



The table of benefits must be read in conjunction with the Conditions of Health Insurance and the Health Insurance Policy.

All amounts are in AED

General	Category 1
Eligibility Criteria	Employee + Dependent
Regulatory	DHA
Indemnity Limit	AED 300,000/-
Basic Territory for Elective & Emergency treatment	UAE
Extended Territory for Emergency treatment only	UAE
Pre-existing conditions (Subject to Exclusions List)	Covered
Chronic Conditions (Subject to Exclusions List)	Covered
Medical Providers Network	Category 1
Subject to ongoing changes. Available online at www.sukoon.com	Advance
Elective Treatment	Category 1
Inside UAE / Inside Network – (Direct Billing)	Covered
Inside UAE / Outside Network – (Reimbursement)	Covered
Outside UAE (Within covered Territory)	Reimbursement
Emergency Treatment	Category 1
Inside UAE / Inside Network	Covered
Inside UAE / Outside Network	Covered
Outside UAE (Within covered Territory)	Reimbursement
A. Inside UAE – Outside Network (Co-Insurance applies over and above Network Deductions)	Category 1
Emergency in UAE. (In Emergency cases as defined by PD 02-2017, healthcare services outside the scope of health insurance must be covered until stabilization at minimum)	
Coinsurance (with or without PAR)	0% Coins
Basis of Claims Settlement	Actual
Elective in UAE. (If treatment / service is not available within the network then cover is 100% at actual subject to PAR*1)	
Coinsurance (with or without PAR)	20% Coins
Basis of Claims Settlement	Reasonable & Customary Charges
B. Abroad (within agreed territory) – Co-Insurance applies over and above network deductibles	Category 1
Emergency Abroad	
Coinsurance	20% Coins
Basis of Claims Settlement	Reasonable & Customary Charges
Elective Abroad	
Coinsurance	20% Coins



Basis of Claims Settlement	Reasonable & Customary Charges
Inpatient Benefits – with PAR	Category 1
	Category 1
Room Accommodation	Ward
Diagnostic Investigations (Lab, Scan and X-ray) and other prescribed medically necessary diagnostic procedures e.g., endoscopy & histopathology.	Covered
Accommodation Costs for one parent staying with a child up to the age of 16 years.	AED 100/- per day
Accommodation Costs for one accompanying family member in case of critical medical conditions. *1 Subject to treating doctor recommendation	AED 100/- per day
Daycare treatment including out-patient minor surgeries > 6 hours stay.	Covered
Internal Prosthetic devices implanted during covered surgeries. *1	Covered
Inside UAE – Inside Network **	Category 1
Inpatient Services & Daycare cases/surgeries	
Coinsurance	Nil
Maximum copay amount per encounter	N/A
Annual aggregate maximum copay amount	N/A
Outpatient Benefits	Category 1
Consultation. Follow up on same medical condition and at the same provider is free within 7 days from first consultation date.	
General Practitioner – GP	Covered
Specialist or Consultant – SP	Covered
Pharmacy	
Prescribed Pharmaceuticals	AED 10,000/-
ONLY Formulary products (Generic Medication)	No
Vitamins prescribed as replacement therapy for known vitamin deficiency conditions up to prescribed pharmaceutical limit only.	Covered
Diagnostic Investigations & Procedures (Lab, Scan, X-ray, endoscopy, etc.)	Covered
Outpatient procedures	Covered
Physiotherapy *1 prescribed by respective specialist doctor and administered by a qualified physiotherapist.	Covered
Outpatient Co-Insurance	
Consultation Deductible/Coinsurance	10% to max of AED 25/-
Outpatient procedures	Nil
Physiotherapy	Nil
Diagnostic Services	
i. Laboratory	Nil
ii. Radiology	Nil
Prescribed Pharmaceuticals	
i. Co-Insurance	Nil
ii. Maximum out of pocket limit	N/A
Maternity & New-Born	Category 1
A. Maternity (Limits & Coverage) Visits to include reviews, checks & tests in accordance with DHA Antenatal Care	
Inside UAE – Inside Network	Covered



Ante Natal Consultation	Covered
Ante Natal Investigations	Covered
Maternity complications <i>(Life threatening maternity complications are covered up to indemnity limit)</i>	Covered up to maximum of AED 10,000/-
Normal Delivery *1	Covered up to maximum of AED 10,000/-
Medically necessary C-Section *1	Covered up to maximum of AED 10,000/-
Legal Abortion/Miscarriage *1	Covered up to maximum of AED 10,000/-
Inside UAE – Outside Network & Abroad. Limit specified is an aggregate for all services (Subject to policy deductibles)	AED 10,000/-
B. New-born Cover	Category 1
A New-born delivered in UAE is covered up to 30 days as part of the mother's insurance and shall share the same indemnity limit. Continuity of cover is subject to scheme opted for allows dependents, addition notification within 30 days and the newborn added to the policy.	Covered
If the scheme allows dependents addition, then. i. DOH: A New-born will be enrolled to the scheme from date of birth subject to the notification within 30 days from that date. ii. DHA: A New-born will be enrolled to the scheme from date of birth subject to the notification within 7 days from that date. iii. When a baby is born outside UAE, he/she will be enrolled to the scheme only following their entry to the UAE, with a valid entry permit and entry stamp	Covered
Co-Insurance/Deductible	Category 1
Maternity	
Inpatient Maternity	10%
Delivery	10%
Outpatient Ante/Post Natal Consultation Deductible / Coinsurance	10%
Outpatient Ante/Post Natal Investigations Coinsurance	
i. Laboratory	10%
ii. Radiology	10%
Outpatient Ante/Post Natal Procedures Coinsurance	10%
Outpatient Ante/Post Natal Prescribed Pharmaceuticals (including Ante Natal Vitamins)	
Co-Insurance	10%
Maximum out of pocket limit N/A	N/A
Other Benefits	Category 1
Local Emergency Transportation by Road Ambulance	Covered. Transportation expenses for non-emergency and for excluded medical conditions shall not be covered.
Birth Defects, Genetic Disorders & Congenital Conditions *1	Not Covered
DHA minimum preventive services *1 Applicable for Dubai Visa Holders only (i-vi)	
i. Diabetes screening*7	Covered
ii. Hepatitis C Virus Screening and treatment	Covered
iii. Basmah Initiative	Covered
iv. Adult Pneumococcal Conjugate Vaccine (as per DHA guidelines) reference PD07/2018	Covered
v. Hepatitis B Virus Screening and treatment (To be followed as per the guidelines laid out in the Hepatitis B program)	Covered
vi. Influenza vaccine once a year	Covered
Essential vaccinations and inoculations for newborns, children and adults as stipulated in the DHA's policies and its updates (currently the same as Federal MOH) *1	Covered



Psychiatric treatment other than mandated by DOH for Abu Dhabi schemes (Direct / Reimbursement) *1	AED 3,500/-
Medically indicated deviated nasal septum *1	Not Covered
Cash indemnity benefit (Reimbursement)	AED 150/- per day
Passive War Risk (Reimbursement)	Covered
Trudoc Telehealth - Free consultation - No booking of appointments is required. - If referred by TruDoc to consult Specialist, consultation co-payment will be reimbursed by insurer.	Covered
Repatriation costs for the transport of mortal remains to the country of origin (Reimbursement)	AED 10,000/-
Assist America Package. All services must be arranged and provided through Assist America. No claims for reimbursement will be accepted.	Category 1
Emergency Medical Evacuation	Activated at 120 Kilometers
Medical Repatriation	Activated at 120 Kilometers
Repatriation of Mortal Remains	Activated at 0 Kilometers
Second Medical Opinion	Covered
Wellness Benefit (Reimbursement at actual within specified limits and coinsurance)	Category 1
Basic Health check	Not Covered
Alternative Medicine (Reimbursement at actual within specified limits and coinsurance)	Category 1
Basic Alternative Medicine *1	Not Covered
Enhanced Alternative Medicine *1	Not Covered
Alternative Medicine Co-Insurance (Opted level) *1	N/A
Dental Benefit	
(Consultations, Extractions, Amalgam, Fillings, Composite Fillings, Glass Ionomer, Dental X-Rays, Root Canal Treatment and Gum Treatment). Scaling and Polishing covered once per member per year. - Coinsurance for dental treatments (after the other applicable deductible)	AED 500/-
Dental Co-Insurance (Opted level)	
Co-payment on Dental Opted level	30%
Optical Benefit (Direct / Reimbursement at actual within specified limits and coinsurance) (Limits are inclusive of coinsurance)	
Refraction test carried out by registered ophthalmologist or optometrist *1	Not Covered
Corrective lenses *1	
Contact Lenses *1	
Frame (Once a year) *1	Not Covered
Lasik *1	Not Covered
Optical Co-Insurance (Opted level)	N/A



Basmah Initiative – The patient Support Program (PSP)

The **Dubai Health Authority (DHA)** announced the launch of **Basmah** initiative for **Dubai Residents only**, making Dubai the first government entity in the world to provide a complete spectrum of care from screening to treatment for three types of cancer under the enhanced as well as the basic mandatory benefit plans in Dubai.

The **3** included cancer types are **Breast, Colorectal and Cervical cancer**. Screening is strictly **as per MOHAP guidelines and protocols**.

Prior to this scheme, cancer coverage was limited to the annual limit, or the pre-existing limits defined in the policies. Now, that is no longer the case. Patients detected with breast, colorectal or cervical cancer will **have the choice to be part of the PSP program**, where they will receive coverage from **screening until treatment in Dubai's centers of excellence (COE) without a limit**.

* **1 PAR = Prior Authorization request (please refer to claim administrative & prior approval procedures)**

* **2 Treatment taken inside the network if submitted on reimbursement basis will be settled at the agreed tariff of the medical provider and subject to policy deductibles/coinsurance. Policy must support reimbursement for the claim to be considered.**

* **3 No claims from Mediclinic will be covered on reimbursement.**

Reasonable and customary charges mean charges determined based on average agreed prices of providers in the Insured Member's respective network in the UAE.

This table of benefit is to be read along with list of exclusions and Sukoon glossary

LivFit - A free wellness program for a healthier workforce

LivFit is a turnkey comprehensive wellness solution that will help your employees to make positive lifestyle choices Sukoon. It is a free program that will allow your employees to take charge of their physical and mental wellbeing. Your employees will be able to enjoy the below benefits.

Health Report	Take the health assessment to get the personal report
Checkups	Discounts on general and disease specific checkups
Wellness Coach	Discuss the health report with the coach, learn about lifestyle programs and get a personal fitness plan
Challenges	Take part in different corporate challenges which can be tracked via the mobile app
Mobile App	Track moves and follow the personal fitness plan
Gym Facilities	Enjoy free trails and discounted gym packages
Group Classes	Participate in free weekly fitness classes
Star Program	Lose weight and get part of the cost sponsored
Tobacco Cessation	Seminars to help people stop smoking
Stress Management	Seminars to cope with pressure
Wellness Awareness	Read articles on different health and wellness related topics
Offers and Discounts	Enjoy discounts on various wellness products.

Visit www.livfit.ae to know more about the program. All terms and conditions of the program are available on the website.