

ACS HEALTH IN ABU DHABI

Plan insured by Dubai Insurance Company

Available as from 1st USD or as a CFE Top-Up

Geographical scope :

Zone A : GCC only

Zone B : GCC + European Economic Area (excluding United Kingdom)

Zone C : Worldwide excluding United Kingdom, Switzerland, USA and Canada

Outside the above-mentioned zones, in case of a stay of less than 7 weeks, expenses due to an accident or illness of an urgent character are reimbursed.

ABU DHABI - all amounts in USD	BRONZE	SILVER	GOLD
ANNUAL LIMIT	US \$ 1 000 000 or US \$ 2 000 000	US \$ 1 000 000 or US \$ 2 000 000	US \$ 1 000 000 or US \$ 2 000 000
NETWORK (out of network treatments: 20% co-pay)	Platinum	Platinum	Platinum
INTERNATIONAL MEDICAL ASSISTANCE	Yes	Yes	Yes
HOSPITALIZATION (with prior consent)			
Hospital fees (accommodation, medicines, ICU, Doctors' fees etc.)	100% - private room	100% - private room	100% - private room
Cancer treatment	100%	100%	100%
Rooming-in: parent accommodation (child under 18) or companion accommodation	\$160 per night	\$160 per night	\$160 per night
Home nursing	\$100 per day (30 days)	\$100 per day (30 days)	\$100 per day (30 days)
Immediate rehabilitation after hospitalization	100%	100%	100%
Ambulance (emergency transportation)	100%	100%	100%
Work related injury	100%	100%	100%
Pre-existing conditions	100%	100%	100%
ROUTINE MEDICAL TREATMENT			
Consultation fees	100%	100%	100%
Medication	100%	100%	100%
X-rays and laboratory services	100%	100%	100%
Physiotherapy	100%	100%	100%
Alternative medicine (Osteopathy, Homeopathy, Acupuncture and Chiropractor)	\$ 750	\$ 750	\$ 750
Cancer treatment (tests, drugs etc.)	100%	100%	100%
MRI, CT and PET SCANS	100%	100%	100%
Outpatient Surgeries	100%	100%	100%
Medical supplies and appliances, prosthesis	\$ 350	\$ 350	\$ 350
Deductible	None	None	None
Pre-existing and chronic	100%	100%	100%
OPTICAL (6 months waiting period)			
Eyeglasses, Frames and contact lenses	Not available	\$ 400 (2 years)	\$ 500 (2 years)
DENTAL (6 months waiting period)			
Minor & major dental treatment, orthodontic treatment if under 18	Not available	1 500 USD \$ 375 per tooth	2 000 USD \$ 500 per tooth
EMERGENCY			
Accidental damage to natural or artificial teeth	100%	100%	100%
Emergency dental treatment (acute pain)	100%	100%	100%
Hearing and vision aids, laser surgery (vision correction)	100%	100%	100%
CHECK-UPS			
Routine annual examinations	\$ 350	\$ 350	\$ 600
MENTAL AND NERVOUS DISORDERS			
Inpatient	\$ 5 000	\$ 5 000	\$ 5 000
Outpatient	\$ 2 600	\$ 2 600	\$ 2 600
ORGAN TRANSPLANT			
Cost of surgical procedure for receiver only	100%	100%	100%
MATERNITY			
Normal (routine) maternity	100%	100%	100%
Complicated maternity	100%	100%	100%
New born baby	Covered 30 days	Covered 30 days	Covered 30 days
Birth defects, congenital diseases / deformities for new born	\$ 70 000	\$ 70 000	\$ 70 000
Birth defects, congenital diseases / deformities lifetreatening for new born	100%	100%	100%

ASSISTANCE AND REPATRIATION

	BRONZE	SILVER	GOLD
Emergency medical evacuation & repatriation		100%	
Transport of the body in the event of death:			
- Repatriation of the body		100%	
- Funeral expenses required for transportation		\$ 1 500	
- Repatriation of other family members		Ticket (one way only)	
Return of the insured to the country of expatriation after "consolidation"		Ticket (one way only)	
Early return		Ticket (round trip)	

ACS HEALTH IN DUBAI

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Outside the above-mentioned zones, in case of a stay of less than 7 weeks, expenses due to an accident or illness of an urgent character are reimbursed.

DUBAI - all amounts in USD	BRONZE	SILVER	GOLD
ANNUAL LIMIT	US \$ 1 000 000 or US \$ 2 000 000	US \$ 1 000 000 or US \$ 2 000 000	US \$ 1 000 000 or US \$ 2 000 000
NETWORK ⁽¹⁾	Platinum	Platinum	Platinum
INTERNATIONAL MEDICAL ASSISTANCE	Yes	Yes	Yes
HOSPITALIZATION (with prior consent)			
Hospital fees (accommodation, medicines, ICU, Doctors' fees etc.)	100% - private room	100% - private room	100% - private room
Cancer treatment	100%	100%	100%
Rooming-in: parent accommodation (child under 18) or companion accommodation	\$160 per night	\$160 per night	\$160 per night
Home nursing	\$100 per day (30 days)	\$100 per day (30 days)	\$100 per day (30 days)
Immediate rehabilitation after hospitalization	100%	100%	100%
Ambulance (emergency transportation)	100%	100%	100%
Pre-existing and chronic conditions	6 months waiting period ⁽²⁾	6 months waiting period ⁽²⁾	6 months waiting period ⁽²⁾
ROUTINE MEDICAL TREATMENT			
Consultation fees	100%	100%	100%
Medication	100%	100%	100%
X-rays and laboratory services	100%	100%	100%
Physiotherapy	100%	100%	100%
Alternative medicine (Osteopathy, Homeopathy, Acupuncture and Chiropractor)	\$ 750	\$ 750	\$ 750
Cancer treatment (tests, drugs etc.)	100%	100%	100%
MRI, CT and PET SCANS	100%	100%	100%
Outpatient Surgeries	100%	100%	100%
Medical supplies and appliances, prosthesis	\$ 350	\$ 350	\$ 350
Deductible (applicable to consultations only)	20% - max \$ 14	20% - max \$ 14	Not applicable
Pre-existing and chronic	6 months waiting period	6 months waiting period	6 months waiting period
OPTICAL (6 months waiting period)			
Eyeglasses, Frames and contact lenses	Not available	\$ 400 (2 years)	\$ 500 (2 years)
DENTAL (6 months waiting period)			
Minor & major dental treatment, orthodontic treatment if under 18	Not available	1 500 USD \$ 375 per tooth	2 000 USD \$ 500 per tooth
EMERGENCY			
Accidental damage to natural or artificial teeth	100%	100%	100%
Dental and gum treatments and diagnosis	100%	100%	100%
Hearing and vision aids, laser surgery (vision correction)	100%	100%	100%
CHECK-UPS			
Routine annual examinations	\$ 350	\$ 350	\$ 600
MENTAL AND NERVOUS DISORDERS			
Inpatient	\$ 5 000	\$ 5 000	\$ 5 000
Outpatient	\$ 2 600	\$ 2 600	\$ 2 600
ORGAN TRANSPLANT			
Cost of surgical procedure for receiver only	\$ 400 000	\$ 400 000	\$ 400 000
MATERNITY: IN-PATIENT			
Normal (routine) maternity (co-payment 10%)	\$ 5 000	\$ 5 000	\$ 7 500
Complicated maternity (co-payment 10%)	\$ 10 000	\$ 10 000	\$ 15 000
MATERNITY: OUT-PATIENT			
Consultation fees, medication etc.	100%	100%	100%
NEW BORN COVER	Covered for 30 days from birth including BCG, Hepatitis B and neo-natal screening test (Phenylketonuria, Congenital hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)		
PREVENTIVE SERVICES			
Vaccinations as per DHA policies	100%	100%	100%
Initial Diabetic screening	100% every 3 years from age 30 100% every year from age 18 if high risk individual	100% every 3 years from age 30 100% every year from age 18 if high risk individual	100% every 3 years from age 30 100% every year from age 18 if high risk individual

(1) Out-of-Network treatments : 20% co-pay

(2) Where a pre-existing or chronic condition develops into an emergency within the 6 month exclusion period, this will be covered up to the annual aggregate limit

ASSISTANCE AND REPATRIATION

	BRONZE	SILVER	GOLD
Emergency medical evacuation & repatriation		100%	
Transport of the body in the event of death:			
- Repatriation of the body		100%	
- Funeral expenses required for transportation		\$ 1 500	
- Repatriation of other family members		Ticket (one way only)	
Return of the insured to the country of expatriation after "consolidation"		Ticket (one way only)	
Early return		Ticket (round trip)	