



UNIVERSITY
OF WOLLONGONG
IN DUBAI

University of Wollongong in Dubai

Group Medical Insurance Policy
Student Welcome Pack

September 2020



LOCKTON[®]

Welcome

In reference to UOWD's Student Health Insurance plan which is due for renewal on the 01st of September 2020, we are pleased to announce that NLGI (National Life and General Insurance) has been selected to be your Medical Insurance provider for the period from 01/09/2020 to 31/08/2021.

In line with UOWD's medical insurance renewal process, we have considered offers from other insurers selecting NLGI for proposing the benefit, network and services that best fit UOWD's requirement.

This Document illustrates the main aspects of your new Health Insurance plan and shall act as your quick reference throughout the year.

Enclosed herewith please find the following:

- Key contact points
- Table of benefits
- General Exclusions
- Provider Network list – Inayah Bronze (attach to email)

As part of the new Health Insurance procedures in the UAE, health insurance providers including NLGI are moving towards a card-less health insurance program where Health Insurance cover will be linked to the Emirates ID cards. Your policy has been placed accordingly and all details related to this change are also explained in this document.

Please do not hesitate to contact any member of the team on the numbers provided within this pack for assistance, wishing you a healthy year ahead!

Kindest Regards

Lockton Insurance Brokers

Confidentiality

This document remains the property of Lockton and must not be copied, in full or in part, or provided to any third party without written permission.

The cover details shown within this document are for summary purposes only and you should refer to the policy wording for full terms and conditions.

Your contact points

(Insurer)



(TPA)

T: (+971) 800 462924

E: contactus@inayahtpa.com

Open Hours: 24 Hours a Day, 7 Days a Week

1.

The Insurer



T: +971 4 373 8794

M: +971 56 177 8283

E: joem.hidimoglu@mena.lockton.com

2.

Relationship Manager



T: (+971) 4 373 8749

M: (971) 56 533 7648

E: ebclaims@mena.lockton.com

3.

The Lockton
Claims Team

Table of benefits

Table Of Benefits	
Name of Client	University of Wollongong in Dubai
Plan Type	INPATIENT and OUTPATIENT
Territorial Limit for Elective treatment	UAE
Territorial Limit for Emergency treatment while on Holidays or on official duty (Maximum 45 days during single journey)	UAE
Annual Maximum Limit per person	AED 250,000
Maximum Limit per admission or treatment	AED 250,000
Hospital cost band	NLGIC Bronze (INAYAH)+ AL RAFA POLYCLINIC BR TECOM
Pre-existing/Chronic conditions Limit for Inpatient and Outpatient	Covered
In Patient Benefits within applicable network	
Hospital Accommodation and Services	General Room (+2 Beds)
ICU	Covered in full <small>See note 1</small>
Consultant's, Physician's, Surgeon's and Anesthetist's Fees	Covered in full <small>See note 1</small>
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Covered in full <small>See note 1</small>
Laboratory	Covered in full <small>See note 1</small>
Medications	Covered in full <small>See note 1</small>
Organ transplantation and related expenses excluding donor's expenses	Covered if insured is recipient however the expenses incurred in procurement of organ is excluded
Nursing at Home, for recovery and in lieu of a hospital stay up to a maximum of 14 days per admission or procedure	AED 2500 per person subject to prior approval <small>See note 2</small>
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital in UAE only	Maximum AED 150 per day
Parental accommodation for child less than 16 years of age	Maximum AED 100 per day
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Maximum AED 100 per day
Ground ambulance services in UAE	Covers the reasonable expenses in transporting the insured member to the nearest medical facility in the event of medical emergency
Work related injury	Covered over and above medical expenses payable under workmen's compensation policy on reimbursement basis only

Transportation expenses for Inpatient treatment abroad	Maximum AED 5000 per person per year subject to: - Treatment is taken more economically in these countries - obtaining prior approval from the insurance company/TPA
Out Patient Benefits within applicable network	
Diagnostics (X-ray, MRI, CT scan, Ultra sound, etc.)	Covered in full ^{See note 1}
Laboratory	Covered in full ^{See note 1}
Medications	Covered up to AED 10,000 PPPY
Physiotherapy Charges	Covered in full subject to prior approval ^{See note 2}
Accidental damage to natural teeth	Covered in full ^{See note 1}
Preventive services	Diabetes screening: Every 3 years from age 30 High risk individuals annually from age 18
Vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated by Federal MOH
Deductible per each and every claim (1 free follow up within 7 days relating to same illness and same provider) ,Consultant's, Physician's, Surgeon's and Anesthetist's Fees	10% copay subject to a maximum of AED 25 per claim
Conditions covered for medical emergencies	
Diagnostic and treatment services for dental and gum treatments	Covered in full
Hearing and vision aids, and vision correction by surgeries and laser	
Where any maternity condition develops life threatening(either to the mother or to the new born)medically necessary expenses will be covered	Covered up to AED 150,000 PPPY
Additional Benefits	
Passive war risk	Covered ^{See note 1}
Road Traffic Accidents	Covered
Repatriation Benefit on Death By Any Cause (For members up to the age of 65 years)	AED 10,000 based on actuals
Psychiatric Treatment	Covered up to AED 3,500 PPPY
Second Medical opinion - is a rider aiming at assisting the insured member with a second medical opinion in order to determine or reconfirm the diagnosis and decide on the appropriate treatment protocols for a medical condition	Covered ^{See note 1}
Trudoc Concierge services	Optional Facility of Trudoc teleconsultation

Maternity Benefit	
Out-patient ante-natal services	<p>10% coinsurance payable by the insured 8 visits to PHC; All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals Initial investigations includes: FBC and Platelets Blood group, Rhesus status and antibodies VDRL MSU & urinalysis Rubella serology HIV Hep C offered to high risk patients GTT if high risk FBS , random sugar or HbA1c Visits shall include reviews, checks and tests in accordance with DHA Antenatal Care Protocols 3 ante-natal ultrasound scans</p>
In-patient maternity services	<p>10% coinsurance payable by the insured Maximum benefit 7,000 AED per normal delivery, 10,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)</p>
New born cover	<p>Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</p>
Claims Settlement for Elective & Emergency Medical Treatment	
Elective Treatments (as per the geographical coverage)	<p>Inside network - Covered</p> <p>Outside network - Covered (Reimbursement on Reasonable & Customary charges of applicable network in UAE with 20% Coinsurance) (on top of applied deductible inside the network)</p>
Emergency Treatments (as per the geographical coverage)	<p>Inside network - Covered</p> <p>Outside network Covered (Reimbursement with NIL coinsurance)</p>

For a Full list of Benefits, please refer to your Registrar’s office or Lockton Relationship Manager

Exclusions

- Over the counter drugs/products that can be sold without a doctor's prescription
- Treatment directly arising from or required in connection with male and female birth control, any form of assisted reproduction, or infertility
- Treatment for alcoholism, alcohol abuse, solvent abuse or any treatment of any illness injury or sickness arising from such abuse or addiction
- Routine hearing tests and the provision of hearing aids
- Treatment directly or indirectly arising from or required as a result of self-inflicted injury
- Professional and Hazardous Activities/Sports
- Investigations into or treatment of sleep disorders, including insomnia
- Investigations into the treatment of obesity
- Expenses for the acquisition of an organ including, but not limited to, donor search, transport and administration costs
- Venereal disease or any other sexually transmitted diseases
- Treatment directly or indirectly arising from or required as consequence of:
 - Active Participation in war, riots, civil disturbances, terrorism acts against any foreign hostility whether or not war has been declared
 - Chemical contamination, radioactivity or any nuclear material whatsoever, including the combustion of nuclear fuel
- Cosmetic Treatment
- Treatment including drug therapy which, is experimental or unproven
- Appliances and equipment other than prosthesis inserted into the body during the course of a surgical procedure

For a Full list of exclusions, please refer to your Registrar’s office or Lockton Relationship Manager

Network List – Direct billing as of Sept 2020

Clinics – nearby UOWD Campus

Provider Name	Address	City	Phone Numbers
AL RAFA POLYCLINIC BR TECOM (Aster Tecom)	P.O. BOX 8703, ICON TOWERS AL BARSHA	DUBAI	+97144534830

DR. ISMAIL NEW POLYCLINIC	P.O. BOX 504333, ZEN CLUSTER 3, OPP CHELEA TOWER HOTEL, GROUND FLOOR, FLAT 6 - 7, JEBEL ALI AREA DISCOVERY GARDEN	DUBAI	+97143376808
HOUSTON MEDICAL CLINIC	ELITE BUSINESS CENTER, FLAT 102, AL BARSHA	DUBAI	+97143850603
KARAMA MEDICAL CENTRE BR JUMEIRAH VILLAGE	SHOP NO.4, BUILDING M1, JUMEIRAH VILLAGE CIRCLE,	DUBAI	+97148848368

Hospitals

Provider Name	Address	City	Phone Numbers
IRANIAN HOSPITAL	P.O. BOX 2330, IRANIAN HOSPITAL BLDG AL WASL ROAD	DUBAI	+97143440250
NMC ROYAL HOSPITAL LLC	PLOT NO: 5981220, DUBAI INVESTMENTS PARK – 1, DUBAI, PO BOX: 7832, UNITED ARAB EMIRATES	DUBAI	+97148108715
NEW MEDICAL CENTER LLC	P.O. BOX 7832, AL SAFIYA BLDG, MEZZANINE FLOOR ABU HAIL ROAD	DUBAI	+97142689800
NMC SPECIALTY HOSPITAL	P.O. BOX 7832, NMC SPECIALTY HOSPITAL BLDG, PLOT # 241 AL NADHA # 2	DUBAI	+97142122178
ASTER HOSPITAL BR OF ASTER DM	KUWAIT STREET, MANKHOOL. NEXT TO SHARAF DG,	DUBAI	+97143814800
THUMBAY HOSPITAL	PO BOX—3917, NEAR LULU HYPER MARKET, AL QUSAIS, NEAR STADIUM METRO STATION DUBAI	DUBAI	+97146030555
ASTER DAY SURGERY CENTRE LLC	MOHAMMAD HUSSAIN ALIYATEEM BUILDING, NEAR ASTER HOSPITAL, AL RAFA STREET, MANKHOOL AREA, AL MANKHOOL, KUWAIT ROAD DUBAI	DUBAI	+97144546001
ASTER HOSPITAL (BR. OF ASTER DM HEALTHCARE FZC)	9 A STREET, AL QUSAIS INDUSTRIAL AREA 2, AL QUSAIS,	DUBAI	+97143766888
MEDEOR 24X7 HOSPITAL L.L.C.	EMBASSY DISTRICT, UMM HURAIR -1, SHEIKH KHALIFA BIN ZAYED STREET (D88), IN HOUSE PHARMACY	DUBAI	+97143500613
CEDARS JEBEL ALI INTERNATIONAL HOSPITAL	P.O. BOX 17666, JEBEL ALI ROAD, JEBEL ALI FREE ZONE, OUTSIDE GATES JEBEL ALI	DUBAI	+97148814000

***We are pleased to confirm that Cedar Jebel Ali International Hospital has been included on direct billing wef 1 Sept 2020**

For a Full list of Direct Billing Network, please refer to your Registrar's office or Lockton Relationship Manager