



Table of Benefits - Essential Benefits Package (EBP)

COVERAGE	CAT A 2016
Area of cover	Dubai (Emergency extended to all Emirates of UAE)
Annual financial limit per person per year in UAE Dirham	AED 150,000 (including any co-insurance and/or deductibles)
Network	IRIS – Aster <ul style="list-style-type: none"> ● Out-patient treatments are restricted to clinics only ● In-patient treatments are restricted to hospitals only
Note	Further to eligibility of cover: <ul style="list-style-type: none"> ● Dependents are covered ● Employees with salary up to maximum of AED 4,000, ● Age from 0-65 years only. Above 65 years, will be subject to underwriting unless opting for basic plan with less than AED 4,000 salary. ● Parents and Partners are not included under this plan. ● Not applicable for any associations / medical providers / schools / school teachers/ doctors/ nurses (unless opting for basic plan with less than AED 4,000 salary).
Hospital room type	Ward room
Eligibility of cover	<ul style="list-style-type: none"> ● Employees only (Dependents excluded) ● Employees drawing salary less than AED 4,000 ● Employees holding valid Dubai Visas / Northern Emirate, excluding Abu Dhabi and Al Ain
Reimbursement Claims	<ul style="list-style-type: none"> ● Emergency Outside Network and Government Hospitals (In-patient and Out-patient) - Covered 100% subject to the UAE selected Network Tariff. ● Elective Outside Network and Government Hospitals (In-patient and Out-patient) - Not covered
Pre-existing and chronic conditions	<p>Covered</p> <ul style="list-style-type: none"> ● Excluded for the first 6 months of first scheme membership and will be included thereafter. ● Where a pre-existing or chronic condition develops into an emergency within the 6 months exclusion period it will be covered up to the annual aggregate limit.





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In-patient and Day-patient Benefits	
Room and board costs for hospitalisation	Covered with 20% co-insurance
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required from RAK Insurance)	Covered with 20% co-insurance <ul style="list-style-type: none"> Co-insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap RAK Insurance will cover 100% of treatment.
Tests, diagnosis, treatments and surgeries in hospitals for emergency treatment (approval required from RAK Insurance within 24 hours of admission to the authorised hospital)	Covered with 20% co-insurance <ul style="list-style-type: none"> Co-insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap RAK Insurance will cover 100% of treatment.
Healthcare services for emergency cases	Covered with 20% co-insurance <ul style="list-style-type: none"> Co-insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap RAK Insurance will cover 100% of treatment.
Ground transportation service in the UAE provided by an authorised party for medical emergencies	Covered with 20% co-insurance <ul style="list-style-type: none"> Co-insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap RAK Insurance will cover 100% of treatment.
The cost of accommodating a person accompanying an insured child up to 16 years old	Covered <ul style="list-style-type: none"> Maximum AED 100 per night
The cost of accommodation of 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 RAK Insurance.	Covered <ul style="list-style-type: none"> Maximum AED 100 per night
Out-patient Benefits	
Examination, diagnostic and treatment services by authorised general practitioners, specialists and consultants	Covered with 20% co-insurance <ul style="list-style-type: none"> Referral Procedure No treatment may be provided by specialists or consultants without the insured first consulting a General Practitioner licensed by the DHA or another competent UAE Authority.
Laboratory test services carried out in the authorised facility assigned to treat the insured person.	Covered with 20% co-insurance





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Out-patient Benefits (cont'd)	
Radiology diagnostic services carried out in the authorised facility assigned to treat the insured person (for non-emergency RAK Insurance's prior approval is required for MRI, CT scans and endoscopies)	Covered with 20% co-insurance
Physiotherapy treatment services (prior approval of RAK Insurance is required)	Covered (up to 6 sessions per person per year)
Drugs and other medicines	<p>Covered up to AED 1,500 per person per year with 30% co-insurance</p> <ul style="list-style-type: none"> Covered up to the above annual limit subject to co-insurance for each and every prescription (restricted to a list of formulary products to be published by DHA)
Maternity Benefits	
<p>Maternity services</p> <p>Out-patient ante-natal services requires prior approval from RAK Insurance</p> <p>Note Where any condition develops which becomes life threatening to either the mother or the newborn, the medically necessary expenses will be covered up to the annual aggregate limit.</p>	<p>Covered with 10% co-insurance</p> <ul style="list-style-type: none"> 8 visits to Public Health clinics All care provided by Public Health Clinics obstetrician for low risk or specialist obstetrician for high risk referrals Initial investigations to include: <ul style="list-style-type: none"> FBC and platelets Blood group, Rhesus status and antibodies VDRL MSU and urinalysis Rubella serology HIV Hepatitis C offered to high risk patient GTT if high risk FBS, random or A1c for all due to high prevalence of diabetes in UAE. Visits to include reviews, checks and tests in accordance with DHA ante-natal care protocols. 3 ante-natal ultrasound scans.
In patient maternity services (requires prior approval from RAK Insurance or within 24 hours of emergency treatment)	<p>Covered with 10% co-insurance</p> <ul style="list-style-type: none"> Co-insurance payable by the insured. Maximum benefit AED 7,000 per normal delivery. AED 10,000 for medically necessary C-section, complications and for medically necessary termination (all limits included co-insurance)





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Other Benefits	
Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities.	Covered <ul style="list-style-type: none"> • Only available for services administered at DHA facilities.
Preventive services as stipulated by the DHA to initially include diabetes screening	Covered Frequency restricted to: Diabetes <ul style="list-style-type: none"> • Every 3 years from age 30. • High risk individuals annually from age 18.
Medical emergencies on diagnostic and treatment services for dental and gum	Covered with 20% co-insurance
Medical emergencies on hearing and vision aids / vision correction by surgeries and laser	Covered with 20% co-insurance
Newborn cover	Covered <ul style="list-style-type: none"> • Covered for 30 days from birth. • BCG, Hepatitis and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)

