

## COST SAVER HEALTHCARE INSURANCE

### TABLE OF BENEFITS – SHIELD SAVER

All amounts are in AED

Coverage Details	
<b>Total Annual Limit Coverage &amp; Pre-existing</b>	
Annual upper limit for healthcare services	150,000 per insured member per year
Pre-existing & chronic conditions	Covered <sup>*3</sup>
<b>Healthcare Services Geographical Scope</b>	
In Dubai	Covered
In Abu Dhabi	Covered
Other Emirates	Covered
Basic Territory for Elective & Emergency	UAE, SEA, AC for IP Treatment only
Home Country	Covered within basic territory for IP Treatment only
<b>Medical Network</b>	
Subject to ongoing changes. Available online at <a href="http://www.sukoon.com">www.sukoon.com</a>	Inpatient services are restricted to Secure Network Hospitals Outpatient services are restricted to Secure Network clinics
<b>Inpatient Healthcare Services (at designated network hospitals – prior approval is required)</b>	
Patient Accommodation	Shared room 20% co-insurance with maximum ceiling <sup>*1</sup>
Tests, diagnosis, treatments and surgeries in hospitals for non- urgent medical cases	Covered 20% co-insurance with maximum ceiling <sup>*1</sup>
Emergency treatments	Covered 20% co-insurance with maximum ceiling <sup>*1</sup>
Transportation services for medical emergencies by an authorized party	Covered 20% co-insurance with maximum ceiling <sup>*1</sup>
Accommodation for a person accompanying an insured child up to 16 years of age.	Covered up to AED 100 per night 20% co-insurance with maximum ceiling <sup>*1</sup>
Accommodation for an accompanying person in the same room in case of critical conditions and as per recommendation of attending physician.	Covered up to AED 100 per night 20% co-insurance with maximum ceiling <sup>*1</sup>
<b>Inpatient Maternity (Limits &amp; Coverage)</b>	
In patient maternity services	Normal Delivery: AED 7,000 per policy year Medically necessary C-Section, abortion and other maternity complications: AED 10,000 per policy year 10% coinsurance applicable on all services. Maternity complications, if leading to emergency, will need to be covered up to the annual indemnity. Waiting period on pre-existing condition does not apply to maternity.



Limit specified is an aggregate for all services (Subject to policy deductibles)	Covered upto 10,000 when abroad only else not covered
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### Outpatient Healthcare Services (at designated network provider– prior approval is required except GP consultation)

#### Outpatient – Virtual Care

##### General Practitioner

- Consultation Deductible/Coinsurance
- Lab & Diagnostics (at home option available)
- Pharmacy (at home)

Nil Coinsurance

##### Specialist

- Consultation Deductible/Coinsurance
- Lab & Diagnostics (at home option available)
- Pharmacy (at home)

10% Co-pay (Subject to referral from GP, no direct access to SP)

#### Outpatient – Non-Virtual Care

Services provided by General Practitioners, Specialists and Consultants Examination, diagnostic and treatment services of Clinics and health centers by general practitioners, and specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination

Aster Clinics: 10% Co-pay  
Outside Aster: 20% Co-pay

(Subject to referral from GP, no direct access to SP)

Laboratory tests

Aster Clinics: 10% Co-pay  
Outside Aster: 20% Co-pay

X-ray diagnostic services including MRI, CT scans and endoscopies

Aster Clinics: 10% Co-pay  
Outside Aster: 20% Co-pay

Physiotherapy treatment. Subject to referral from a specialist and prior approval from Sukoon

6 sessions per member per year  
Aster Clinics: 10% Co-pay  
Outside Aster: 20% Co-pay

Cost of medicine – pharmacy

Covered with a limit of AED 7,500 per year including co-insurance.  
Aster Clinics: 10% Co-pay  
Outside Aster: 20% Co-pay  
Coverage as per DHA approved formulary.



<p>Examination, diagnostic and treatment for <b>pregnancy and gynecology services</b> in authorized health centers and clinics by general practitioners and specialists, provided that the insured member is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination.</p>	<p><b>Antenatal Care</b> 8 visits to primary healthcare facility. All consultations by PHC Obstetrician for low risk or Specialist Obstetrician for high risk, on referral. Initial investigations include the below.</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>· FBS, random s or A1c</li> <li>· Hep C, where recommended</li> <li>· GTT where recommended</li> <li>· 3 antenatal ultrasound scan</li> </ul> <p>Visits to includes reviews, checks and tests in accordance with DHA Antenatal Care Protocols 10% coinsurance for all services.</p>
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Other Benefits	
Diagnostic and treatment services for dental and gum treatments.	Covered only for life threatening medical emergency cases only* <sup>2</sup>
Hearing and vision aids, and vision correction by surgeries, and laser.	Covered only for life threatening medical emergency cases only* <sup>2</sup>
New born cover	Covered for 30 days from birth. Coverage includes BCG, Hepatitis B and neo- natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia). The cover is provided under the mother's policy.
Preventive services, vaccines and immunizations	<ul style="list-style-type: none"> <li>• Essential vaccinations and inoculations for newborns and children is covered as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH), through selected providers.</li> <li>• Preventive services as stipulated by DHA to include initially diabetes screening Frequency restricted to: Diabetes: - Every 3 years from age 30               - High risk individuals annually from age 18</li> <li>• Adult Pneumococcal Conjugate Vaccine followed As per DHA Adult Pneumococcal Vaccination guidelines</li> <li>• Hepatitis C Virus Screening and treatment: To be followed as per the guidelines laid out in the Hepatitis C support program</li> <li>• Hepatitis B Virus Screening and treatment: To be followed as per the guidelines (TBA)</li> <li>• Cancer Screening and treatment: To be followed as per the guidelines laid out in the Cancer support program</li> </ul>
Return Airfare	<p>Reimbursement of return airfare for the insured member to travel to home country for elective inpatient treatments, subject to following conditions:</p> <ol style="list-style-type: none"> <li>1) Economy class, limited to a maximum of AED 2,000/- per treatment</li> <li>2) Maximum overall cost inclusive of the airfare does not exceed 70% of Sukoon applicable UAE network tariff</li> </ol>
Group Life and Disability* Subject to terms and conditions as follows	<p>Compensation in respect of :</p> <ol style="list-style-type: none"> <li>A) Death due to any cause : AED 50,000</li> <li>B) Permanent total disability due to accident : AED 50,000</li> <li>C) Repatriation of Mortal Remains: AED. 5,000</li> </ol>



Inside UAE – Outside Network (Coinsurance applies over and above Network deductions)	
Emergency in UAE	
Coinsurance (with or without PAR)	0% Coinsurance
Basis of Claims Settlement	Actual
Elective in UAE. (If treatment / service is not available within the network then cover is 100% at actual subject to PAR)* <sup>1</sup>	
Coinsurance (with or without PAR)	Not Covered
Basis of Claims Settlement	Not Applicable

Abroad (within agreed territory) – Coinsurance applies over and above network deductibles	
Emergency Abroad	
Coinsurance	0% Coinsurance
Basis of Claims Settlement	Network Tariff
Elective Abroad	
Coinsurance	0% Coinsurance
Basis of Claims Settlement	Network Tariff

**\*1 Co-insurance of 20% for all inpatient services subject to a ceiling of AED 500 per claim and AED 1000 in aggregation (maximum per year).**

**\*2 These benefits are covered only in case of life threatening medical emergencies.**

**\*3 Waiting period of 6 months is applicable from the first scheme enrollment. Waiting period does not apply for members who were previously insured, subject to the proof of previous medical insurance cover.**



## CASH DISCOUNTS

Our new plans- Shield Saver and Shield Saver Plus come with a wide range of discounts on popular non-covered procedures and surgeries. These cash discounts available across a wide range of providers and facilities offering that are conveniently located. These discounts can provide a significant savings on out-of-pocket medical expenses for policyholders. \*\*

S No	Procedure	MedCare	Aster Hospital	Aster Clinics/Opticals/Pharmacy
1	Plastic surgeries	✓	✓	N/A
2	Cosmetics procedures	✓	✓	✓
3	Optical frames/Glasses	N/A	N/A	✓
4	Dental services if not covered by Insurance including Enhanced and cosmetic dental services	✓	✓	✓ Dental Consultation 50% 30% on dental procedure
5	Medical equipment and devices discounts	✓	N/A	✓
6	Lasik surgeries	✓	✓	N/A
7	Discount on supplements and vitamins	✓	N/A	✓
8	Epidural injection during normal delivery	✓	✓	✓
9	Discounts on weight-loss surgeries	✓	✓	N/A
10	Dietician counseling	✓	✓	✓
11	Mammogram/ultrasound every year	✓	✓	✓
12	IP Room Upgrades Discounts	✓	✓	N/A
13	Allergy Testing	✓	✓	✓
14	Speech therapy	✓	✓	N/A
15	Deviated Nasal Septum (DNS)	✓	✓	N/A
16	Snoring and sleep apnea	✓	✓	N/A
17	Mental health	✓	✓	✓
18	Fertility related services	✓	✓	✓
19	Home Care	✓	✓	✓

\* The proposed discount @ 20% for non-covered services on cash basis except the N/A services marked in the list. Excluding packages as they are already discounted and consumables, medicines used for the treatment.

Download the MyAster App.



Link: <https://app.adjust.com/2km92iu>



## GROUP LIFE AND DISABILITY INSURANCE

Benefit Overview	
<b>Sum insured</b>	AED 50,000
<b>Cover</b>	As per Oman Insurance Company P.S.C. ("Sukoon") Standard Group Life & P. A. Insurance policy wording, general conditions, exclusions, and clauses to cover the benefits for the sum insured mentioned herein.
<b>Insured Persons</b>	Members enrolled under corresponding Health Insurance plan
<b>Age Limit</b>	As per Health Insurance Plan
<b>Benefits</b>	As per the attached Schedule of Benefits
<b>Scope of Coverage</b>	24 hours worldwide, on or off duty
<b>Governing Law &amp; Jurisdiction</b>	Competent courts of United Arab Emirates (other than DIFC Courts and ADGM Courts)
<b>Period of Insurance</b>	Same as Health Insurance Plan

  

Benefits	Description
<b>Death (any cause)</b>	In the event of death (any cause) of an Insured Person, the Principal Sum in respect of that person shall be paid.
<b>Permanent Total Disability (Accident)</b>	In the event of permanent total disablement caused by an accident incapacitating an Insured Person to follow ANY occupation, a lump sum amount equivalent to Principal Sum shall be paid. [Deferment Period – 12 months]
<b>Repatriation Expenses</b>	In the event of death (natural or accidental) of an Insured Person, the necessary, reasonable, and customary expenses at actual, subject to a maximum of <b>AED 5,000</b> per person shall be paid. The expenses will include costs for transportation/burial of the body and economy air fare for an accompanying person.

### Conditions

1. Coverage is mandatory for all eligible members.
2. Eligibility
  - a. Employees: All reported full-time permanent employees are eligible for coverage
  - b. subject to the age restrictions applicable to Health Insurance Policy.
    - Nature of Occupation/Industry: All classes, except for members involved in Oil Exploration/Production, Mining/Armed Forces/Police, Members dealing with Arms/Ammunition/Security Agencies, Off-shore Risks, Sports Personnel, HMO Schemes.
  - c. Dependent Spouse, subject to meeting the age criteria as per Health Insurance Policy and resident of UAE are covered. Cover for Dependent Spouse ceases upon (1) Primary Member leaving the Group, (2) Divorce/separation with the Primary Member (3) Dependent losing the permanent residency status in UAE.
  - d. Dependent Children for the age group like Health Insurance Policy and resident of UAE are covered. Cover for Dependent Spouse ceases upon (1) Primary Member leaving the Group, (2) Dependent losing the permanent residency status in UAE.
3. All members are located within locations declared to us and holding valid Employment/Residence Visa/ID.
4. Special risks (offshore, mining etc.) are not covered unless specifically underwritten and accepted by the Company in writing.



5. Passive War/ Passive terrorism as an innocent bystander is covered for death benefit, PTD Accident
6. The Policy has been completed based on the information provided and based on the quote slip. If any of the assumptions or information submitted are incorrect then Sukoon reserves the right to amend the above quotation.
7. Every proposer or Policyowner when seeking new insurance or renewing an existing policy must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms should be, or what premium to charge. Failure to do so may render the insurance voidable from inception and enable the insurer to repudiate liability.

## Other conditions

### 1. Actively At Work

Actively at work is defined as the eligible member who are permanent, Full time and regular being present at his or her usual place of work or at a location to which the Policyholder requires him or her to travel for the purpose of conducting business and the Life being physically and mentally capable of performing his or her normal regular duties and the normal basic number of hours required in his or her occupation.

- a) Cover for the member is subject to him or her being Actively at Work on the commencement date under the Policy.
- b) For lives who enroll under the scheme after the Policy commencement date, coverage is subject to being Actively At Work on the date that he or she is added to the Policy for cover to commence in respect of that Life.
- c) If a Life is not Actively At Work as described in (A) above, cover will commence in respect of that Life on the day following completion of 14 consecutive days of continuous employment as defined above.
- d) If a Life is on normal holiday leave and is able to fulfil the requirements of the occupation as defined in (a.), the Life will be considered to be Actively At Work.

For any increases in sum assured, if an existing insured member is not actively at work due to ill health or normal leave due to ill health on the day of his Sum Assured is due to increase, then such increase will not come into force until he has returned to work and has been actively employed for a period of at 14 consecutive days.

### 2. Passive War and Terrorism

Scope of Cover: It is hereby agreed that, notwithstanding the terms and provisions of the basic policy Contract, the insurance Company will cover the insured member of the group against death or permanent disability occurring as a direct or indirect consequence of War & Terrorism, where the insured member is not an active participant.

The Term "War" includes but not limited to:

Invasion or acts perpetrated by foreign enemies (whether war be declared or not), hostilities, civil war, martial law or declaration of a state of siege, state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or siege, civil disobedience, general mobilization, revolution, usurpation of power (military or politically), insurrection, rebellion, mutiny, riots, civil commotion, revolution, conspiracy, mutiny, strike,



pillage, any kind of military projectile or explosive including booby trapped vehicles or objects, cannon shells, rockets or other weapon of war, whatever their origin and type, any act unlawful act perpetrated by armed individual be they members of political, military or paramilitary

organizations or parties or not and be they acting on their behalf or on behalf of any other organizations.

The Term "Terrorism" as used herein, shall mean an activity that satisfies both of items below:

- a. Involves a violent act or an act dangerous to human life, tangible or intangible property or infrastructure, causing damage to property or injury to persons, or a threat thereof; and
- b. Appears to be intended to intimidate, coerce or incite a civilian population or inflict economic loss or disrupts any segment of a local, national or global economy; or Influence, protest, intimidate or coerce against the policy or conduct of a government by any means, including mass destruction, murder, kidnapping, hijacking, hostage-taking.

The Company's liability under this rider shall be at any time limited to the benefit payable at the time on the death/ disability of the said Insured provided such benefits shall not exceed a maximum amount as described in the basic policy.

"Active participant" in war-like operations means an active member of the military forces e.g. Army, Navy, Air Force, Territorial Army or Police or any other special forces activated by Government or other public authorities to defend law and order in case of a war or warlike operation, or any other person who takes up arms in an active or defensive role. The term Active Participant includes but not limited to participation in opposition forces in conflicts, civil commotion, revolution, and insurgency or any similar situation.

#### **Exclusions for Passive War Risk and Terrorism:**

However, this extension will not apply, and no benefit will be payable if at the time of occurrence, the insured member(s) is directly or indirectly:

1. taking an active participation in any of the above-mentioned events;
2. engaged in any quarrel or dispute whether armed or not;
3. resisting arrest;
4. member of any armed force or serving in any armed force or member of any police or security or body guard services;
5. Travelling a country or an area where the British Government Foreign and Commonwealth Office advises against 'all travel' there; or;
6. Remains in a country or an area for more than 28 days from the date of change of status where the British Government Foreign and Commonwealth Office advises against 'all travel' there; or
7. Travelling to a country or an area where the British Government Foreign and Commonwealth Office advises against 'all but essential travel' and stays for more than 28 days from the date of change of status or date of travel;
8. Iraq, Afghanistan, Yemen, Libya, Palestine & Syria, and any other country where war or war like operation takes place

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

### **3. Legal Compliance:**

This policy is meant to provide insurance coverage to UAE residents only. In the event the Policyholder/Proposer wishes to enroll a non-UAE resident within this insurance policy, then the Policyholder/Proposer must seek prior written approval from Oman Insurance Company P.S.C. ("Sukoon") which Sukoon may accept or decline at its own sole discretion. In the event Sukoon agrees to provide insurance coverage to any non-UAE resident then any such insurance





coverage shall be provided by Sukoon Insurance only on the following conditions, all of which the Policyholder/Proposer clearly understands and agrees with:

- The insurance policy coverage will be provided by the Policyholder as an additional - supplementary insurance benefit to such non-UAE resident member and that this

insurance policy is not meant to be a substitute for the Policyholder/Proposer to obtain/provide insurance coverage as may be required under respective local regulations.

- Notwithstanding this insurance policy coverage, the Policyholder/Proposer shall at all times remain responsible to ensure its compliance to relevant local insurance laws and requirements as may be applicable to such non-UAE residents.
- All applicable premium and claim payments in relation to this insurance policy will be made/transacted in UAE only.

#### **4. Sanction clause:**

United Nation/United States and European Union Sanction clause is applicable as per the following wording; The Company shall not provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, Germany, France, United States of America, United Arab Emirates and / or all other jurisdictions where the Company transacts its business".

#### **5. Notice of Claim**

Written notice of a claim under this Rider must be given to the Company within thirty (30) days after the date of death of the Life Assured. Failure to furnish notice of claim to the Company within the above time limit shall not invalidate the claim if it shall be shown not to have been reasonably possible to give such notice within the time limit and that notice was given as soon as was reasonably possible.



## Exclusions from Death & Ancillary Benefits

### For all covered benefits

No sum assured shall be payable if death or disability results directly or indirect consequence of:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, mutiny or riot or civil commotion assuming the proportions of or amounting to a popular rising, Insured engaging in any illegal act, breach of Law or criminal act, Insured engaging in or taking part in any naval, military or air force operation.
2. Acts of terrorism (other than innocent bystander when passive war extension has been insured)
3. Atomic, Biological, and Chemical contamination
4. Drug or alcohol abuse
5. Hazardous sports activities except practiced in a controlled environment with proper apparatus and under professional supervision. Professional sports activities and participating in any form of race or competition are excluded.
6. Intentionally self-inflicted injury, suicide or attempted suicide (whether sane or insane)

### For ancillary benefits only (if applicable)

No benefit shall be payable if disability results directly or indirectly, wholly or partly from:

7. Mental illness and nervous disorders
8. Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service
9. Disease or medical impairment, from which the insured was suffering, received treatment for or was aware of at the commencement of his insurance with the insurer. (Applicable to New Joiners only)
10. Disability occasioned or contributed to by HIV infection (Hepatitis is excluded if the insured travels to Africa)
11. For Temporary Total Disability Benefits, Pregnancy, childbirth or abortion or any complications arising there from