

# Comparing Business Health Plans



This is intended as a summary comparison of the available benefits.

Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans Product Overview document. Please contact us for a copy.

**From 1 June 2024**  
**[sukoonglobalhealth.com](https://sukoonglobalhealth.com)**

Sukoon Insurance PJSC is the insurer and local administrator in the UAE. Plans are internationally administered by Bupa Global.

# Built for business, designed for individuals

Sukoon Insurance PJSC (“Sukoon”) have collaborated with Bupa Global to bring you Business Health Plans that are designed to address business needs in the UAE and provide the security of DHA compliant plans.

Our health plans are designed for those wanting one of the highest level of cover as well as access to healthcare facilities anywhere in the world, at home or away.

As a business, people are your greatest asset, so it makes sense to invest in their health and wellbeing and help protect them wherever business takes them.

Going further for your employees is a very attractive benefit for candidates, and doing so could make a positive difference to your business. Offering our health plans to your employees can:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

From key people whose sickness could affect operations, to those who travel frequently, our range of premium health plans suit the size of any business and individuals’ needs.

When you need to be sure and you insist on one of the best, our world class Business Health Plans are the ideal healthcare partner for your business.



# World class Business Health Plans

With our tiered Business Health Plans, we are offering more than just health insurance. As well as benefits with high limits to help make sure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Business Health Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



## Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone at any time of the day or night you can be sure that whenever you or your employees need us, you will be understood.



## Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



## Growing with your business

It's good to know that if your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.



## A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



## Healthline

Our telephone Healthline staff are on-hand by telephone at any time of the day or night to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and could arrange an appointment on your behalf. They could also advise you on how to manage an existing condition while you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



## Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with a network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 1.9 million providers (and over 44,000 without U.S. cover).



## Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to their membership card and insurance documents. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.



## Our Business Health Plans

Our Business Health Plans are tiered by clear trade-up benefits, making it really easy for businesses to find the right health plan for their employees and if required, their dependants.

Across all of our world class Business Health Plans we deliver the exceptional high levels of service we are renowned for. Our range of benefits include:

- In-patient and out-patient care
- Evacuation - so if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner), when medically necessary
- Repatriation
- Treatment for cancer and other serious illnesses
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. For example, you might want to:

- Include dependants
- Choose the appropriate geographical coverage (Regional Middle East, Worldwide excluding U.S or Worldwide including U.S)
- Add co-insurance options for out-patient care - to help stay in control of cost
- Add dental and optical care
- Choose the appropriate network cover for your employees in the UAE

**We understand you're busy. So we've designed our range of health plans to make giving each of your employees the right level of cover as easy as can be.**

# Our wellbeing solutions

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

## Bupa LifeWorks

Our global Employee Support Programme, provided by TELUS Health, provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing.

The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

## Supporting mental health

We believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-case mental health treatment are the same as for physical health treatment.

## Global access in your hands

The Global Virtual Care service, available via the MembersWorld app, provides your employees with access to a global network of doctors, offering medical advice and consultations, plus same day virtual appointments – available at any time of day or night.

## Second medical opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to a second medical opinion from leading international specialist doctors. Available to all customers looking for reassurance and confidence in their medical diagnosis.

## Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive guidance on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.



# Business health plans comparison table

The main 'Table of Benefits' below shows all the benefits and limits that are applicable for your treatment inside the UAE and elsewhere in the world, in accordance with your geographical coverage. The membership can only be purchased in USD, GBP and EUR but AED limits have been added in accordance with Dubai Health Authority (DHA) law. These have been pegged against USD at an exchange rate of AED 3.6725 to USD 1 and rounded up to the nearest dirham.

Please note: This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found in the Product Overview document. Please ask your sales adviser for further information.

Benefit	Select	Premier	Elite	Ultimate
Overall annual maximum All benefits in this table, even those paid in full will contribute to the overall annual policy maximum limit	USD 1,000,000 (AED 3,672,500), GBP 750,000, EUR 900,000 each membership year	USD 4,700,000 (AED 17,260,750), GBP 3,500,000, EUR 4,200,000 each membership year	USD 13,400,000 (AED 49,211,500), GBP 10,000,000, EUR 12,000,000 each membership year	Unlimited
Geographical cover	Regional Middle East countries <sup>1</sup> or Worldwide excluding U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875), GBP 110,000, EUR 130,000 per person per year monetary limit on Regional Middle East plan	Regional Middle East countries <sup>1</sup> or Worldwide excluding U.S. or Worldwide including U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875), GBP 110,000, EUR 130,000 per person per year monetary limit on Regional Middle East plan	Regional Middle East countries <sup>1</sup> or Worldwide excluding U.S. or Worldwide including U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875), GBP 110,000, EUR 130,000 per person per year monetary limit on Regional Middle East plan	Worldwide including U.S.
Available networks in the UAE <sup>2</sup>	Optional: Signature Network + Medcare Group <sup>3</sup> or Premium network	Optional: Signature Network + Medcare Group <sup>3</sup> or Premium network	Optional: Signature Network + Medcare Group <sup>3</sup> or Premium network	Premium network only

<sup>1</sup>Regional Middle East countries: Afghanistan, Algeria, American Samoa, Angola, Bahrain, Bangladesh, Benin, Bhutan, Botswana, Burkina Faso, Burundi, Cabo Verde, Cambodia, Cameroon, Central African Republic, Chad, China, Comoros, Democratic Republic of Congo, Republic of Congo, Cote d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Fiji, Gabon, Gambia, Ghana, Guinea, Guinea Bissau, India, Indonesia, Iraq, Jordan, Kenya, Kiribati, Republic of Korea, Kuwait, Lao PDR, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Malaysia, Maldives, Mali, Marshall Islands, Mauritania, Mauritius, Micronesia, Mongolia, Morocco, Mozambique, Myanmar, Namibia, Nepal, Niger, Nigeria, Oman, Pakistan, Palau, Papua New Guinea, Philippines, Qatar, Rwanda, Samoa, Sao Tome and Principe, Kingdom of Saudi Arabia, Senegal, Seychelles, Sierra Leone, Solomon Islands, Somalia, South Africa, Sri Lanka, Swaziland, Tanzania, Thailand, Timor-Leste, Togo, Tonga, Tunisia, Turkey, Tuvalu, Uganda, United Arab Emirates, Vanuatu, Vietnam, West Bank and Gaza, Republic of Yemen, Zambia, Zimbabwe..

<sup>2</sup>To view a summary of hospitals, visit Facilities Finder at [sukoon.com/bupaglobal/facilityfinder](http://sukoon.com/bupaglobal/facilityfinder) or contact us for more information.

<sup>3</sup>Signature network + Medcare Group includes over 3,000 providers and the Premium network includes over 3,200 providers in the UAE. On Business Select, claims for treatment outside of your purchased level of Sukoon network will not be paid.

Sukoon shall not provide cover or be liable to pay any claim where this would expose Sukoon and/or Bupa Global (acting as Sukoon's international administrator) to any sanction, prohibition or restriction under United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, United Arab Emirates and/ or all other jurisdictions where Sukoon and/or Bupa Global transacts its business and/or where Sukoon is not licensed/restricted/prohibited by law to provide insurance.

Benefit	Select	Premier	Elite	Ultimate
Signature Network + Medicare Group <sup>3</sup>	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants'            fees for consultations            and prescribed medicines            or            optional 80% paid (20%            co-insurance up to AED 50)            for out-patient consultants'            fees for consultations only</p>	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants'            fees for consultations            and prescribed medicines            or            optional 80% paid (20%            co-insurance up to AED 50)            for out-patient consultants'            fees for consultations only</p>	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants'            fees for consultations            and prescribed medicines</p>	Not covered
Premium network	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants'            fees for consultations            and prescribed medicines            or            optional 80% paid (20%            co-insurance up to AED 50)            for out-patient consultants'            fees for consultations only</p>	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants' fees            for consultations and            prescribed medicines            or            optional 80% paid            (20% co-insurance up to AED 50)            for out-patient consultants'            fees for consultations only</p>	<p><b>Applicable co-insurances:</b>            In-patient -            100% paid (nil coinsurance)            Out-patient -            100% paid (nil coinsurance)            or            optional 80% paid            (20% Co-insurance up to AED 100)            for out-patient consultants'            fees for consultations and            prescribed medicines</p>	In-patient and Out-patient - 100% paid (nil coinsurance)

Benefit	Select	Premier	Elite	Ultimate
Outside of your purchased level of Sukoon network	<p><b>Applicable coinsurances:</b></p> <p>Signature Network + Medcare Group<sup>3</sup>: In-patient and out-patient - 60% paid (mandatory 40% coinsurance, no AED cap applies)</p> <p><b>Premium Network:</b></p> <p>optional in-patient and out-patient 80% paid (mandatory 20% coinsurance, no AED cap applies)</p> <p>or</p> <p>optional in-patient and out-patient 60% paid (mandatory 40% coinsurance, no AED cap applies)</p>	<p><b>Applicable coinsurances:</b></p> <p>Signature Network + Medcare Group<sup>3</sup>: In-patient and out-patient - 80% paid (mandatory 20% coinsurance, no AED cap applies)</p> <p><b>Premium Network:</b></p> <p>optional in-patient and out-patient - 100% (nil co-insurance)</p> <p>or</p> <p>optional in-patient and out-patient - 80% paid (mandatory 20% co-insurance, no AED cap applies)</p>	<p><b>Applicable coinsurances:</b></p> <p>Signature Network + Medcare Group<sup>3</sup>: In-patient and Out-patient - 80% paid (mandatory 20% co-insurance)</p> <p><b>Premium Network:</b></p> <p>In-patient and Out-patient - 80% paid (mandatory 20% coinsurance, no AED cap applies)</p>	<p><b>Applicable coinsurances:</b></p> <p>In-patient and Out-patient - 100% paid (nil coinsurance)</p>
Outside the UAE	<p>Claiming rules and co-insurance outside the UAE</p> <p>In-patient - 100% paid</p> <p>Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil coinsurance)</p>	<p>Claiming rules and co-insurance outside the UAE</p> <p>In-patient - 100% paid</p> <p>Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil coinsurance)</p>	<p>Claiming rules and co-insurance outside the UAE</p> <p>In-patient - 100% paid</p> <p>Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil coinsurance)</p>	<p>Claiming rules and co-insurance outside the UAE</p> <p>In-patient - 100% paid</p> <p>Out-patient - 100% paid (nil co-insurance)</p>
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Consultants' fees for consultations	Paid in full	Paid in full	Paid in full	Paid in full
Costs for treatment by a family doctor	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, X-rays and diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Paid in full up to 10 visits each membership year	Paid in full up to 20 visits each membership year	Paid in full up to 30 visits each membership year	Paid in full up to 50 visits each membership year
Homeopaths and ayurvedic physicians	We pay up to USD 680 (AED 2,500), GBP 520, EUR 615 each membership year	We pay up to USD 1,360 (AED 5,000), GBP 1,040, EUR 1,230 each membership year	We pay up to USD 2,040 (AED 7,500), GBP 1,560, EUR 1,845 each membership year	We pay up to USD 3,400 (AED 12,500), GBP 2,600, EUR 3,075 each membership year
Physiotherapy treatment services	Paid in full up to 15 visits each membership year	Paid in full up to 30 visits each membership year	Paid in full up to 50 visits each membership year	Paid in full up to 60 visits each membership year



Benefit	Select	Premier	Elite	Ultimate
Prescribed medicines	<b>Option 1:</b> We pay up to USD 20,000 (AED 73,450), GBP 15,000, EUR 17,800 each membership year or <b>Option 2:</b> We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year or <b>Option 3:</b> We pay up to USD 2,000 (AED 7,345), GBP 1,500, EUR 1,800 each membership year	Paid in full	Paid in full	Paid in full
Durable medical equipment	Not covered	We pay up to GBP 2,950 USD 5,000 (AED 18,300) or EUR 3,700 each membership year	We pay up to GBP 2,950 USD 5,000 (AED 18,300) or EUR 3,700 each membership year	We pay up to GBP 2,950 USD 5,000 (AED 18,300) or EUR 3,700 each membership year
Preventive services				
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	We pay up to USD 500 (AED 1,837), GBP 380, EUR 450 each membership year	We pay up to USD 1,000 (AED 3,673), GBP 750, EUR 900 each membership year	We pay up to USD 2,000 (AED 7,345), GBP 1,500, EUR 1,800 each membership year	We pay up to USD 7,800 (AED 28,646), GBP 5,900, EUR 7,000 each membership year
Full Health Screening	Not covered			
Vaccinations - from 7 years onwards	We pay up to USD 170 (AED 625), GBP 130, EUR 150 each membership year	We pay up to USD 300 (AED 1,102), GBP 230, EUR 270 each membership year	We pay up to USD 1,000 (AED 3,673), GBP 750, EUR 900 each membership year	Paid in full
Influenza Vaccine	1 vaccine each policy year	1 vaccine each policy year	1 vaccine each policy year	1 vaccine each policy year
Diabetes screening	Paid in full	Paid in full	Paid in full	Paid in full
Young childcare - up to and including age 6 years	Paid in full	Paid in full	Paid in full	Paid in full
In-patient and day-case treatment				
Hospital accommodation	Paid in full - standard private room	Paid in full - Standard private room	Paid in full - Standard private room	Paid in full - Standard suite
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full
Physicians' fees	Paid in full	Paid in full	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	Select	Premier	Elite	Ultimate
Prosthetic implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation for a person accompanying an insured child up to 18 years of age	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation of an accompanying person in the same room in cases of critical conditions and at the recommendation of an attending physician	We pay up to USD 55 (AED 202), GBP 40, EUR 50 maximum benefit each night	We pay up to USD 55 (AED 202), GBP 40, EUR 50 maximum benefit each night	We pay up to USD 136 (AED 500), GBP 100, EUR 120 maximum benefit each night	We pay up to USD 136 (AED 500), GBP 100, EUR 120 maximum benefit each night
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (after two years' membership)	Paid in full	Paid in full	Paid in full	Paid in full
Further benefits				
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Bupa LifeWorks, your Global Employee Assistance Programme	Included	Included	Included	Included
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full
Chronic conditions requiring haemodialysis or peritoneal dialysis, and related test/treatment or procedure	Paid in full	Paid in full	Paid in full	Paid in full
Congenital and hereditary conditions	We pay up to USD 84,000 (AED 308,490), GBP 63,000, EUR 75,000 maximum benefit for the whole of your lifetime	We pay up to USD 116,300 (AED 427,112), GBP 87,000, EUR 104,000 maximum benefit for the whole of your lifetime	We pay up to USD 155,000 (AED 569,238), GBP 117,000, EUR 139,000 maximum benefit for the whole of your lifetime	We pay up to USD 193,800 (AED 711,731), GBP 146,000, EUR 173,500 maximum benefit for the whole of your lifetime
Diagnostic tests and treatment services for dental and gums for emergency dental treatment only inside the UAE  Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full
Emergency medical services inside the UAE  Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full
Genetic Cancer Screening	Not covered	Not covered	Not covered	Paid in full

<b>Benefit</b>	<b>Select</b>	<b>Premier</b>	<b>Elite</b>	<b>Ultimate</b>
Healthcare services for senile dementia and Alzheimer's disease	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit
Healthline services	Included	Included	Included	Included
Hearing aids, vision aids, and vision correction by surgeries, and laser for emergency medical conditions only inside the UAE  Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full	Inside the UAE: Paid in full
Hepatitis and associated complications inside the UAE  Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: Paid in full for Hepatitis	Inside the UAE: Paid in full for Hepatitis	Inside the UAE: Paid in full for Hepatitis	Inside the UAE: Paid in full for Hepatitis
HIV / AIDS drug therapy including ART	We pay up to USD 40,850 (AED 150,000), GBP 31,100, EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000), GBP 31,100, EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000), GBP 31,100, EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000), GBP 31,100, EUR 36,750 per membership year
Home nursing after in-patient treatment	We pay up to USD 200 (AED 735), GBP 150, EUR 180 per day up to a maximum of 10 days each membership year	We pay up to USD 200 (AED 735), GBP 150, EUR 180 per day up to a maximum of 20 days each membership year	We pay up to USD 200 (AED 735), GBP 150, EUR 180 per day up to a maximum of 30 days each membership year	We pay up to USD 200 (AED 735), GBP 150, EUR 180 per day up to a maximum of 30 days each membership year
Hospice and palliative care	We pay up to USD 41,000 (AED 150,573), GBP 31,000, EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573), GBP 31,000, EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573), GBP 31,000, EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573), GBP 31,000, EUR 37,000 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to USD 150 (AED 551), GBP 110, EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551), GBP 110, EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551), GBP 110, EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551), GBP 110, EUR 130 per night up to 20 nights each membership year
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	We pay a maximum benefit of USD 3,300 (AED 12,120), GBP 2,500, EUR 3,000 per membership year	We pay a maximum benefit of USD 4,700 (AED 17,261), GBP 3,500, EUR 4,200 per membership year	We pay a maximum benefit of USD 6,200 (AED 22,770), GBP 4,700, EUR 5,500 per membership year	Paid in full
Rehabilitation	We pay in full for up to 20 days of treatment (which may be in-patient treatment or day-case treatment) each membership year	We pay in full for up to 45 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	We pay in full for up to 60 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	We pay in full for up to 90 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year
Rehabilitation in a health resort	Not covered	Not covered	Not covered	We pay in full for up to 30 days each membership year following serious illness

Benefit	Select	Premier	Elite	Ultimate
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Mental health conditions				
In-patient / day-case treatment	Paid in full	Paid in full	Paid in full	Paid in full
Out-patient treatment	We pay up to USD 8,500, (AED 31,217), GBP 6,400, EUR 7,600 each membership year	We pay up to USD 8,500, (AED 31,217), GBP 6,400, EUR 7,600 each membership year	Paid in full	Paid in full
Maternity and childbirth cover				
Maternity and childbirth cover	<p><b>Option 1:</b>  Maternity and childbirth:  We pay up to USD 2,725 (AED 10,000), GBP 2,000, EUR 2,400 per delivery  Childbirth at home (where permitted) or birthing centre:  We pay up to USD 2,725 (AED 10,000), GBP 2,000, EUR 2,400 per delivery  Medically essential Caesarean section:  We pay up to USD 2,890 (AED 10,614), GBP 2,200, EUR 2,600 each membership year  Complications of maternity and childbirth: Paid in full or</p> <p><b>Option 2:</b>  Maternity and childbirth:  We pay up to USD 6,000 (AED 22,040), GBP 4,500, EUR 5,400 per delivery  Childbirth at home (where permitted) or birthing centre:  We pay up to USD 2,725 (AED 10,000), GBP 2,000, EUR 2,400 per delivery  Medically essential Caesarean section:  We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year  Complications of maternity and childbirth: Paid in full</p>	<p><b>Option 1:</b>  Maternity and childbirth:  We pay up to USD 8,500 (AED 31,217), GBP 6,400, EUR 7,600 per delivery  Childbirth at home (where permitted) or birthing centre:  We pay up to USD 2,725 (AED 10,000), GBP 2,000, EUR 2,400 per delivery  Medically essential Caesarean section:  We pay up to USD 25,500 (AED 93,649), GBP 19,000, EUR 23,000 each membership year  Complications of maternity and childbirth: Paid in full or</p> <p><b>Option 2:</b>  Maternity and childbirth: Paid in full  Childbirth at home (where permitted) or birthing centre:  We pay up to USD 2,725 (AED 10,000), GBP 2,000, EUR 2,400 per delivery  Medically essential Caesarean section: Paid in full  Complications of maternity and childbirth: Paid in full</p>	Maternity and childbirth: Paid in full Childbirth at home or birthing centre: Paid in full Medically essential Caesarean section: Paid in full Complications of maternity and childbirth: Paid in full	Maternity and childbirth: Paid in full Childbirth at home or birthing centre: Paid in full Medically essential Caesarean section: Paid in full Complications of maternity and childbirth: Paid in full

Benefit	Select	Premier	Elite	Ultimate
Out-patient ante-natal services	Paid in full	Paid in full	Paid in full	Paid in full
Neonatal / Newborn cover	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth
Transportation/Travel				
Evacuation	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered	Paid in full
Local air ambulance	We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725), GBP 7,500, EUR 8,900 each membership year
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to USD 1,600 (AED 5,876), GBP 1,200, EUR 1,400, per trip Visit living allowance: We pay up to USD 160 (AED 588), GBP 120, EUR 140 per day for a maximum of 10 days each trip	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Paid in full
Living allowance	We pay up to USD 63 (AED 232), GBP 47, EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232), GBP 47, EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232), GBP 47, EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232), GBP 47, EUR 56 per day for up to 10 days per membership year
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full
Ground transportation services for medical emergency conditions inside the UAE by an authorised party	Paid in full	Paid in full	Paid in full	Paid in full

Optional benefits	Select	Premier	Elite	Ultimate
Dental / Optical treatment <sup>4</sup>				
Dental treatment	Optional cover, if purchased We pay up to USD 840 (AED 3,085), GBP 630, EUR 750 maximum benefit each membership year	Optional cover, if purchased <b>Option 1:</b> We pay up to USD 1,000 (AED 3,675), GBP 750, EUR 900 maximum benefit each membership year or <b>Option 2:</b> We pay up to USD 2,000 (AED 7,343), GBP 1,500, EUR 1,800 maximum benefit each membership year or Option 3: We pay up to USD 4,100 (AED 15,058), GBP 3,100, EUR 3,700 maximum benefit each membership year	Optional cover, if purchased We pay up to USD 4,100 (AED 15,058), GBP 3,100, EUR 3,700 maximum benefit each membership year	Included We pay up to USD 7,250 (AED 26,626), GBP 5,850, EUR 6,950 maximum benefit each membership year
Dental co-insurance	<ul style="list-style-type: none"> <li>o 100% of preventive treatment</li> <li>o 80% of routine treatment</li> <li>o 50% of major restorative</li> <li>o 50% of orthodontic treatment (up to the age of 19 years)</li> </ul>	<b>Option 1:</b> <ul style="list-style-type: none"> <li>o 100% of all covered treatment paid to displayed limit</li> </ul> or <b>Option 2:</b> <ul style="list-style-type: none"> <li>o 100% of preventive treatment</li> <li>o 80% of routine treatment</li> <li>o 50% of major restorative</li> <li>o 50% of orthodontic treatment (up to the age of 19 years)</li> </ul>	<ul style="list-style-type: none"> <li>o 100% of preventive treatment</li> <li>o 100% of routine treatment</li> <li>o 50% of major restorative</li> <li>o 50% of orthodontic treatment (up to the age of 19 years)</li> </ul>	<ul style="list-style-type: none"> <li>o 100% of preventive treatment</li> <li>o 100% of routine treatment</li> <li>o 50% of major restorative</li> <li>o 50% of orthodontic treatment (up to the age of 19 years)</li> </ul>
Optical treatment	Optional cover, if purchased We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year	Optional cover, if purchased We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year	Optional cover, if purchased We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year	Included We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year
Optical co-insurance	<b>Option 1:</b> 75% of eligible costs or <b>Option 2:</b> 80% of eligible costs	<b>Option 1:</b> 75% of eligible costs or <b>Option 2:</b> 80% of eligible costs or <b>Option 3:</b> 100% of eligible costs	75% of eligible costs	75% of eligible costs
Refractive eye surgery	Not covered	Not covered	Not covered	We pay for one surgery per eye for the whole of your lifetime

Optional benefits	Select	Premier	Elite	Ultimate
U.S. cover				
U.S. cover	Not covered	Optional cover, if purchased 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised	Optional cover, if purchased 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised	Included 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised

<sup>4</sup>On Business Select, Premier and Elite, the dental and optical benefits can only be purchased together as a single module.

This healthcare plan is an 'enhanced' plan which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No.11 of 2013)'. In addition to the benefits detailed in the 'Table of Benefits' above, the following benefits are also covered under this health plan:

- Chronic conditions – any treatment for a disease, illness or injury which has a characteristic of chronic condition is covered. These will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit. Please refer to the description of Chronic conditions in the Glossary section of the Product Overview document.
- Pre-existing conditions – any treatment for a pre-existing condition, related symptom, or any condition that results from or is related to a pre-existing condition is covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit.
- Injuries resulting from road traffic accidents – treatment for injuries from road traffic accidents are covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit.
- Healthcare services for work-related illnesses and injuries – treatment for illnesses and injuries resulting from work-related activities are covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit.
- Injuries resulting from sports activities – treatment for illnesses and injuries resulting from sports activities that are not classified as hazardous activities. Please refer to the 'Hazardous activities' exclusion.
- Temporomandibular joint (TMJ) disorders - this will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit, inside the UAE only.

#### BUSINESS HEALTH PLAN EXCLUSIONS

Full details of exclusions for each health plan can be found in the Business Health Plans Product Overview document. Please contact us for a copy.

**Applies across all Business Health Plans:** Administration / registration fees; Advance payments / deposits; Alternative therapies; Antenatal classes; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/gum disease; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Gender issues; Genetic testing; Growth Hormone Therapy; Hair Loss; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Health related services which do not seek to improve or which do not result in a change in the medical condition of the patient; Healthcare services for adjustment of spinal subluxation; Healthcare services, which are not medically necessary; Infertility treatment; In-patient treatment received without pre-authorisation; Infertility treatment; Mechanical or animal donor organs; Multiple consultations with consultants inside the UAE; Natural disasters; Non-medical treatments and supplies; Obesity and weight management; Patient treatment supplies; Personal comfort and convenience items; Personality disorders; Physical aids and devices; Professional sports activities; Reconstructive or remedial surgery; Sexual problems/gender issues; Sleep disorders; Smoking cessation programmes; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders (outside the UAE); Travel costs for treatment; Unrecognised medical practitioner, hospital or healthcare facility.

**Additional exclusions for Business Elite Health Plan:** Dental treatment/gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

**Additional exclusions for Business Premier Health Plan:** Dental treatment/gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

**Additional exclusions for Business Select Health Plan:** Dental treatment/gum disease (unless optional module purchased); U.S. treatment.

