

Group Medical Insurance Quotation (STUDENTS)

Insured	: M/s. TECOM & SUBSIDIARIES
Period	: Twelve months at date to be agreed
Cover	: 24 Hours Group Medical Insurance (As per ADNIC Standard Policy)
Contributory	: The member shall pay the annual premium.
Persons Covered	: Students who are under the sponsorship of M/s. TECOM & SUBSIDIARIES Subject to Dubai Health Authority.

DHA – Shifa EBP 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	<ul style="list-style-type: none"> • Students under the Sponsorship of TECOM & SUBSIDIARIES. • Up to Age 35.
Network	Neuron Restricted 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	<p>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.</p> <ul style="list-style-type: none"> ✓ 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	<ul style="list-style-type: none"> ✓ 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	<ul style="list-style-type: none"> ✓ 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 non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies.
Prescribed Drugs	<p>Cost of drugs and medicines up to an annual limit of AED 1,500 (including coinsurance) - 30% from the insured member in respect of each and every prescription.</p> <p>No cover for drugs and medicines in excess of the annual limit.</p>
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.

Core 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
Other Benefits:	
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
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
Additional Benefit Extensions	
Pregnancy and Childbirth	<p>Out-patient ante-natal services 10% coinsurance from the Insured member</p> <p>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

	<ul style="list-style-type: none"> ✓ 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 7,000 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, ✓ Sickle 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/-,</p> <p>Air ticket will be covered for insured members in respect of elective treatment subject to the following:</p> <ol style="list-style-type: none"> 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)

This Benefits Table applicable to your plan shows the maximum benefits we will pay for each member.

Please note that benefit values are reduced each time you claim (Invoice value less any deductible, excess, co-insurance or ineligible treatment) we have actually paid. In applying deductibles and coinsurance (the percentage of eligible benefit payable by the insured member) we will subtract the deductible first and then apply the co-insurance to the balance of eligible benefit remaining. If you incur costs in excess of the limits you will have to pay the difference.

Rates:

	Annual Premium in AED	
Age Band	Premium (PMPA)	Total Premium
04 - 35	945.00	AED 945.00
Grand Total		AED 945.00

Notes:

- Offer is applicable only for STUDENTS who are under the sponsorship of any University / College under TECOM.
- We reserve our rights to amend terms, rates and conditions in case of risk findings reveals misrepresented or undisclosed material facts that could affect the decision of the Underwriters
- The schedule of benefit above will override the General Exclusion list below
- Premium is payable annually and in advance.
- Our offer is not applicable for UAE Nationals holding valid Thiqa cards.
- In case of member deletions during the policy period, no refund of premium shall be applicable.
- 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.
- ADNOC 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 ADNOC website (<http://www.adnic.ae/en/our-hospitals-and-pharmacies-network>) to access the recent list of providers.
- Our offer is subject to ADNOC's General Terms & Conditions.
- This quote is valid for a period of **30** days from date of submission.
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