

SCHEDULE OF BENEFITS – SOB	
ALL BENEFITS MENTIONED BELOW IS TO BE READ IN CONJUNCTION WITH “ADNIC’s GENERAL TERMS & CONDITIONS”	
PLAN	AXS STUDENTS PLAN
Area of cover	Emirates of Dubai and Northern Emirates Emergency extension to UAE
Yearly Maximum per insured member	AED 150,000
Eligibility of Cover	☐ Students under the Sponsorship of TECOM & SUBSIDIARIES . ☐ Up to Age 35.
Network	ADNIC Blue Network
Level of cover / reimbursement	No Benefit outside the applicable network except for emergencies within United Arab Emirates
In-patient and Day care Treatment	
In-patient and Day care treatment	20% coinsurance payable by the insured with a cap of AED 500 payable per encounter; and an annual aggregate cap of AED 1,000. Above these caps the insurer will cover 100% of the treatment. ✓ Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (Prior approval required from the insurance company). ✓ Emergency treatment - Approval required from the insurance company within 24 hours of admission to the authorized hospital.
Daily Room and Board	In-patient services will be received in rooms of two or more beds. Prior approval required from the insurance company.
Parent accommodation	The cost of accommodating a person accompanying an insured child up to the age of 16 years is covered under Covered under the below Companion Accommodation’ benefit.
Companion accommodation of a person accompanying an insured member in cases of medical necessity.	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 night.
Out-patient Treatment	
Deductible/coinsurance on Consultations	✓ Examination, diagnostic and treatment services by authorized general practitioners, specialists and consultants - 20% coinsurance from the insured member per visit . No coinsurance if a follow-up visit made within seven days.
Diagnostics (x-ray, MRI, CT, PET, Ultrasound, etc), Laboratory	✓ Laboratory test services carried out in the authorized facility assigned to treat the insured person - 20% coinsurance from the insured member . ✓ Radiology diagnostic services carried out in the authorized facility assigned to treat the insured person - 20% coinsurance from the insured member . In cases of nonmedical emergencies, the insurance company’s prior approval is required for MRI, CT scans and endoscopies.
Prescribed Drugs	Cost of drugs and medicines up to an annual limit of AED 2,500 (including coinsurance) - 30% from the insured member in respect of each and every prescription . No cover for drugs and medicines in excess of the annual limit.
Physiotherapy (Prior approval of the insurance company is required).	Covered up to maximum 6 sessions per year - 20% coinsurance from the insured member per session .

Other Benefits:	
Pre-existing and Chronic conditions	Treatment for chronic and pre-existing conditions excluded for first 6 months of first scheme membership. Waiting period not applicable where there is proof of continuous uninterrupted insurance coverage for more than 6 months.
Ambulance	Ground transportation services in the UAE provided by an authorized party for medical emergencies
Vaccinations & Immunizations	Covered - Essential vaccinations and inoculations for newborns and children up to age 6 years as stipulated in the DHA's policies and its updates (currently the same as Federal MOH).
Diabetes Screening - Every 3 years from age of 30. High risk individual annually from age of 18	Covered

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Adult Pneumococcal Conjugate Vaccine (For Dubai Visa Holders Only)	As per DHA Adult Pneumococcal Vaccination guidelines
Hepatitis C Virus Screening and treatment (For Dubai Visa Holders Only)	Covered as per the guidelines laid out in the DHA's Hepatitis C support program
DHA's BASMAH Cancer Screening and treatment for Breast, Cervical and Colorectal Cancer (For LSB Dubai Visa Holders Only)	Covered as per the guidelines laid out in the DHA's BASMAH Cancer support program
Influenza vaccine (For Dubai Visa /Family Book Holders)	Covered once per person per year as per the mandated guidelines and unit price by DHA
Shingrix Vaccine	Covered for members above the age group of 50 and immunocompromised members above the age group of 18 . Coverage is limited to non-LSB Dubai Visa Holders only. (Limited to the cost of vaccine and its administration as per DHA protocol)
Hearing, vision aids, vision correction by surgeries and laser in case of medical emergencies only	Covered - 20% coinsurance from the insured member
Diagnostic and treatment services for dental and gum treatments in case of medical emergencies only	Covered - 20% coinsurance from the insured member
Organ Transplant (covered for recipient only)	Covered up to AED 100,000/- OP:- 20% copay payable by the insured per visit
Dialysis	Covered to a limit of AED 60,000/- OP:- 20% copay payable by the insured per visit
Mental Health	Coverage up to limit of AED 800/- for Outpatient counselling 30% copay payable by the insured

Repatriation costs for the transport of mortal remains to the country of origin	Coverage up to limit of AED 5000/- Repatriation costs for the transport of mortal remains to the country of origin
Dental Benefit	Coverage up to limit of AED 500/- Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis. Outpatient: 30% coinsurance payable by the insured per visit No coinsurance if a follow-up visit is made within seven days
Additional Benefit Extensions	
Pregnancy and Childbirth	<p>Out-patient ante-natal services 10% coinsurance from the Insured member 8 visits to PHC; All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals. Initial investigations to include:</p> <ul style="list-style-type: none"> ✓ 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 s or Alc for all due to high prevalence of diabetes in UAE. <p>Visits to include reviews, checks and tests in accordance with DHA, Antenatal Care Protocols, 3 ante-natal ultrasound Scans. *Above requires prior approval from the Insurance company.</p> <p>In-patient maternity services: 10% coinsurance from the insured member Maximum benefit: AED 10,000 per normal delivery, AED 10,000 AED for medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance) *All above treatments require prior approval from the insurance company or within 24 hours of emergency treatment.</p>
Pre- and post-natal complications	Covered within the above 'Pregnancy and Childbirth' benefit
New Born Cover	<p>Cover for 30 days from birth under the mother's card</p> <ul style="list-style-type: none"> ✓ BCG, ✓ Hepatitis B and neo-natal screening tests Phenylketonuria (PKU), Congenital Hypothyroidism, ✓ Sick cell screening, congenital adrenal hyperplasia). <p>*All above treatments require prior approval from the insurance company or within 24 hours of emergency treatment.</p>

<p>Cover Extension: On sole discretion of ADNIC, the coverage shall be extended outside the UAE for treatment, along with Airfare.</p>	<p>The Coverage shall be extended provided the cost of treatment outside UAE for the required medical procedures is less than 70% of applicable Network rates with a minimum difference of AED 3,000/-, Air ticket will be covered for insured members in respect of elective treatment subject to the following: 1. On eligibility, Covered up to a maximum of AED 2,000/- on reimbursement basis 2. Benefit if covered only for In-Patient treatments for Economy class round trip ticket only for patients (i.e. accompanying persons are not covered)</p>
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Notes:

- DHA's standard list of Exclusions shall apply.
- Premium is payable annually and in advance unless explicitly agreed by ADNIC in writing. Medical Insurance cards will be released only after the receipt of due premium as per agreed terms.
- ADNIC reserves the right to amend or withdraw this quotation if any of the information given is found to be incorrect and /or if there is a material change in the risk between the date this quotation was issued and the date of acceptance.
- The offer and the Benefits are subject to ADNIC's General Terms & Conditions.
- Our offer is not applicable for UAE Nationals holding valid Thiqa cards.
- ADNIC reserves the right to change the participation status of Providers from time to time and the Network providers status will be updated regularly according to the changed status. You are kindly requested to visit ADNIC website to access the recent list of providers or contact an ADNIC representative for further details. Errors & omissions are excluded.
- As per DOH Circular UA/27/18, if Regulations warrants Effective 1st Jan 2019 – All Pharmaceuticals shall be subject to Generic Medications.
- Approval of this quotation will be the basis of the agreement between insurer and insured and the premium payment has to be done based on this agreement. Printed policy document will be send within agreed time.
- Dubai Health Authority regulatory circular 04 (SN 04/2019) mandates for all members holding Dubai visas, to provide certain mandatory information and in the absence of this will result in not getting DHA member id & and not getting person registry update. This will result in medical service interruption for Dubai members. Hence along with the other requirements we need all the data stipulated by DHA as per this circular in order to issue the medical cards.

Teleconsultation Benefit through TruDoc 24X7	<ul style="list-style-type: none">✓ 24X7 access to highly trained and licensed Doctor's & wellness experts.✓ Medication delivery, wherever applicable and within the regulatory framework.✓ Support for Healthy Life style and support for Acute and Chronic Conditions Appointment booking, on your behalf, within your network.
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