
	Outside UAE / Outside Network (Within covered Geographical limits)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)
Emergency Treatment	Inside UAE / Inside Network	Covered (Direct Billing) - Nil Co- Insurance)	Covered (Direct Billing) - Nil Co- Insurance)
	Inside UAE / Outside Network	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)
	Outside UAE / Inside Network (Within covered Geographical limits)	Covered (Reimbursement - Nil	Covered (Reimbursement - Nil Co-

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شركة مساهمة عامة تأسست عام 1972 رأسمالها المدفوع (375) مليون درهم ورقم قيدها لدى هيئة التأمين هو (1) تاريخ 22/07/1984 وخاضعة لأحكام القانون الاتحادي رقم (6) لسنة 2007
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	Outside UAE / Outside Network (Within covered Geographical limits)	Co- Insurance)	Insurance)

Pre-existing conditions (Subject to Exclusions List)	Covered with 20% Co-insurance within network and 20% co-insurance outside network	Covered with 20% Co-insurance within network and 20% co-insurance outside network
Inpatient Benefits	Prior approval is not required for inpatient treatment outside UAE	
Accommodation (Upgrading up on patient request or in case of non availability of covered Room Type is at the expenses of insured member)	VIP Room	Private Room
Hospital and Related Health Services including (Surgical Fees, Anesthesia, Operation Theatre Charges, Consultation, Prescribed Drugs and Materials, Intensive Care Unit, Diagnostic Tests and Prescribed Physiotherapy in relation to medical condition that is the cause of admission)	**Covered**	**Covered**
Accommodation Costs for one parent staying with a child aged less than 10 years (Excluding telephone and any extra expenses other than included in Accommodation rates)	**Covered**	**Covered**
Accommodation Costs for one accompanying family member in case of critical medical conditions subject to treating doctor recommendation (Excluding telephone and any extra expenses other than included in Accommodation rates)	**Covered**	**Covered**
Radiotherapy / chemotherapy (oncology)	**Covered**	**Covered**
Inpatient Emergency Dental Treatment	**Covered following an Accident**	**Covered following an Accident**
Day-care treatment	**Covered**	**Covered**
Out-patient surgery	**Covered**	**Covered**

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Local Emergency Transportation by Ambulance		Covered	Covered
Chronic Medical Conditions (Subject to Exclusions List)		Covered	Covered
Birth Defects and Congenital Conditions		Covered	Covered
Medical Expenses related to Work related Accidents, Injuries and Illness		Covered	Covered
Outpatient Benefits			
Consultation (Follow up on same medical condition and the same Doctor is free if within 7 days from first consultation date)		Covered	Covered
Pharmaceuticals / Prescribed Drugs		Covered	Covered
Vitamins /Vitamin D Deficiency		Covered	Covered
Diagnostic Investigations (Lab, Scan and X-ray)		Covered	Covered
Physiotherapy		Covered	Covered
Out-Patient Minor Surgery		Covered	Covered
Co-Insurance / Deductible			
Inside UAE / Inside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	AED 50/-	AED 50/-
	Lab and Scan / X-Ray Deductible	Nil Co-insurance	Nil Co-insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	Nil Co-insurance	Nil Co-insurance
Inside UAE / Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	20% Co-insurance	20% Co-insurance
	Lab and Scan / X-Ray Deductible	20% Co-insurance	20% Co-insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	20% Co-insurance	20% Co-insurance
	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	20% Co-insurance	20% Co-insurance

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Outside UAE / Inside Network	Lab and Scan / X-Ray Deductible	20% Co-insurance	20% Co-insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	20% Co-insurance	20% Co-insurance
Outside UAE / Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	20% Co-insurance	20% Co-insurance
	Lab and Scan / X-Ray Deductible	20% Co-insurance	20% Co-insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	20% Co-insurance	20% Co-insurance

Medical Providers Network		
Inside UAE	**ADNIC PLATINUM**	**ADNIC PLATINUM**
Outside UAE	**Reimbursement basis (20% Co-insurance)**	**Reimbursement basis (20% Co-insurance)**
Pharmacies Network	**ADNIC PLATINUM**	**ADNIC PLATINUM**
Maternity Benefits		
Inside UAE / Inside Network	Covered up to annual limit (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered up to annual limit (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay
Consultation	Within Network AED 50/-(with 20% Co-insurance outside network)	Within Network AED 50/-(with 20% Co-insurance outside network)
Pre-Natal and Post-Natal Investigations	Covered up to annual limit (with 20% Co-insurance outside network)	Covered up to annual limit (with 20% Co-insurance outside network)
Delivery (Normal / Complicated)	Covered up to annual limit of AED 25,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 20,000 (with 20% Co-insurance outside network)
Inside UAE / Outside Network	Covered up to annual limit of AED 25,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 20,000 (with 20% Co-insurance outside network)
Outside UAE / Inside Network (Consultation Deductible Applies)	No Network outside UAE so not applicable	No Network outside UAE so not applicable
Outside UAE / Outside Network	Covered up to annual limit of AED 25,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 20,000 (with 20% Co-insurance outside network)
Additional Benefits		

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Diabetic Screening Test. (For Dubai Visa /Family Book Holders)	Covered every 3 years from age of 30. High-risk individuals annually from age 18.	Covered every 3 years from age of 30. High-risk individuals annually from age 18.
DHA mandated Vaccinations & Immunizations. (For Dubai Visa /Family Book Holders)	Covered – Essential vaccinations and inoculations for new-born's and children up to age 6 years as stipulated in the DHA's policies and its updates.	Covered – Essential vaccinations and inoculations for new-born's and children up to age 6 years as stipulated in the DHA's policies and its updates.
Hepatitis C Virus Screening and treatment (For Dubai Visa /Family Book Holders)	Covered as per the guidelines laid out in the DHA's Hepatitis C support program	Covered as per the guidelines laid out in the DHA's Hepatitis C support program
Hepatitis B Virus Screening and treatment (For Dubai Visa /Family Book Holders)	To be followed as per the guidelines (TBA)	To be followed as per the guidelines (TBA)
Cancer Screening and treatment (For Dubai Visa /Family Book Holders)	Covered as per the guidelines laid out in the DHA's Cancer support program.	Covered as per the guidelines laid out in the DHA's Cancer support program
Adult Pneumococcal Conjugate Vaccine (For Dubai Visa /Family Book Holders)	As per DHA Adult Pneumococcal Vaccination guidelines	As per DHA Adult Pneumococcal Vaccination guidelines
Influenza vaccine (For Dubai Visa /Family Book Holders)	Covered once per person per year as per the mandated guidelines and unit price by DHA	Covered once per person per year as per the mandated guidelines and unit price by DHA
Shingrix Vaccine (For Dubai Visa /Family Book Holders)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)
Organ Transplant (covered for recipient only) (For Dubai Visa /Family Book Holders)	Covered up to AED 100,000/- OP:- 20% co-pay payable by the insured per visit	Covered up to AED 100,000/- OP:- 20% co-pay payable by the insured per visit
Dialysis (For Dubai Visa /Family Book Holders)	Covered to a limit of AED 60,000/- OP:- 20% co-pay payable by the insured per visit	Covered to a limit of AED 60,000/- OP:- 20% co-pay payable by the insured per visit
Mental Health (For Dubai Visa /Family Book Holders)	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured
Optional Benefit		
Global Assistance Program **- Emergency Medical Evacuation** **- Medical Repatriation** **- Repatriation of Mortal Remains** **- Second medical Opinion** **Please contact Assist America directly to avail the service and no claims to be submitted to ADNIC for reimbursement. Cover will be limited to Geographical area specified only. Refer ADNIC's General Terms & Conditions / Assist America cover for more details.**	Covered through Assist America	Covered through Assist America

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Vaccination (Approved Vaccines by local Health Authorities including Mandatory and Non Mandatory Vaccines subject to the specified limits in the policy table of benefits. This benefit is on reimbursement basis.	covered	covered
Routine Health Checkup, Covers: Chest X-ray, Rest ECG, Blood Picture, Urine Analysis, Lipid Profile, Liver Enzymes and blood sugar.	Covered up to AED 2,500 (once a year)	Covered up to AED 2,500 (once a year)
Annual Screening (Breast cancer and Prostate cancer, Colonoscopy)		
Circumcision	Up to AED 1,000	Up to AED 1,000
Air fare for outside UAE treatment (limited to Geographical Area Specified)	Covered in case treatment is less than 70% of UAE cost. Covering up to AED 2,000 per ticket, on reimbursement basis. Economy Class.	Covered in case treatment is less than 70% of UAE cost. Covering up to AED 2,000 per ticket, on reimbursement basis. Economy Class.
Routine & Major Dental Care (subject to 30% Co-insurance, maximum out of pocket limit AED 100) (Consultation, x-rays, tooth extraction, dental filling, endodontics, routine cleaning and polishing, and medications prescribed for these services, including dentures, crowns and bridges, gingivitis, orthodontics, dental implants & prophylaxis)	Covered up to AED 4,000	Covered up to AED 3,500
Optical (subject to 30% Co-insurance, maximum out of pocket limit AED 100) once a year	Covered up to AED 2,500	Covered up to AED 2,000
Hepatitis B & C (Including Test)	Not Covered	Not Covered
Sleep Disorder	Covered up to AED 10,000/- PMPA	Covered up to AED 10,000/- PMPA
Teleconsultation Benefit through ***TruDoc 24X7***	✓ 24X7 access to highly trained and licensed Doctor's & wellness experts. ✓ Medication delivery, wherever applicable and within the regulatory framework. ✓ Support for healthy, acute & chronic conditions. Support for Healthy Life style and support for Acute and Chronic Conditions ✓ **Appointment booking, on your behalf, within your network.**	
Alternative Medicine	Covered Up to AED 1,000/-	Covered Up to AED 1,000/-
(On Reimbursement basis Includes chiropractic treatment, osteopathy, Ayurveda, acupuncture, acupressure, homeopathic treatments, cupping & Herbal Medicine).		
Skin diseases and medications treatment cover	Treatment for eczema, allergies, smallpox, psoriasis, herpes, and other skin diseases in which medical intervention is deemed necessary, excluding cosmetic ointments are covered	

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Diseases and operations resulting from failure in plastic surgery	An ex-gratia fund, combined for all categories, of AED 25,000 /- annually, was allocated and to be used at the request of the management of Ajman Government

SCHEDULE OF BENEFITS ALL BENEFITS MENTIONED BELOW IS TO BE READ IN CONJUNCTION WITH "General Terms & Conditions"				
		CAT B Class-18-DXB & Class-13-N. E	**CAT C Class-19-DXB & Class-14-N. E**	**CAT D Class-20-DXB & Class-15-N. E**
Product		**Customized Plan**	**Customized Plan**	**Customized Plan**
Benefits				
Annual Limit		AED 250,000	AED 150,000	AED 150,000
Geographical Limit		Elective : UAE , MENA, Southeast Asia & Indian Sub-continent Emergency: Worldwide including USA & Canada	Elective : UAE , MENA, Indian Sub-continent Emergency: Worldwide including USA & Canada	Elective : UAE , MENA, Indian Sub-continent Emergency: Worldwide including USA & Canada
Emergency Treatment outside UAE		Cover outside UAE is limited to 90 days per treatment in case of Emergency during a business trip or vacation.	Cover outside UAE is limited to 90 days per treatment in case of Emergency during a business trip or vacation.	Cover outside UAE is limited to 90 days per treatment in case of Emergency during a business trip or vacation.
Elective Treatment	Inside UAE / Inside Network	Covered (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered (Direct Billing) with Nil Co-pay on outpatient treatments
	Inside UAE / Outside Network	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Not Covered
	Outside UAE / Inside Network (Within covered Geographical limits)	No Network outside UAE so not applicable	No Network outside UAE so not applicable	Covered (Reimbursement on Actual Cost - 10% Co-Insurance)
	Outside UAE / Outside Network (Within covered Geographical limits)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Covered (Reimbursement on Actual Cost - 20% Co-Insurance)	Covered (Reimbursement on Actual Cost - 10% Co-Insurance)
	Inside UAE / Inside Network	Covered (Direct Billing) - Nil Co-Insurance)	Covered (Direct Billing) - Nil Co-Insurance)	Covered (Direct Billing) - Nil Co-Insurance)

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Emergency Treatment	Inside UAE / Outside Network	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)
	Outside UAE / Inside Network (Within covered Geographical limits)	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)
	Outside UAE / Outside Network (Within covered Geographical limits)	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)	Covered (Reimbursement - Nil Co-Insurance)
Pre-existing conditions		Covered with 20% Co-insurance within network and 20% co-insurance outside network	Covered with 20% Co-insurance within network and 20% co-insurance outside network	Covered with 20% Co-insurance within network and 20% co-insurance outside network
Inpatient Benefits		Prior approval is not required for inpatient treatment outside UAE		
Accommodation (Upgrading up on patient request or in case of non availability of covered Room Type is at the expenses of insured member)		Private Room	Private Room	Shared Room
Hospital and Related Health Services including (Surgical Fees, Anesthesia, Operation Theatre Charges, Consultation, Prescribed Drugs and Materials, Intensive Care Unit, Diagnostic Tests and Prescribed Physiotherapy in relation to medical condition that is the cause of admission)		Covered	Covered	Covered
Accommodation Costs for one parent staying with a child aged less than 10 years (Excluding telephone and any extra expenses other than included in Accommodation rates)		**Covered**	**Covered**	**Covered**
Accommodation Costs for one accompanying family member in case of critical medical conditions subject to treating doctor recommendation (Excluding telephone and any extra expenses other than included in Accommodation rates)		**Covered**	**Covered**	**Covered**
Radiotherapy / chemotherapy (oncology)		**Covered**	**Covered**	**Covered**

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Inpatient Emergency Dental Treatment		**Covered following an Accident**	**Covered following an Accident**	**Covered following an Accident**
Day-care treatment		**Covered**	**Covered**	**Covered**
Out-patient surgery		**Covered**	**Covered**	**Covered**
Local Emergency Transportation by Ambulance		Covered	Covered	Covered
Chronic Medical Conditions (Subject to Exclusions List)		Covered	Covered	Covered
Birth Defects and Congenital Conditions		Covered	Covered	Covered
Medical Expenses related to Work related Accidents, Injuries and Illness		Covered	Covered	Covered
Outpatient Benefits				
Consultation (Follow up on same medical condition and the same Doctor is free if within 7 days from first consultation date)		Covered	Covered	Covered
Pharmaceuticals / Prescribed Drugs		Covered	Covered	Covered
Vitamins /Vitamin D Deficiency		Covered	Covered	Covered
Diagnostic Investigations (Lab, Scan and X-ray)		Covered	Covered	Covered
Physiotherapy		Covered	Covered	Covered
Out-Patient Minor Surgery		Covered	Covered	Covered
Co-Insurance / Deductible				
Inside UAE / Inside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	AED 50/-	AED 50/-	Nil Co-insurance
	Lab and Scan / X-Ray Deductible	Nil Co-insurance	Nil Co-insurance	Nil Co-insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	Nil Co-insurance	Nil Co-insurance	Nil Co-insurance

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Inside UAE / Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	20% Co-insurance	20% Co-insurance	Not Covered
	Lab and Scan / X-Ray Deductible	20% Co-insurance	20% Co-insurance	Not Covered
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	20% Co-insurance	20% Co-insurance	Not Covered
Outside UAE / Inside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	No Network outside UAE so not applicable	No Network outside UAE so not applicable	No Network outside UAE so not applicable
	Lab and Scan / X-Ray Deductible	No Network outside UAE so not applicable	No Network outside UAE so not applicable	No Network outside UAE so not applicable
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	No Network outside UAE so not applicable	No Network outside UAE so not applicable	No Network outside UAE so not applicable
Outside UAE / Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	20% Co-insurance	20% Co-insurance	Covered (Reimbursement on Actual Cost - 10% Co-Insurance)
	Lab and Scan / X-Ray Deductible	20% Co-insurance	20% Co-insurance	Covered (Reimbursement on Actual Cost - 10% Co-Insurance)
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	20% Co-insurance	20% Co-insurance	Covered (Reimbursement on Actual Cost - 10% Co-Insurance)
Medical Providers Network				
Inside UAE		**ADNIC PLATINUM**	**ADNIC Gold**	**ADNIC Silver**
Outside UAE		**N/A**	**N/A**	**N/A**
Pharmacies Network		**ADNIC PLATINUM**	**ADNIC Gold**	**ADNIC Silver**
Maternity Benefits				
Inside UAE / Inside Network		Covered up to annual limit (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered up to annual limit (Direct Billing) AED 50/- for consultation and Lab and Scan / X-Ray & Pharmacy Nil Co-pay	Covered up to annual limit (Direct Billing) Nil Copayment consultation and Lab and Scan / X-Ray & Pharmacy
Consultation		Within Network AED 50/- (with 20% Co-insurance	Within Network AED 50/- (with 20% Co-insurance	Covered up to annual limit of AED 7,000

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ص.ب 839 أبوظبي - الإمارات العربية المتحدة - هاتف 4080100 2 (0)971+ فاكس 4080604 2 (0)971+ الهاتف المجاني
شركة مساهمة عامة تأسست عام 1972 رأسمالها المدفوع (375) مليون درهم ورقم قيدها لدى هيئة التأمين هو (1) تاريخ 22/07/1984 وخاضعة لأحكام القانون الاتحادي رقم (6) لسنة 2007
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	outside network)	outside network)	(Direct Billing) Nil Copayment and 20% Co-insurance outside network)
Pre-Natal and Post-Natal Investigations	Covered up to annual limit (with 20% Co-insurance outside network)	Covered up to annual limit (with 20% Co-insurance outside network)	Covered up to annual limit (with 20% Co-insurance outside network)
Delivery (Normal / Complicated)	Covered up to annual limit of AED 15,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 10,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 7,000 (with 20% Co-insurance outside network)
Inside UAE / Outside Network	Covered up to annual limit of AED 15,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 10,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 7,000 (with 20% Co-insurance outside network)
Outside UAE / Inside Network (Consultation Deductible Applies)	No Network outside UAE so not applicable	No Network outside UAE so not applicable	No Network outside UAE so not applicable
Outside UAE / Outside Network	Covered up to annual limit of AED 15,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 10,000 (with 20% Co-insurance outside network)	Covered up to annual limit of AED 7,000 (with 20% Co-insurance outside network)
Additional Benefits			
Diabetic Screening Test. (For Dubai Visa /Family Book Holders)	Covered every 3 years from age of 30. High-risk individuals annually from age 18.	Covered every 3 years from age of 30. High-risk individuals annually from age 18.	Covered every 3 years from age of 30. High-risk individuals annually from age 18.
DHA mandated Vaccinations & Immunizations. (For Dubai Visa /Family Book Holders)	Covered – Essential vaccinations and inoculations for new-born's and children up to age 6 years as stipulated in the DHA's policies and its updates.	Covered – Essential vaccinations and inoculations for new-born's and children up to age 6 years as stipulated in the DHA's policies and its updates.	Covered – Essential vaccinations and inoculations for new-born's and children up to age 6 years as stipulated in the DHA's policies and its updates.
Hepatitis C Virus Screening and treatment (For Dubai Visa /Family Book Holders)	Covered as per the guidelines laid out in the DHA's Hepatitis C support program	Covered as per the guidelines laid out in the DHA's Hepatitis C support program	Covered as per the guidelines laid out in the DHA's Hepatitis C support program
Hepatitis B Virus Screening and treatment (For Dubai Visa /Family Book Holders)	To be followed as per the guidelines (TBA)	To be followed as per the guidelines (TBA)	To be followed as per the guidelines (TBA)
Cancer Screening and treatment (For Dubai Visa /Family Book Holders)	Covered as per the guidelines laid out in the DHA's Cancer support program.	Covered as per the guidelines laid out in the DHA's Cancer support program	Covered as per the guidelines laid out in the DHA's Cancer support program.
Adult Pneumococcal Conjugate Vaccine (For Dubai Visa /Family Book Holders)	As per DHA Adult Pneumococcal Vaccination guidelines	As per DHA Adult Pneumococcal Vaccination guidelines	As per DHA Adult Pneumococcal Vaccination guidelines
Influenza vaccine (For Dubai Visa /Family Book Holders)	Covered once per person per year as per the mandated	Covered once per person per year as per the mandated	Covered once per person per year as per the mandated

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شركة مساهمة عامة تأسست عام 1972 رأسمالها المدفوع (375) مليون درهم ورقم قيدها لدى هيئة التأمين هو (1) تاريخ 22/07/1984 وخاضعة لأحكام القانون الاتحادي رقم (6) لسنة 2007
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	guidelines and unit price by DHA	guidelines and unit price by DHA	guidelines and unit price by DHA
Shingrix Vaccine (For Dubai Visa /Family Book Holders)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)
Organ Transplant (covered for recipient only) (For Dubai Visa /Family Book Holders)	Covered up to AED 100,000/- OP:- 20% co-pay payable by the insured per visit	Covered up to AED 100,000/- OP:- 20% co-pay payable by the insured per visit	Covered up to AED 100,000/- OP:- 20% co-pay payable by the insured per visit
Dialysis (For Dubai Visa /Family Book Holders)	Covered to a limit of AED 60,000/- OP:- 20% co-pay payable by the insured per visit	Covered to a limit of AED 60,000/- OP:- 20% co-pay payable by the insured per visit	Covered to a limit of AED 60,000/- OP:- 20% co-pay payable by the insured per visit
Mental Health (For Dubai Visa /Family Book Holders)	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured
Optional Benefit			
Global Assistance Program - Emergency Medical Evacuation - Medical Repatriation - Repatriation of Mortal Remains - Second medical Opinion Please contact Assist America directly to avail the service and no claims to be submitted to ADNIC for reimbursement. Cover will be limited to Geographical area specified only. Refer ADNIC's General Terms & Conditions / Assist America cover for more details.	Covered through Assist America	Covered through Assist America	Covered through Assist America
Vaccination (Approved Vaccines by local Health Authorities including Mandatory and Non Mandatory Vaccines subject to the specified limits in the policy table of benefits. This benefit is on reimbursement basis.	covered	covered	covered
Routine Health Checkup, Covers: Chest X-ray, Rest ECG, Blood Picture, Urine Analysis, Lipid Profile, Liver Enzymes and blood sugar.	Covered up to AED 2,500 (once a year)	Covered up to AED 2,500 (once a year)	Covered up to AED 2,500 (once a year)
Annual Screening (Breast cancer and Prostate cancer, Colonoscopy) Benefit is on Reimbursement basis			
Circumcision	Up to AED 1,000	Up to AED 1,000	Up to AED 1,000

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Air fare for outside UAE treatment (limited to Geographical Area Specified)	Covered in case treatment is less than 70% of UAE cost. Covering up to AED 2,000 per ticket, on reimbursement basis. Economy Class.	Covered in case treatment is less than 70% of UAE cost. Covering up to AED 2,000 per ticket, on reimbursement basis. Economy Class.	Covered in case treatment is less than 70% of UAE cost. Covering up to AED 2,000 per ticket, on reimbursement basis. Economy Class.
Routine & Major Dental Care (subject to 30% Co- insurance, maximum out of pocket limit AED 100) **Routine Dental covers :-** Consultation, X-rays, extractions, routine cleaning/scaling/polishing (not only if its related to gum treatment & prophylaxis.). **Major Dental covers :-** Denture, crowns and bridges, periodontitis, orthodontics and dental prosthesis	Covered up to AED 3,000	Covered up to AED 2,000	**Northern Emirates**: Not Covered **Dubai** Coverage up to limit of AED 500/- Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis. Outpatient: 30% coinsurance payable by the insured per visit No coinsurance if a follow-up visit is made within seven days
Optical (subject to 30% Co-insurance, maximum out of pocket limit AED 100)	Covered up to AED 1,000	Covered up to AED 750	Not Covered
*Teleconsultation Benefit through **TruDoc 24X7***	✓ 24X7 access to highly trained and licensed Doctor's & wellness experts. ✓ Medication delivery, wherever applicable and within the regulatory framework. ✓ Support for healthy, acute & chronic conditions. Support for Healthy Life style and support for Acute and Chronic Conditions ✓ **Appointment booking, on your behalf, within your network.**		
Alternative Medicine (On Reimbursement basis Includes chiropractic treatment, osteopathy, Ayurveda, acupuncture, acupressure, homeopathic treatments, cupping & Herbal Medicine).	Covered Up to AED 500/-	Covered Up to AED 500/-	Covered Up to AED 500/-
Skin diseases and medications treatment cover	Treatment for eczema, allergies, smallpox, psoriasis, herpes, and other skin diseases in which medical intervention is deemed necessary, excluding cosmetic ointments is covered		
Diseases and operations resulting from failure in plastic surgery	An ex-gratia fund, combined for all categories, of AED 25,000 /- annually, was allocated and to be used at the request of the management of Ajman Government		

- Please refer to our General Terms & Conditions for the definitions of all treatments.

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شركة مساهمة عامة تأسست عام 1972 رأسمالها المدفوع (375) مليون درهم وتخضع لأحكام القانون الاتحادي رقم (6) لسنة 2007 وتخضع لرقابة هيئة التأمين بموجب القرار رقم (1) بتاريخ 22/07/1984
Public Shareholding Company established in 1972 with a paid up capital of AED 375m, Registered at the Insurance Authority under No. (1) dated 22/07/1984 and subject to the provisions of the Federal Law No. (6) of 2007.