

Abu Dhabi Plan

Plan Name	Daman National Health Plan - Abu Dhabi (I/O)
Eligibility	Eligible for Expatriates with a monthly total salary package Up to 5,000 AED (or up to AED 4,000 + Accommodation)
Annual Benefit Limit per person	AED 250,000
Territorial Limit	Emirate of Abu Dhabi UAE outside Abu Dhabi: Emergency Cover
Network (allowing direct billing at designated Providers)	Closed Provider Network in Abu Dhabi with HAAD Providers (Hospitals and PHCs) and selected private PHCs
Pre-existing conditions	Covered with a 6 months waiting period The waiting period applies to Inpatient treatment only Applicable to the following medical conditions: - Diabetes mellitus - Arterial diseases - COPD (Chronic Obstructive Pulmonary Disease) - All cancers cases - Neurosurgery - Cerebro Vascular diseases - All delivery cases (Maternity) No waiting period if pre-requisition of uninterrupted (pre-)coverage with governmental health card is fulfilled

Inpatient & Day Treatment (up to the relevant Annual Benefit Limit per person; per policy year)	
Accommodation Type	General ward (2+ beds)
Hospital Accommodation & Services	100% at Network Providers AED 0 at Non-Network Providers
Consultant's, Surgeon's & Anesthetist's Fees, etc	100% at Network Providers AED 0 at Non-Network Providers

Ambulance (in Medical Emergency only, subject to General Exclusions)	100%
Parent Accommodation for accompanying an Insured Child under 10 years of age	Maximum 100 AED per day at Network Providers
Companion Accommodation for Critical Illness	Maximum AED 100 per day at Network Providers

Outpatient

Physician Consultation	100% at Network Providers AED 0 at Non-Network Providers Deductible AED 20 per physician consultation (not applicable for follow up within 7 days) Access to outpatient specialists in hospitals only upon referral and with additional deductible of AED 10 (not applicable for follow up within 7 days)
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory	100% at Network Providers AED 0 at Non-Network Providers MRI, CT and Endoscopies with pre-authorization only Deductible AED10 for lab tests and AED 10 for X-rays
Pharmaceuticals	70% at Network Providers (equals a co-insurance of 30%) AED 0 at Non-Network Providers Annual limit of AED 1,500 Prescription Drugs above AED 500 with pre-authorization only
Physiotherapy	100% at Network Providers with pre-authorization AED 0 at Non-Network Providers

Emergency Treatment outside UAE during Business Trips and Holidays	AED 0
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Repatriation of mortal remains to the country of domicile up to maximum policy limit	AED 0
Diagnostic and treatment services for	Medical Emergency cases

dental and gum treatments	
Hearing and vision aids, and vision correction by surgeries, and laser	Medical Emergency cases

Maternity All in-patient Maternity Treatments are subject to pre-approval	
Inpatient Maternity	100% at Network Providers AED 0 at Non-Network Providers Deductible AED 500 for delivery
Outpatient Maternity	100% at Network Providers AED 0 at Non-Network Providers Deductible AED 20 per physician consultation (not applicable for follow up within 7 days) Access to outpatient specialists in hospitals only upon referral and with additional deductible of AED 10 (not applicable for follow up within 7 days)