

**Individual Medical Insurance  
Dependents & Parents –Non Working**

**Our Services and Privileges:**

- 24 hour claim services all year round
- Medical Network also include Sharjah & Northern Emirates
- Card less & Cash less Insurance –Emirates ID replacing Medical Membership Card
- Online Payment Gateway available
- Prompt re-imburement
- Plan administration through NEXtCARE
- Plans Benefit -Attached
- Exclusion –Attached

**Notes: For Dubai & Northern Emirates Visa holders**

The policy holder has the obligation of declaring the Emirates of Residence. Orient will not be responsible for any penalties related to this issue in the absence of Declaration.

This plan is not applicable for members residing and holding visa of Emirates of Abu Dhabi /AL-Ain

Insurance Company or TPA reserve the right to include/exclude /upgrade banding /degrade banding of any clinic /hospitals from the designated provider Network list

(NEXtCARE PCP/RN3)

Mode of Payment: Annual in advance

Proposal is valid for 30 days

**Special notes**

Inpatient providers list in the network (Attached) to be used for Inpatient benefits only.\*

Hospitalization on referral from treating doctor.

Outpatient providers list in the network (Attached) to be used for **Outpatient services** only. \*

**Attached: Terms, Conditions and Exclusion List.**

**Eligibility Criteria**

Applicants holding Dubai Visa, residing in Dubai and Northern Emirates only

**Mandate documents (Scans)**

- Medical application Form (Signed & Dated )
- Valid Emirates ID copy
- Valid Passport and Visa Copy
- Sponsor Valid Passport and Visa Copy

Compulsory for all immediate dependent (spouse, children)

Pre-existing and chronic conditions need to be declared for purpose of assessing the risk

**Annual Contribution**

Description	Age	Premium in AED (Per member / per year)
Non Working parents & parents in law	45 – 90	4,000
Non Working - Married Females under the sponsorship of the buyer	18 - 45	1,650
All others under the sponsorship of the buyer	0 - 65	625

## Dependent Individual Medical Policy – Dubai only Summary of Benefits

Type of Benefit	Benefit	Conditions	Coinsurance and limits
Maximum Annual Aggregate Benefit Level	150,000 AED		
Geographic scope of coverage	Basic healthcare services	Within the Emirates of Dubai and Northern Emirates (Sharjah , Ras Al Khaimah , Ajman , Fujairah and Umn Al Quwaim )	
	Emergency medical treatment	Within all emirates of the UAE	
Provider network	NEXtCARE RN3 Network NEXtCARE PCP/RN3 Network		
Pre-existing conditions	Treatment for chronic and pre-existing conditions excluded for first 6 months of first scheme membership. After 6 months Covered to the annual policy limit		
Basic healthcare services: in-patient treatment at authorized hospitals  <b>Referral procedure:</b> In respect of Essential Benefit Plan members, no costs incurred for advice, consultations or treatments provided by specialists or consultants without the insured first consulting a General Practitioner  (or equivalent as designated by DHA) who is licensed by DHA or another	Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases	Prior approval required from the insurance company	20% coinsurance payable by the insured with a cap of 500 AED payable per encounter and an annual aggregate cap of 1000 AED.  Above these caps the insurer will cover 100% of treatment.
	Emergency treatment	Approval required from the insurance company within 24 hours of admission to the authorized hospital	
	In-patient services will	Prior approval	

<p>competent UAE authority will be payable by the insurer. The GP must make his referral together with reasons via the DHA e-Referrals system for the claim to be considered by the Insurer.</p>	<p>be received in rooms of two or more beds</p>	<p>required from the insurance company</p>	
	<p>Healthcare services for emergency cases (Where a pre-existing or chronic condition develops into an emergency within the 6 month exclusion period this must be covered up to the annual aggregate limit)</p>		
	<p>Ground transportation services in the UAE provided by an authorized party for medical emergencies</p>		
	<p>Companion accommodation</p>	<p>The cost of accommodating a person accompanying an insured child up to the age of 16 years</p>	<p>Maximum 100 AED per night</p>
		<p>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</p>	<p>Maximum 100 AED per night</p>

<p>Basic healthcare services:</p> <p><b>Out-patient in authorized out-patient clinics of hospitals, clinics and health centers.</b></p> <p><b>Referral procedure:</b></p> <p>No treatment may be provided by specialists or consultants without the insured first consulting a General Practitioner licensed by DHA or another competent UAE authority. The GP must make his referral together with reasons via the DHA e-claims system</p> <p>Referral procedure: In respect of Essential Benefit Plan members, no costs incurred for advice, consultations or treatments provided by specialists or consultants without the insured first consulting a General Practitioner (or equivalent as designated by DHA) who is licensed by DHA or another competent UAE authority will be payable by the insurer. The GP must make his referral together with reasons via the DHA e-Referrals system for the claim to be considered by the Insurer.</p>	<p>Examination, diagnostic and treatment services by authorized general practitioners, specialists and consultants</p>		<p>20% coinsurance payable by the insured per visit</p> <p>No coinsurance if a follow-up visit made within seven days</p>
	<p>Laboratory test services carried out in the authorized facility assigned to treat the insured person</p>		<p>20% coinsurance payable by the insured</p>
	<p>Radiology diagnostic services carried out in the authorized facility assigned to treat the insured person.</p>	<p>In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies</p>	<p>20% coinsurance payable by the insured</p>
	<p>Physiotherapy treatment services</p>	<p>Prior approval of the insurance company is required</p>	<p>Maximum 6 sessions per year. 20% coinsurance payable per session</p>
	<p>Drugs and other medicines</p>	<p>Cost of drugs and medicines up to an annual limit of 1,500 AED (including coinsurance). Restricted to a list of formulary products where available</p>	<p>30% payable by the insured in respect of each and every prescription. No cover for drugs and medicines in excess of the annual limit</p>

Preventive services, vaccines and immunizations	Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH)		
	Preventive services as stipulated by DHA to include initially diabetes screening	The DHA has to notify authorized insurance companies of any preventive services that will be added to the basic package at least three months in advance of the implementation date and the newly covered preventive services will be covered from that date	Frequency restricted to:  Diabetes: Every 3 years from age 30  High risk individuals annually from age 18
Excluded healthcare services except in cases of medical emergencies	Diagnostic and treatment services for dental and gum treatments		Subject to 20% coinsurance
	Hearing and vision aids, and vision correction by surgeries and laser		Subject to 20% coinsurance

Maternity Benefit			
<p><b>Maternity services</b></p> <p>Note: Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to the annual aggregate limit.</p>	Out-patient ante-natal services	Requires prior approval from the insurance company	<p>10% coinsurance payable by the insured 8 visits to PHC;</p> <p>All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals</p> <p>Initial investigations to include:</p> <ul style="list-style-type: none"> <li>• FBC and Platelets</li> <li>• Blood group, Rhesus status and antibodies</li> <li>• VDRL</li> <li>• MSU &amp; urinalysis</li> <li>• Rubella serology</li> <li>• HIV</li> <li>• Hep C offered to high risk patients</li> <li>• GTT if high risk</li> <li>• FBS , random s or A1c for all due to high prevalence of diabetes in UAE</li> </ul> <p>Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols 3 ante-natal ultrasound scans</p>
	In-patient maternity services	Requires prior approval from the insurance company or within 24 hours of emergency treatment	<p>10% coinsurance payable by the insured</p> <p>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		Cover for 30 days from birth BCG, Hepatitis B and neo-natal screening test



## Exclusions

### Exclusions

1. Healthcare Services, which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Home nursing; private nursing care; care for the sake of travelling
4. Custodial care including
  - (1) Non-medical treatment services;
  - (2) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. All cosmetic healthcare services and services associated with replacement of an existing breast implant. Cosmetic operations which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.
10. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
11. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.
12. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
13. Any investigations, tests or procedures carried out with the intention of ruling out any foetal anomaly.
14. Treatment and services for contraception
15. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law
16. External prosthetic devices and medical equipment
17. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
18. Growth hormone therapy.
19. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.

20. Mental Health diseases, both out-patient and in-patient treatments, unless it is an emergency condition.
21. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required as a result of Healthcare Services rendered during a Medical Emergency.
22. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
23. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first degree relatives.
24. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during treatment.
25. Healthcare services for adjustment of spinal subluxation.
26. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
27. All healthcare services and treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
28. Elective diagnostic services and medical treatment for correction of vision
29. Nasal septum deviation and nasal concha resection.
30. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments or procedures.
31. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A.
32. Birth defects, congenital diseases and deformities.
33. Healthcare services for senile dementia and Alzheimer's disease.
34. Air or terrestrial medical evacuation and unauthorized transportation services.
35. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission.
36. Any inpatient treatment, investigations or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
37. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing or insurance purposes.
38. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to: air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.
39. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.

40. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
41. Any expenses related to immunomodulatory and immunotherapy.
42. Any expenses related to the treatment of sleep related disorders.
43. Services and educational programs for handicaps.

#### **Healthcare services outside the scope of health insurance**

1. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
2. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Insured Person.
6. Healthcare services for work related illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect.
7. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
8. Any investigation or treatment not prescribed by a doctor.
9. Injuries resulting from attempted suicide or self-inflicted injuries.
10. Diagnosis and treatment services for complications of exempted illnesses.
11. All healthcare services for internationally and/or locally recognized epidemics.
12. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A hepatitis.

## ANNEX- A

### **Medical Card replacing by Emirates ID**

**Introduction** –DMED product will be sold without the Medical Card (Emirates ID)

**Eligibility** check can be done through the Emirates Id by the providers

### **E-Card**

Members without Emirates ID (In case of Change of Visa /Renewals) can registers on NEXtCare mobile App. The health card number is available on the app under the E-Card (Kindly refer Mobile App Download Process Annexure A)

### **Call Centre**

In case the member is unable to provide Emirates ID and E-Card but has valid photo identification then the call center at NEXtCARE can be called for eligibility check

### **Emergency**

All emergency cases will be considered under reimbursement

**ANNEX- B**

**Mobile Application – E-Membership Card**

**Introduction** - This document is to share the steps of downloading NEXtCARE app and showcasing eMembership card, which reflects the health card number of the enrolled beneficiaries.

**Downloading Mobile App** - NEXtCARE mobile app is available on Play Store (Android) and App Store (Apple) **free of cost** to be downloaded. The mobile app can be easily searched by typing 'NEXtCARE' and searching for the application. Please refer the screen shot from App Store where the app is available to be downloaded.


The process to download the app is as per the setting of the individual phone and user account

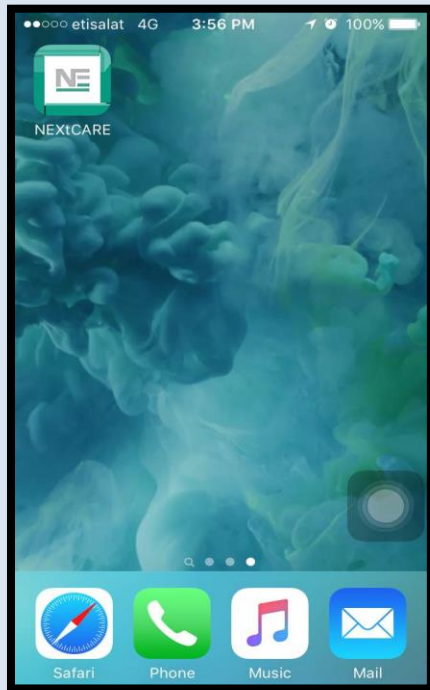


My NEXtCARE - Upon installing and opening the application, multiple icons will be displayed which

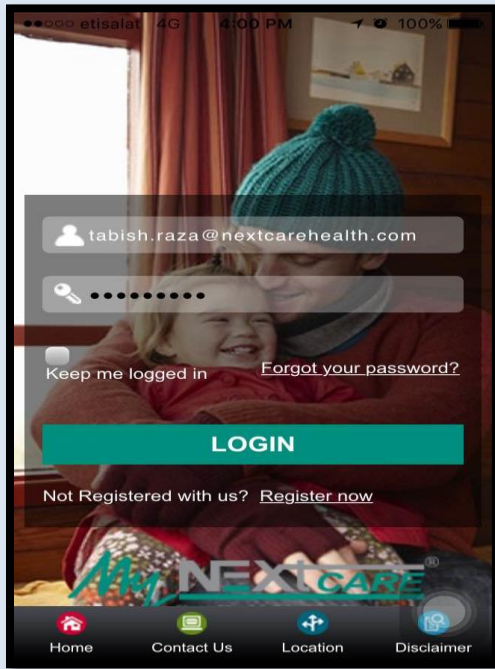
are accessible for all end users (NextCare Members and non-members). My NextCare icon which is visible on the right and displayed here after, is the access gate to the personal information and data of NextCare Members once they are logged in.



Please open the app and on the bottom right My NEXtCARE icon is visible  . Please click on it.



**Login /Registration** - First time members are required to register themselves for being able to use the MyNEXtCARE app. Once the user clicks on MyNEXtCARE icon the user must click on Register Now as shown in the **Error! Reference source not found.**



For members who don't have 16 digit card number then when they enter a value which is not recognizable then a warning message comes as shown in

As per the error message click on no and then select the payer, with whom the beneficiary is endorsed with.

On selecting Insurance company the display would ask for the national Id which is to be 15 digit emirates Id. And the rest of the text boxes are to filled in by the user.

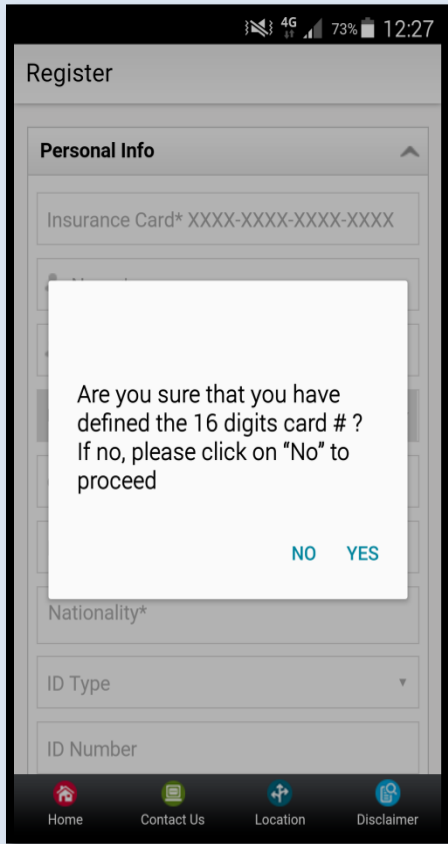


Figure 1: Not Having Medical Card

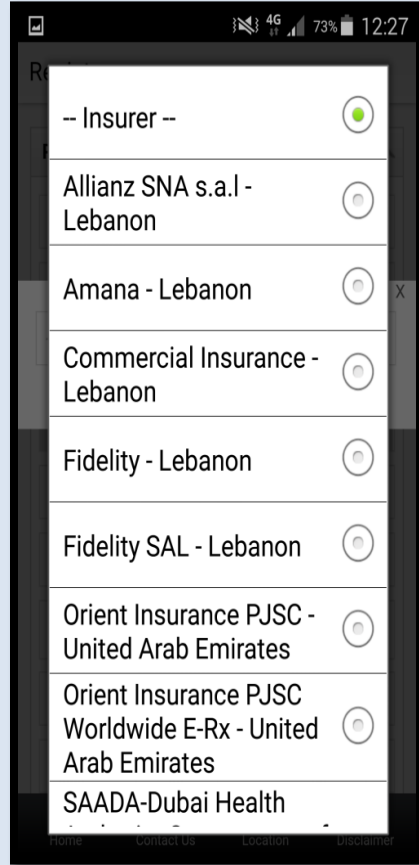


Figure 2: Selecting Payer

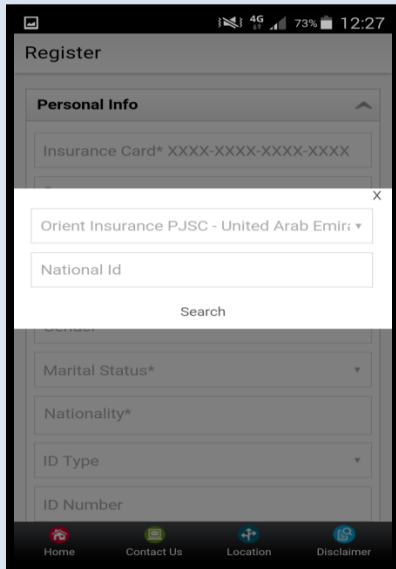


Figure 3: Providing Emirates ID



Once the process of registration is done a validation email/sms is received and user can provide his credentials to log in.



**E-Membership** -Once the user log in the NEXtCARE app, the icon of E-Membership **E-Membership** is available on the middle right. Once the user clicks on the icon the details of the member are visible as shown in the below figure.

