

Schedule of Benefits (Secure Bronze without Dental)

Plan Name	Secure Bronze without Dental		
Annual Benefit Limit	AED 250,000 Per Person Per Policy Year		
Territorial Limit ¹	UAE Extended to Southeast Asia, India Subcontinent and Arab Country* for inpatient treatment only on reimbursement basis for elective and emergency treatment		
Network (Allowing direct billing at designated provider)	<u>Network Within UAE:</u> Narrow In & Out-patient on direct billing in UAE <u>Network Outside UAE:</u> Not applicable		
Pre-existing Conditions	Fully Covered		
Inpatient Treatment	Network	Non-Network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	50% covered	
Accommodation Type – Shared Room	100% covered	50% covered	
Hospital Accommodation & Services	100% covered	50% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	50% covered	
Ambulance Services (Medical emergency cases, subject to General exclusions)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 16 years of age (Maximum limit of AED100 per day)	100% covered	50% covered	
Companion Accommodation in cases of medical necessity at the recommendation of the treating doctor (Maximum limit of AED 100 per day)	100% covered	50% covered	
Out-patient Treatment	Network	Non-Network	
Physician Consultation (Within Abu Dhabi Emirate - A deductible of AED 25 applicable; Outside Abu Dhabi Emirate – 10% coinsurance applicable with an Out of pocket limit of AED 25) (Co-insurance not applicable for follow up within 7 days)	Within Abu Dhabi – 100% Covered Outside Abu Dhabi – 90% covered	50% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only)	100% covered	50% covered	
Pharmaceuticals (Maximum Annual Limit AED 1,500 Per Person) (Long term medications to be dispensed up to 30 days without pre-authorization)	70% covered	50% covered	
Physiotherapy ² (Maximum up to 12 sessions per year)	100% covered	50% covered	
Other Benefits	Network	Non-Network	
Emergency Treatment	100% covered	100% covered ¹¹	
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered	100% covered	
Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered	
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	50% covered	
Vaccinations ^{3,4}	100% covered	100% covered	
Preventive services ^{3,5}	100% covered	100% covered	
Influenza Vaccine once per year ²	100% covered	50% covered	
Repatriation of Mortal Remains to country of origin ³ (Maximum limit AED 5,000 Per Person)	100% covered	100% covered	
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,8}	100% covered	50% covered	
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,9}	100% covered	50% covered	
Colorectal Cancer Screening (applicable for males and females > 40 years) ^{2,10}	100% covered	50% covered	
Cervical Cancer Screening	100% covered	50% covered	

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(applicable for females aged 25-65 years. Every 3 years for women aged 25-49 years, every 5 years for women aged 50-65 years) ^{2,12}		
Hepatitis B and C Virus Screening ²	100% covered	50% covered
Patient Support Program ^{2,13}	100% covered	Not covered
Maternity	Network	Non-Network
Inpatient Maternity (Maximum annual limit per person) ^{2,6}		
<u>Within UAE:</u>		
Normal delivery: AED 7,000		
Caesarian section, complications and medically necessary termination: AED 10,000		
	100% covered	50% covered
<u>Outside UAE:</u>		
Normal delivery, Caesarian section, complications and medically necessary termination: AED 8,000		
Newborn Care: Upto 30 days from birth (New Born care to include BCG, Hepatitis B and neo-natal screening tests ⁷)		
Outpatient Maternity	100% covered	50% covered
Outpatient Maternity- Physician Consultation (Within Abu Dhabi Emirate - A deductible of AED 25 applicable; Outside Abu Dhabi Emirate - 10% coinsurance applicable with an Out of pocket limit of AED 25) (Co-insurance/deductible not applicable for follow up within 7 days)	Within Abu Dhabi -100% covered Outside Abu Dhabi -90% covered	50% covered
Dental Not Covered		
Other Services covered (Through Service Providers Only)		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

*As defined by Daman

¹ Please note: (1) A single holiday or business trip may not exceed 180 days. (2) Coverage outside UAE is limited to 180 days per treatment.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ a) Vaccinations and inoculations for new borns and children as per DHA; b) Adult Pneumococcal Conjugate Vaccine covered as per DHA Adult Pneumococcal Vaccination guidelines.

⁵ Preventive services for diabetes, every 3 years from age 30 and for High risk individuals annually from age 18.

⁶ Maternity: Where any condition develops into life threatening to either the mother or the newborn, the medically necessary expenses will be covered up to the annual aggregate limit.

⁷ Neo-natal screening tests includes: Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, congenital adrenal hyperplasia.

⁸ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

⁹ Includes: a) Clinical Examination b) PSA c) Rectal sonogram

¹⁰ Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

¹¹ Exception: For inpatient maternity treatment at Non Network Provider, 50% covered outside UAE.

¹² Papanicolaou test (Pap test).

¹³ Mandated patient support program offering coverage for treatment of Cancer, Hepatitis B and Hepatitis C as per applicable DHA support program.