SHIELD PLANS

FREQUENTLY ASKED QUESTIONS

FAQs

Can a member visit a GP or Specialist in person at Aster providers or any other providers?
Yes, members can visit a GP or specialist in person at any provider with applicable co-pay, within the applicable network.

Can a member visit a GP at Hospitals under Shield Saver plan?
Under Shield Saver plan, Members have access to clinics ONLY for Out-Patient services.

Does members have a direct access to a Specialist under Shield Saver plans?
No, access will be subject to GP referral.

Does member requires a GP referral for specialist under Shield Saver Plus plan?
Under Shield Saver Plus plan, members have direct access to Specialists.

Can members visit providers outside of ASTER with the same 10% co-pay?
No, 20% co-pay is applicable outside of Aster providers (within network)

Does Shield Saver and Shield Saver plus Plans covers virtual services under the myAster app?
Yes, it is covered for both plans for GP consultations (with 0% co-pay) & Specialists (with 10% co-pay)

Can I use eCards for UAE residence visa stamping?
Definitely. You can use eCards for visa stamping.

Can I use my Emirates ID if I travel outside UAE?
No, you cannot use your Emirates ID outside the UAE. If the coverage is available outside UAE, then it will be covered either on reimbursement or Guarantee of Payment (GOP) basis. GOP is applicable only when both parties (Insurer and Provider) agrees mutually.

Can I visit a healthcare facility outside my network? If I can, how do I pay?
Here's how it works. Non-network access is always subject to the terms and conditions of your policy. Emergency in UAE is covered at actuals.

Shield Plans - Can I pick and choose dependents who can avail coverage?
Coverage is compulsory for all dependents if opted.

Shield Plans - Do I get access to additional clinics and hospitals?
Members have access to clinics and hospitals within the Secure Network.

Shield Plans - From where can I get more information about this plan?
You can reach out to your Relationship Manager at Sukoon. Alternatively, call us on our toll-free number 800 SUKOON (785666). Kindly note our working hours are from Monday to Friday 8 am to 8 pm and Saturday 8 am to 5 pm.

Shield Plans - Where can I find my updated Table of Benefits?
Once the policy has been purchased, you can view the Table of Benefits on mySukoon mobile app. It is available for download on Google Play Store and Apple's App Store.

How can I avail medical care in the UAE without a medical card?

You can avail medical service even without a card. Healthcare services can be used by using the Emirates ID or virtual card. For virtual card access mySukoon mobile app (available on Google PlayStore and Apple App Store).

How can I update my Emirates ID number on mySukoon portal?

It's a simple process. To update your Emirate ID, please log in to the mySukoon portal and go to the 'Update KYC' tab under Policy Servicing.

I do not hold an Emirates ID and don't know my insurance card number. How can I register on mySukoon and generate the eCard?

Your medical insurance card number was shared as part of the Welcome email from noreply@tameen.ae. Alternatively, you can contact your HR or toll-free number 800 SUKOON (785666) and get your card number after verifying your identity.

I have a new-born baby and the Emirates ID is under processing. Can I avail the medical services?

Yes, of course you can, as long as your new-born is enrolled in the policy. Once enrolled, the primary insured (the father or the mother), can generate the eCard for the baby through his or her mySukoon account.

Is the validity of my medical Insurance linked to my Emirates ID?

No, they are not linked. You will need to renew each one separately.

On my card, it says, "10% co-insurance on all outpatient services for ASTER providers and 20% co-insurance for other providers." What does it mean?

Co-pay at Aster providers is only 10%; if you avail services at network providers other than Aster you will need to pay 20% of the total bill from your side.

What is mySukoon mobile app?

mySukoon is a mobile app exclusively available to all our customers. The app is available on the App Store and the Android Play Store as 'mySukoon'.

The app allows you to submit and track your reimbursement claims, find the network providers closest to you, Visibility of Table of Benefits, generate the eCard for yourself and your dependents.

Who can I contact in case of any further queries?

For queries Email us on service@sukoon.com or call our toll-free number at 800 SUKOON (785666). Our agents will be available to assist you from 8.00 am to 8.00 pm Monday to Friday and from 8.00 am till 5.00 pm on Saturdays.

In which countries am I eligible for my treatment?

You can receive treatment in the country within your area of cover, as shown in your Table of Benefits / Policy documents / Insurance Certificate and as per the Network List

Does my policy covers pre-existing conditions?

Covered as per the Table of benefits - Waiting period of 6 months is applicable from the first scheme enrolment. Waiting period does not apply for members who were previously insured, subject to the proof of previous medical insurance cover.

What is the Sukoon Medical helpline number

800KOON (785666)

For queries and clarifications, please send an email to:

weserve@sukoon.com

Reimbursement when and process:

Sukoon website: Click here

SUKOON.COM | +971 4 233 7777 | P.O. Box 5209 | Dubai, United Arab Emirates

سكون للتأمين ش م ع، رأس المال المدفوع ٤٦١,٨٧٢,١٢٥ درهم إماراتي، رقم .ر.ت ٢٠٣٩٧٠, مرخّصة من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 1984\12\24، رقم التسجيل الضريبي ١٠٠٢٥٨٥٩٤٩٠٠٠٠٣
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