

ABU DHABI PLAN DETAILS

PLAN NAME	ABU DHABI
Eligible	Eligible for Expats with a monthly total salary package of AED 5,000 or AED 4,000 + Accommodation
Annual Benefit Limit per person	AED 250,000
Territorial Limit	Emirate of Abu Dhabi UAE outside Abu Dhabi: (life-threatening) <u>Emergency Cover</u>
<u>Network</u> (allowing free access at designated <u>Providers</u>)	Closed Provider Network in Abu Dhabi with HAAD Providers (Hospitals and PHCs) and selected private PHCs
Pre-existing <u>conditions</u>	Covered with a 6 months waiting period. The waiting period applies to Inpatient treatment only. Applicable to the following medical conditions: <ul style="list-style-type: none"> • 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 <u>Network Providers</u> AED 0 at Non- <u>Network Providers</u>
Consultants, Surgeons & Anesthetists Fees, etc.	100% at <u>Network Providers</u> AED 0 at Non- <u>Network Providers</u>
Ambulance (life-threatening <u>emergency</u> only)	100%
Parent Accommodation for accompanying an <u>Insured</u> Child under 10 years of age	Maximum AED 100 per day at <u>Network Providers</u>
Companion Accommodation for Critical Illness	Maximum AED 100 per day

Outpatient Treatment

<u>Physician</u> Consultation	100% at <u>Network Providers</u> AED 0 at Non- <u>Network Providers</u> Deductible AED 20 per <u>physician</u> consultation; additional (not applicable for follow-up within 7 days) Access to outpatient specialists in hospitals only upon
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	<u>referral</u> 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 <u>Network Providers</u> MRI, CT and endoscopies with <u>pre-authorization</u> only Deductible AED.10 for lab tests and AED. 10 for X-rays AED 0 at <u>Non-Network Providers</u>
Pharmaceuticals	70% at <u>Network Providers</u> (equals a <u>co-insurance</u> of 30%) AED 0 at <u>Non-Network Providers</u> Annual limit of AED 1,500 <u>Prescription</u> Drugs above AED 500 with preauthorization only
Physiotherapy	100% at <u>Network Providers</u> with <u>pre-authorization</u> AED 0 at <u>Non-Network Providers</u>
<u>Emergency</u> Treatment outside UAE during Business Trips and Holidays	AED 0
Repatriation of Mortal Remains to the Country of Domicile up to maximum policy limit	AED 0

Maternity
All in-patient Maternity Treatment is subject to pre-approval

Inpatient maternity	100% at <u>Network Providers</u> AED 0 <u>Non-Network Providers</u> Deductible AED 500 for delivery
Outpatient maternity	100% at <u>Network Providers</u> AED 0 <u>Non-Network Providers</u> Deductible AED 20 per <u>physician</u> consultation (not applicable for follow-up within 7 days) Access to outpatient specialists in hospitals only upon <u>referral</u> and with additional deductible of AED 10 (not applicable for follow-up within 7 days)

Cost of DAMAN INSURANCE – ABU DHABI PLAN is AED 600/- per year (plan details are on pages 1 & 2).

REGIONAL PLAN DETAILS

PLAN NAME	REGIONAL
Annual Benefit Limit per person	AED 1,000,000 (for groups of more than 10 employees) AED 500,000 (for individuals & groups of up to 10 employees)
Territorial Limit Please note: 1) Coverage outside UAE is limited to 90 days per treatment 2) A single holiday- or business trip may not exceed 90 days	Worldwide excluding USA, Canada, & Europe Life-threatening Emergency Cover worldwide
<u>Network</u> (allowing free access at designated Providers)	In & Out-patient: UAE (Daman respective Network), GCC and Jordan In Patient Only: Daman <u>Network</u> within territory
Pre-existing <u>conditions</u>	Fully Covered for groups > 10 employees; Groups less than 10 employees are subject to Individual Underwriting and a 180 days waiting period for the maternity benefit.

Inpatient & Day Treatment (up to the relevant Annual Benefit Limit per person per policy year with pre-approval only)

Accommodation Type	Private Room (First Class)
Hospital Accommodation & Services	100% at <u>Network Providers</u> 80% at Non- <u>Network Providers</u> (equals a <u>Co-Insurance</u> of 20%)
Consultants, Surgeons & Anesthetists Fees, etc.	100% at <u>Network Providers</u> 80% at Non- <u>Network Providers</u> (equals a <u>Co-Insurance</u> of 20%)
Nursing Home	AED 0
Ambulance (life-threatening <u>emergency</u> only)	100%
Parent Accommodation for accompanying an <u>Insured</u> Child under 10 years of age	Maximum AED 150 per day
Companion Accommodation for Critical Illness	Maximum AED 150 per day

Outpatient Treatment

<u>physician</u> Consultation Deductible <u>optional</u> AED 50/30/0	100% at <u>Network Providers</u> 80% at Non- <u>Network Providers</u> (equals a <u>Co-insurance</u> of 20%) Deductible AED 50/30/0 per consultation (not applicable for follow up within 7 days)
Diagnostics (X-ray, MRI, CT-scan, ultra sound, etc.), Laboratory	100% at <u>Network Providers</u> 80% at Non- <u>Network Providers</u> (equals a <u>Co-insurance</u> of 20%) MRI, CT and endoscopies with <u>pre-authorization</u> only
Pharmaceuticals	100% at <u>Network Providers</u>

	80% at <u>Non-Network Providers</u> (equals a Co-insurance of 20%) Long term medication above 60 days with pre-authorization only
Physiotherapy (with <u>pre-authorization</u> only)	100% at <u>Network Providers</u> 80% at <u>Non-Network Providers</u> (equals a <u>Co-insurance</u> of 20%)
<u>Emergency</u> Treatment according to territorial limit	100% (life-threatening) <u>Emergency</u> Cover Worldwide Exception for inpatient and outpatient maternity treatment at non- <u>Network provider</u> 80% (life-threatening) <u>Emergency</u> Cover Worldwide
Any Treatment Outside Territory of <u>Coverage</u>	AED 0
Repatriation of Mortal Remains to the Country of Origin	AED 10,000 per policy year

Maternity
All in-patient Maternity Treatment is subject to pre-approval

Inpatient maternity	100% at <u>Network Providers</u> in UAE 80% at <u>Non-Network Providers</u> (equals a <u>Co-Insurance</u> of 20%) Maximum annual limit per person out of UAE: AED 10,000
Outpatient maternity Deductible AED 50/30/0	100% at <u>Network Providers</u> 80% at <u>Non-Network Providers</u> (equals a <u>Co-Insurance</u> of 20%) Deductible AED 50/30/0 per consultation (not applicable for follow up within 7 days)
Dental (<u>Optional</u>)	80% with <u>pre-authorization</u> only (equals a <u>Co-Insurance</u> of 20%) Maximum annual limit per person AED 3,500 <u>Covered services</u> are restricted to the following: 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	AED 0
Other Services	International Assistance Service Second Opinion facility through VIP Almeda (DKV)
Annual Screening (applicable for females >35)	Breast cancer screening (in designated Network) For females above 35 years, including a) Clinical Exam b) Mammogram c) Pelvic Sonogram (if medically indicated) and d) CA 15.3 (if medically indicated)

Cost of DAMAN INSURANCE – REGIONAL PLAN is according to the age of the applicant. PSUAD has a special price with Daman (plan details are on pages 3 & 4).

DAMAN PLAN COMPARISON

S.No		Global	International	Regional	UAE	Abu Dhabi
(*1)	Annual Limit	5,000,000	2,500,000	500,000 / 1,000,000	250,000 / 500,000	250,000
	Geographical Cover	Worldwide	Worldwide excluding USA, Canada	Worldwide excluding USA, Canada & Europe	UAE	Abu Dhabi
	Worldwide coverage extent to which something is covered for life threatening emergencies	✓	✓	✓	UAE, Arab Countries & Southeast Asia	UAE
(*2)	Pre-existing Conditions obligation for policyholder	✓	✓	✓	✓	✓
(*3)	Network A group of Health service Provider **	1	1	1	2	3
(*4)	Inpatient accommodation type	Standard Suite	Deluxe	1st class	Shared room	General Ward
	Accommodation for Parent accompanying child under 10 years, AED/day	500	300	150	100	100
(*5a,b)	Physician medical practitioner Consultation	✓	✓	✓	✓	✓
(*6) A	Diagnostics & Laboratory	✓	✓	✓	✓	✓
(*7) A	Pharmaceuticals	✓	✓	✓	80%	70%
(*8) A	Physiotherapy	✓	✓	✓	✓	✓
(*9) A	Maternity	✓	✓	✓	✓	✓
(*10) A	Dental	5000	3,500	1,500 / 3,500	1,500 / 2,500	
	Second Opinion Taking opinion of other surgeon service VIPmed almeda	✓	✓	✓		
	Global emergency A sudden unforeseen crisis assistance service provided by Assist America	✓	✓	✓	–	–
	Repatriation of Mortal Remains	12,500	10,000	10,000	7,500	–

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Annual limit for the UAE and Regional Plans is lower for individual & small groups than the coverage limit for standard groups, the variation is half

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coverage for individual and small groups shall be subject to declarations of known medical conditions at enrollment coverage for standard groups shall commence on member enrollment/policy inception

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network1 for the regional plan excludes SKMC, Tawam Hospital - Abu Dhabi and American Hospital - Dubai

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Global Plan:	100% <u>coverage</u> for inpatient services within <u>network</u> , and 80% <u>coverage</u> for inpatient services outside <u>network</u>
International Plan:	100% <u>coverage</u> for inpatient services within <u>network</u> , and 80% <u>coverage</u> for inpatient services outside <u>network</u>
Regional Plan:	100% <u>coverage</u> for inpatient services within <u>network</u> , and 80% <u>coverage</u> for inpatient services outside <u>network</u>
UAE Plan:	No private room offered, 100% <u>coverage</u> in shared room within <u>network</u> , 0% inpatient services <u>coverage</u> outside <u>network</u> unless it is an <u>emergency</u>
Abu Dhabi Plan:	No private room offered, 100% <u>coverage</u> in general ward within <u>network</u> , 0% inpatient services <u>coverage</u> outside <u>network</u> unless it is an <u>emergency</u>

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5.a

Global Plan:	100% <u>coverage</u> for <u>physician</u> consultation within <u>network</u> , and 80% <u>coverage</u> for <u>physician</u> consultation outside <u>network</u>
International Plan:	100% <u>coverage</u> for <u>physician</u> consultation within <u>network</u> , and 80% <u>coverage</u> for <u>physician</u> consultation outside <u>network</u>
Regional Plan:	100% <u>coverage</u> for <u>physician</u> consultation within <u>network</u> , and 80% <u>coverage</u> for <u>physician</u> consultation outside <u>network</u>
UAE Plan:	No 100% <u>coverage</u> within <u>network</u> , 0% <u>coverage</u> outside <u>network</u>
Abu Dhabi Plan:	100% <u>coverage</u> within <u>network</u> , 0% <u>coverage</u> outside <u>network</u>

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5.b

Global Plan:	Deductible of AED Nil/50 options to choose when purchasing the policy that will change the <u>premium</u> of the policy
International Plan:	Deductible of AED Nil/50 options to choose when purchasing the policy that will change the <u>premium</u> of the policy
Regional Plan:	Deductible of AED Nil/50 options to choose when purchasing the policy that will change the <u>premium</u> of the policy
UAE Plan:	Deductible of AED Nil/50 options to choose when purchasing the policy that will change the <u>premium</u> of the policy
Abu Dhabi Plan:	Deductible of AED 20 to be paid at every <u>physician</u> consultation

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Global Plan:	100% <u>coverage</u> for Diagnostics & Laboratory within <u>network</u> , 80% <u>coverage</u> for Diagnostics & Laboratory outside <u>network</u>
International Plan:	100% <u>coverage</u> for Diagnostics & Laboratory within <u>network</u> , 80% <u>coverage</u> for Diagnostics & Laboratory outside <u>network</u>
Regional Plan:	100% <u>coverage</u> for Diagnostics & Laboratory within <u>network</u> , 80% <u>coverage</u> for Diagnostics & Laboratory outside <u>network</u>
UAE Plan:	100% <u>coverage</u> for Diagnostics & Laboratory within <u>network</u> , 0% <u>coverage</u> for Diagnostics & Laboratory outside <u>network</u>
Abu Dhabi Plan:	100% <u>coverage</u> for Diagnostics & Laboratory within <u>network</u> ; AED 10 Deductible/test, 0% <u>coverage</u> for Diagnostics & Laboratory outside <u>network</u>

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Global Plan:	100% <u>coverage</u> for pharmaceuticals within <u>network</u> , 80% <u>coverage</u> for pharmaceuticals outside <u>network</u>
International Plan:	100% <u>coverage</u> for pharmaceuticals within <u>network</u> , 80% <u>coverage</u> for pharmaceuticals outside <u>network</u>
Regional Plan:	100% <u>coverage</u> for pharmaceuticals within <u>network</u> , 80% <u>coverage</u> for pharmaceuticals outside <u>network</u>
UAE Plan:	80% <u>coverage</u> for pharmaceuticals within <u>network</u> max AED 100 out of pocket, 0% <u>coverage</u> for pharmaceuticals outside <u>network</u>
Abu Dhabi Plan:	70% <u>coverage</u> for pharmaceuticals within <u>network</u> max annual limit AED 1500, 0% <u>coverage</u> for pharmaceuticals outside <u>network</u>

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8A

Global Plan:	100% <u>coverage</u> for physiotherapy within <u>network</u> , 80% <u>coverage</u> for physiotherapy outside <u>network</u>
International Plan:	100% <u>coverage</u> for physiotherapy within <u>network</u> , 80% <u>coverage</u> for physiotherapy outside <u>network</u>
Regional Plan:	100% <u>coverage</u> for physiotherapy within <u>network</u> , 80% <u>coverage</u> for physiotherapy outside <u>network</u>
UAE Plan:	100% <u>coverage</u> for physiotherapy within <u>network</u> , 0% <u>coverage</u> for physiotherapy outside <u>network</u>
Abu Dhabi Plan:	100% <u>coverage</u> for physiotherapy within <u>network</u> , 0% <u>coverage</u> for physiotherapy outside <u>network</u>

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Global Plan:	100% <u>coverage</u> for Maternity within <u>network</u> , 80% <u>coverage</u> for Maternity outside <u>network</u> , <u>coverage</u> outside UAE max. AED 15,000 annually
International Plan:	100% <u>coverage</u> for Maternity within <u>network</u> , 80% <u>coverage</u> for Maternity outside <u>network</u> , <u>coverage</u> outside UAE max AED 10,000 annually
Regional Plan:	100% <u>coverage</u> for Maternity within <u>network</u> , 80% <u>coverage</u> for Maternity outside <u>network</u> , <u>coverage</u> outside UAE max AED 10,000 annually
UAE Plan:	100% <u>coverage</u> for Maternity within <u>network</u> ; outside UAE max AED 4000 normal and AED 8000 Cesarean, 0% <u>coverage</u> for Maternity outside <u>network</u>
Abu Dhabi Plan:	100% <u>coverage</u> for Maternity within <u>network</u> after 6 month <u>waiting period</u> with AED 20 Deductible/ <u>physician</u> consultation and AED 500 upon delivery , 0% <u>coverage</u> for Maternity outside <u>network</u>

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Global Plan:	<u>optional coverage</u> for Dental AED 5,000/annually
International Plan:	<u>optional coverage</u> for Dental AED 3,500/annually
Regional Plan:	<u>optional coverage</u> for Dental AED 3,500 for standard groups, <u>optional coverage</u> for Dental AED 1,500 for individuals and small groups
UAE Plan:	<u>optional coverage</u> for Dental 2,500 annually for standard groups, <u>optional coverage</u> for Dental AED 1,500 for individuals and small groups
Abu Dhabi Plan:	No Dental <u>coverage</u>

pre-authorization from Daman is necessary

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The above information is for you to compare the benefits of Abu Dhabi & Regional Plan, in order to decide which plan you want as insurance coverage for the year (comparison info from pages 5 to 8).