

SHIELD SAVER

AND SHIELD SAVER PLUS

PRODUCT FACT SHEET

Affordability and accessibility often pose a barrier to corporate employees and individuals taking positive steps to improve their physical well-being. To address this, Sukoon Insurance PJSC ("Sukoon") and Aster DM Healthcare have launched two innovative healthcare plans to offer access to a wider network.

The two new health insurance plans, "**Shield Saver**" and "**Shield Saver Plus**" have been designed with customer convenience and accessibility in mind. Both plans feature access to a wider network, tapping into Aster DM Healthcare's strong geographical presence. In addition to this, members will have access to Virtual care with 0% co-pay on GP consultations, lab reports, radiology, and prescribed medicines through myAster mobile app.

The plans also offer a reduced co-payment to customers when they visit preferred medical providers. As an added benefits, customers will receive a substantial cash discounts across a range of elective procedures not covered in their plans. This also includes discounts at Aster Pharmacy and Aster Optical retails outlets across the UAE.

Our widespread Healthcare provider network will give you access to the best available doctors, specialists, and hospitals. With the direct billing facility within the network, you are assured to have a hassle free experience. Our Claims process is also easy to follow and managed by an experienced claims team.

Key Highlights

- Our Plans are offered in Dubai & Northern Emirates.
- You can obtain quotations for as low as 5 employees and up to 3000 members.
- 2 Categories allowed per policy with minimum of 5 Employees per category.
- Complimentary access to doctors via voice and video calls.
- Virtual Care – access to Virtual care with 0% co-pay on GP consultations, lab reports, radiology, and prescribed medicines through myAster application.
- Virtual GP consultation where GP orders lab diagnostics and pharmacy at home – Nil Co-pay.
- Home delivery for Pharmacy with Nil Co-pay, subject to virtual prescription through GP.
- Home visits - Lab Tests with Nil Co-pay through Virtual GP
- Non network and abroad claims reimbursed at Network Tariff*, if applicable.
- Free Life rider cover of AED 50,000 for death due to any cause along with PTD Accident and Repatriation Expenses.

***Applicable only for Dubai & Northern Emirates based group*

Shield Plans – Overview

Policy Owner Details	Shield Saver	Shield Saver Plus
Territory for Elective & Emergency	UAE, SEA, AC, Home country covered within basic territory for I/P Treatment only	UAE, SEA, AC, Home country covered within basic territory for I/P Treatment only
Indemnity Limit (IP & OP)	AED 150,000 PPPA	AED 200,000 PPPA
Medical Providers Network Subject to ongoing changes Online at www.sukoon.com	Secure Network *OP access to Clinics ONLY *Subject to GP referral for Specialist	Secure Network *OP access to Clinics & Hospitals * Direct Access to Specialist
Pre-existing and Chronic conditions	Covered, subject to 6 months waiting period applicable for first scheme enrolments and members without COC	Covered, subject to 6 months waiting period applicable for first scheme enrolments and members without COC
Co-pay for Virtual care on myAster app		
General Practitioner	Consultation: 0% Copay Lab and diagnostics: 0% Copay Pharmacy at home: 0% Copay	Consultation: 0% Copay Lab and diagnostics: 0% Copay Pharmacy at home: 0% Copay
General Practitioner	Consultation: 10% Copay Lab and diagnostics: 10% Copay Pharmacy at home: 10% Copay * Subject to GP referral	Consultation: 10% Copay Lab and diagnostics: 10% Copay Pharmacy at home: 10% Copay * Direct Access to Specialist
Co-pay for In-facility out-patient care		
Aster Clinics and Hospitals	Consultation - GP / Specialist 10% co-pay Lab and diagnostics: 10% co-pay Pharmaceuticals: 10% co-pay Physiotherapy: 10% co-pay * Subject to GP referral – for Specialist * Applicable to Aster clinics only	Consultation - GP / Specialist - 10% Copay Lab and diagnostics: 10% Copay Pharmaceuticals: 10% Copay Physiotherapy: 10% Copay * Direct Access to Specialist * Applicable to Aster clinics and hospitals
Other Network Providers	Consultation – GP / Specialist 20% co-pay Lab and diagnostics: 20% co-pay Pharmaceuticals: 20% co-pay Physiotherapy: 20% co-pay * Subject to GP referral – for Specialist * Applicable to clinics only	Consultation - GP / Specialist - 20% Copay Lab and diagnostics: 20% Copay Pharmaceuticals: 20% Copay Physiotherapy: 20% Copay * Direct Access to Specialist * Applicable to clinics and hospitals
Co-pay for In-facility in-patient care (Hospitals)		
Aster Clinics and Hospitals Other Network Providers	Coinsurance: 20% with AED 500 max. Co-pay per encounter Annual aggregate max. Co-pay: AED 1,000	Coinsurance: NIL Annual aggregate max. Co-pay: NIL
Other Benefits		
Maternity	Maternity complications & C-Section - AED 10,000 Normal delivery - AED 7,000 10% Co-pay applies on all IP & OP Treatment	Maternity complications & C-Section - AED 10,000 Normal delivery - AED 7,000 10% Co-pay applies on all IP & OP Treatment
Pharmacy - *Formulary medications only	Covered up to AED 7,500	Covered up to AED 10,000
Physiotherapy	Covered up to 6 sessions	Covered up to 10 sessions

*Subject to exclusions list

Disclaimer:

* Note that the analysis is in brief form. We strongly recommend you to be familiar with, verify all terms and conditions, limitations and exclusions and premium with preferred insurance company/quotation to make firm decision. In case on any discrepancy between this document and official quotation, the insurer's formal quotation would prevail.

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