

COMPARISON SHEET

- ABU DHABI PLAN
- UAE ESSENTIAL PLAN
- U.A.E. PLAN
- REGIONAL PLAN
- INTERNATIONAL PLAN
- GLOBAL PLAN

PLAN NAME	ABU DHABI PLAN (To be offered in the Emirate of Abu Dhabi only)	UAE ESSENTIAL PLAN (To be offered outside the Emirate of Abu Dhabi only)	UAE PLAN	REGIONAL PLAN	INTERNATIONAL PLAN	GLOBAL PLAN
PLAN LIMIT	AED 250,000	AED 100,000	For Individuals & Small Groups: AED 250,000 For Standard Group: AED 500,000	For Individuals & Small Groups: AED 500,000 For Standard Group: AED 1,000,000	AED 2,500,000	AED 5,000,000
TERRITORIAL LIMIT (Coverage outside UAE is limited to 90 days per treatment. A single holiday or business trip may not exceed 90 days).	Emirate of Abu Dhabi UAE outside Abu Dhabi:(Life Threatening)Emergency Only.	UAE Outside UAE:(Life Threatening Emergency Cover) Arab Countries, India, Sri Lanka, Pakistan, Bangladesh, Philippines. (Blue Collar Home Country)	UAE Outside UAE:(Life Threatening Emergency Cover) Arab Countries, India, Sri Lanka, Pakistan, Bangladesh, Philippines.(Blue Collar Home Country)	UAE, Arab Countries, Iran, Afghanistan, Sri Lanka, India, Pakistan Bangladesh, Philippines.(Blue Collar Home Country). Life Threatening Emergency Cover Worldwide.	WorldWide Excluding USA & Canada. Life Threatening Emergency Cover Worldwide.	Worldwide
NETWORK (Allowing free access at designated providers)	Closed Provider Network in Abu Dhabi with HAAD Providers(Hospitals and PHCs) and selected private PHCs.	Restricted Network in UAE Life threatening emergency cover extended in the respective Daman network in the territory and Paramount India.	In & out patient - respective Daman network. For UAE Plan Inpatient:outside UAE paramount India (unless life threatening emergency)	In & Outpatient: UAE - Respective Daman Network for Regional plan Outside UAE Inpatient only:Daman Network within territory.	In & Outpatient: UAE - Respective Daman Network, for international Plan.Outside UAE Inpatient only:Daman Network within territory.	In & Outpatient: UAE - Respective Daman Network, for Global Plan. Outside UAE Inpatient only:Daman Network
PRE-EXISTING CONDITIONS (No waiting period if pre-requisition of uninterrupted (pre) coverage with valid Governmental healthcard is fulfilled).	Covered with a 6 months waiting period No waiting period if pre-requisition of uninterrupted (Pre-) Coverage with Governmental Health card is fulfilled.	Fully Covered; Subject to individual underwriting (180 days waiting period for Maternity services)	Fully Covered Individual & Small group: Subject to Individual Underwriting, 180 days waiting period for Maternity benefit	Fully Covered Individual & Small group: Subject to Individual Underwriting, 180 days waiting period for Maternity benefit	Fully Covered Individual & Small group: Subject to Individual Underwriting, 180 days waiting period for Maternity benefit	Fully Covered Individual & Small group: Subject to Individual Underwriting, 180 days waiting period for Maternity benefit
INPATIENT Accommodation Type UAE Within Network UAE Outside Network Outside UAE but within territory of coverage	General Ward (2+ Beds) 100% AED 0 Nil	Shared Room 100% AED 0 100% at Paramount India Network only 0% at Non network	Shared room 100% AED 0 100% at Paramount India Network only 0% at Non network	Private Room (First Class) 100% 80% 100% at Daman Network within territory 80% at Non network	Private Room (Deluxe) 100% 80% 100% at Daman Network within territory 80% at Non network	Private Room (Standard Suite) 100% 80% 100% at Daman Network 80% at Non network
AMBULANCE	In Medical Emergency, subject to Standard Exclusions.	In Medical Emergency, subject to Standard Exclusions.	In medical emergency only, subject to standard exclusions.	In Medical Emergency Only, subject to Standard Exclusions.	In Medical Emergency Only, subject to Standard Exclusions.	In Medical Emergency Only, subject to Standard Exclusions.
PARENT ACCOMMODATION	Maximum AED 100 per day at Network Providers	Maximum AED 100 per day at Network Providers	Maximum AED 100 per day at network providers	Maximum AED 150 per day	Maximum AED 300 per day	Maximum AED 500 per day
PHYSICIAN CONSULTATION UAE Within Network UAE Outside Network Outside UAE but within territory of coverage OUTPATIENT DEDUCTIBLE (Not applicable for follow up within 7 days)	100% AED 0 Nil AED 20 AED 10 Additional for Specialist consultation	100% AED 0 Nil AED 20 / AED 30	100% AED 0 Nil Nil / AED 30 / AED 50	100% 80% as incurred 100% Network; 80% Non-Network Nil / AED 30 / AED 50	100% 80% as incurred 100% Network; 80% Non-Network Nil / AED 50	100% 80% as incurred 100% Network; 80% Non-Network Nil / AED 50
DIAGNOSTICS & LABORATORY UAE Within Network UAE Outside Network Outside UAE but within territory of coverage DEDUCTIBLE	MRI, CT Scan and endoscopies with pre-authorization 100% AED 0 Nil AED 10 For X rays and AED 10 for Laboratory	MRI, CT Scan and endoscopies with pre-authorization 100% AED 0 Nil	MRI, CT Scan and endoscopies with pre-authorization only 100% AED 0 Nil	MRI, CT Scan and endoscopies with pre-authorization only 100% 80% as incurred 80% non-Network, 100% within Network Nil	MRI, CT Scan and endoscopies with pre-authorization only 100% 80% as incurred 80% non-Network, 100% within Network Nil	MRI, CT Scan and endoscopies with pre-authorization only 100% 80% as incurred 80% non-Network, 100% within Network Nil
PHARMACEUTICALS UAE within Network UAE outside Network Outside UAE but within territory of coverage Long term medication over 30 days with pre-authorization only	70%(AED 1500 annual limit) AED 0 Nil Prescription drug above AED 500 with Pre-authorization only.	80% (Max out of pocket limit AED 200 per prescription) AED 0 Nil	80% (Max out of pocket AED 100) AED 0 Nil	100% 80% as incurred 100% Network; 80% Non-Network	100% 80% as incurred 100% Network; 80% Non-Network	100% 80% as incurred 100% Network; 80% Non-Network
PHYSIOTHERAPY (with pre-authorization) UAE within Network UAE outside Network Outside UAE but within territory of coverage	100% AED 0 Nil	100% AED 0 Nil	100% AED 0 Nil	100% 80% as incurred 100% Network; 80% Non-Network	100% 80% as incurred 100% Network; 80% Non-Network	100% 80% as incurred 100% Network; 80% Non-Network
Emergency Treatment Outside UAE during Business Trips and Holidays	Nil	100% (Life Threatening Emergency Cover as per Territorial limit) Exception for Inpatient and Outpatient Maternity Treatment: 80%	100% (as per Territorial limit) Exception for Inpatient and Outpatient Maternity Treatment: 80%	100% (as per Territorial limit) Exception for Inpatient and Outpatient Maternity Treatment at non-Network Provider: 80%	100% (as per Territorial limit) Exception for Inpatient and Outpatient Maternity Treatment at non-Network Provider: 80%	100% Cover Worldwide Exception for Inpatient and Outpatient Maternity Treatment at non-Network Provider: 80%
REPATRIATION	Nil	AED 7,500	AED 7,500	AED 10,000	AED 10,000	AED 12,500
MATERNITY: (inpatient with pre-authorization only) UAE within Network UAE outside Network Inpatient Maternity Outside UAE (within territory of coverage)	100% AED 0 Nil Maternity In Patient Deductible AED 500 for Delivery	100% subject to an annual limit of AED 7500 PPPY AED 0 Nil (180 days of waiting period is applicable)	100% AED 0 Maximum Limit AED 8000 (including complications) AED 8,000 - Caesarian Section / Complications AED 4,000 - Normal vaginal delivery; AED 2,500 - Legal abortions	100% 80% as incurred Maximum Limit AED 10,000 (including complications)	100% 80% as incurred Maximum Limit AED 10,000 (including complications)	100% 80% as incurred Maximum Limit AED 15,000 (including complications)
DENTAL (80% with pre-authorization only) Limit (individual & Small grp / Standard grp) Covered Services	Nil	Optional AED 1,500 per person per year a) X-rays. b) Extractions. c) Amalgam / Composite Fillings. d) Root Canal Treatments. e) Prescribed Drugs for the above mentioned (a,b,c and d) covered dental services.	Optional AED 1,500 for groups < 10employees / AED 2,500 for standard groups per person per year a) X-rays. b) Extractions. c) Amalgam / Composite Fillings. d) Root Canal Treatments. e) Prescribed Drugs for the above mentioned (a,b,c and d) covered dental services.	Optional AED 1,500 for groups < 10employees / AED 3,500 for standard groups per person per year a) X-rays. b) Extractions. c) Amalgam / Composite Fillings. d) Root Canal Treatments. e) Prescribed Drugs for the above mentioned (a,b,c and d) covered dental services.	Optional AED 3,500 per person per year a) X-rays. b) Extractions. c) Amalgam / Composite Fillings. d) Root Canal Treatments. e) Prescribed Drugs for the above mentioned (a,b,c and d) covered dental services.	Optional AED 5000 per person per year a) X-rays. b) Extractions. c) Amalgam / Composite Fillings. d) Root Canal Treatments. e) Prescribed Drugs for the above mentioned (a,b,c and d) covered dental services.
Optical Services	Nil	Nil	Nil	Nil	Nil	Nil
OTHER SERVICES	Nil	Nil	Nil	Global Emergency Assistance Service provided by Assist America	Global Emergency Assistance Service provided by Assist America Second Opinion Service provided by Best Doctors	Global Emergency Assistance Service provided by Assist America Second Opinion Service provided by Best Doctors