



RAK LIFE INSURANCE

A division of Ras Al Khaimah National Insurance Company P.S.C.

Coverage	RAK Essential Medical Policy
Coverage in RAK (Emergency covered within all Emirates in the UAE)	√
Annual upper aggregate claims limit of AED 50,000 including any co-insurance and / or deductibles	√
IRIS Healthcare Ezyclaim Network (Out-patient treatments are restricted to Clinics only)	√
In-patient co-insurance on room and board costs, tests and diagnosis, treatments and surgeries in hospitals, emergency healthcare services	20%
Out-patient co-insurance on consultation, examination, diagnostics and treatment services	20%
Number of physiotherapy sessions per year	6
Co-insurance on drugs and other medicines	30%
Annual limit for drugs and other medicines	AED 1,500
Co-insurance on Out-patient Maternity services including ante-natal services restricted to 8 visits to Primary Health Care Centre	10%
Co-insurance on In-patient Maternity services with limits of AED 5,000 per normal delivery and AED 7,000 for medically necessary Cesarean section	10%
Cost of accommodation of a person accompanying an insured child up to 16 years old with limit up to AED 100 per night	√
Cost of accommodation of a person accompanying an In-patient upon the recommendation of the treating doctor and approval from RAK Insurance with a limit of up to AED 100 per night	√
Co-insurance applicable for newborn cover for 30 days from birth	√
Essential vaccinations and inoculations	√
Preventive services (includes diabetes screening)	√
Co-insurance on medical emergencies for dental and gum treatments	20%
Co-insurance on medical emergencies on hearing and vision aids / vision correction	20%
Gross Premium	AED 499
Based on the declared illness/medical condition the above premium is subject to revision	

Notes

- ◆ Eligibility - Employees with salary up to AED 20,000, Dependent Spouse and children, Domestic Servant
- ◆ Dependent Parents and Business Partners/Investors are not included under this plan
- ◆ Age should be between 0-65 years