

COST SAVER HEALTHCARE INSURANCE

TABLE OF BENEFITS – SHIELD SAVER

All amounts are in AED

Coverage Details	
Total Annual Limit Coverage & Pre-existing	
Annual upper limit for healthcare services	150,000 per insured member per year
Pre-existing & chronic conditions	Covered ^{*3}

Healthcare Services Geographical Scope	
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

Medical Network	
Subject to ongoing changes. Available online at www.sukoon.com	Inpatient services are restricted to Secure Network Hospitals Outpatient services are restricted to Secure Network clinics

Inpatient Healthcare Services (at designated network hospitals – prior approval is required)	
Patient Accommodation	Shared room 20% co-insurance with maximum ceiling ^{*1}
Tests, diagnosis, treatments and surgeries in hospitals for non- urgent medical cases	Covered 20% co-insurance with maximum ceiling ^{*1}
Emergency treatments	Covered 20% co-insurance with maximum ceiling ^{*1}
Transportation services for medical emergencies by an authorized party	Covered 20% co-insurance with maximum ceiling ^{*1}
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 ^{*1}
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 ^{*1}
Inpatient Maternity (Limits & Coverage)	
In patient maternity services	Normal Delivery: AED 10,000 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



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

Consultation in person or virtual is covered

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.

Examination, diagnostic and treatment for **pregnancy and gynecology services** 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.

Antenatal Care

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.

- FBC and Platelets
- Blood group, rhesus status and antibodies
- VDRL
- MSU & urinalysis
- Rubella serology
- HIV
- FBS, random s or A1c
- Hep C, where recommended
- GTT where recommended
- 3 antenatal ultrasound scan

Visits to includes reviews, checks and tests in accordance with DHA Antenatal Care Protocols
10% coinsurance for all services.



Other Benefits	
Diagnostic and treatment services for dental and gum treatments.	Covered only for life threatening medical emergency cases only ^{*2}
Hearing and vision aids, and vision correction by surgeries, and laser.	Covered only for life threatening medical emergency cases only ^{*2}
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 Covered for Dubai visa and family book holders only	<ul style="list-style-type: none"> Essential vaccinations and inoculations for newborns, children and adults as stipulated in the DHA's policies and its updates (currently the same as Federal MOH): Covered up to limit of AED 100/- 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 Adult Pneumococcal Conjugate Vaccine followed As per DHA Adult Pneumococcal Vaccination guidelines Hepatitis C Virus Screening and treatment: To be followed as per the guidelines laid out in the Hepatitis C support program Hepatitis B Virus Screening and treatment: To be followed as per the guidelines (TBA) Cancer Screening and treatment: To be followed as per the guidelines laid out in the Cancer support program Influenza Vaccinations: Covered once a year Disease management Programs: Evidence of Disease management programs to be shared
Shingrix vaccine (For Non-LSB Dubai visa and family book holders only) on reimbursement basis.	Covered for people above the age of 50 and immunocompromised patients above the age of 18. Covered dose: 2 doses, 2 to 6 months apart once per lifetime.
Organ transplantation (Recipients only) (Limited to Kidney, Liver, Lung, Pancreas, Heart and Small Bowel)	Covered up to limit of AED 100,000/- with 20% coinsurance on all OP services.
Kidney Dialysis	Covered up to limit of AED 60,000/- with 20% coinsurance on all OP services.
Mental Health (Psychiatric services & treatment procedures)	Covered up to limit of AED 800/- with 30% coinsurance on all OP services.
Dental Benefit (Subject to prior approval and coverage is limited to designated dental network providers) Coverage is limited to dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis	Covered up to limit of AED 500/- with 30% coinsurance on all OP services.
Return Airfare	Reimbursement of return airfare for the insured member to travel to home country for elective inpatient treatments, subject to following conditions: 1) Economy class, limited to a maximum of AED 2,000/- per treatment 2) Maximum overall cost inclusive of the airfare does not exceed 70% of Sukoon applicable UAE network tariff
Group Life and Disability* Subject to terms and conditions as follows	Compensation in respect of : A) Death due to any cause : AED 50,000 B) Permanent total disability due to accident : AED 50,000 C) Repatriation of Mortal Remains: AED. 5,000



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)* ¹	
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.**

