

# PRODUCT FACT SHEET

## HEALTH PLUS

It's always good to have options, especially when it comes to securing you and your family's health. Under the HealthPlus umbrella of insurance policies, you will be sure to find the perfect plan that has everything that you are looking for.

Designed for people with different requirements and budgets, the HealthPlus scheme offers you six different insurance plans to select from. Whether you are looking for an insurance scheme with worldwide coverage and high limits or a local cover offering a wide range of medical benefits, you are sure to find it here.

### Key Advantages

#### Teleconsultation anytime, anywhere

No bookings or appointments required. We have enabled online consultation for our Healthcare members, in partnership with TruDoc 24x7. This means that you can access doctors, wellness experts and pharmacies from the comfort of your homes.

#### Access to our wellness programme

Take charge of your health with LivFit, our comprehensive wellness programme aimed to help you accomplish your fitness goals. You can get access to personalised training sessions with our wellness coaches, participate in self-improvement workshops, track your fitness plan and do so much more.

#### Personal accident coverage

Get your peace of mind knowing that whatever happens we will be by your side. You will receive a compensation of AED 100,000 in the event of permanent total disability or death due to an accident.

#### Global and local coverage

We can get you covered, no matter where you are. Three of the six insurance plans under HealthPlus offer worldwide coverage for its members. The rest can cover your medical expenses in the UAE and other Arab countries, as well as South-East Asian countries including India.

#### Wide range of cover limits

Starting from AED 150,000 to AED 5,000,000, you can select the right cover limit for you, depending on your medical requirements.

#### Maternity and newborn covers

HealthPlus also offers coverage for pre and post-natal consultation, investigations and procedures for all its members. Newborns delivered in the UAE will be covered for 30 days under the insurance scheme of the mother.



Benefits at a glance (All amounts in AED)

	Prime	Pro	Max	Home	HomeLite	Safe
Indemnity Limit	5,000,000	3,000,000	500,000	250,000	250,000	150,000
Basic Territory for Elective and Emergency Treatment	Worldwide excluding USA and Canada	Worldwide excluding USA and Canada	Worldwide excluding USA and Canada	UAE, Arab Countries and South East Asia	UAE, Arab Countries and South East Asia	UAE, Arab Countries and South East Asia
Extended Territory for Emergency Treatment Only	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	-
Network Type	Premium	Edge	Signature+ Medicare	Signature	Advance	Vital
<b>Pre-existing Conditions</b>						
Within UAE (subject to exclusions)	150,000	150,000	150,000	150,000	150,000	150,000
Outside UAE						
<b>Other Benefits</b>						
Basic Vaccination: Vaccines for children (0-6) as per MOH mandatory schedule	Covered	Covered	Covered	Covered	Covered	Covered
Air Fare for Outside UAE Treatment (limited to geographical area specified) (reimbursement)	Covered	Covered	Covered	Covered	Covered	Covered
<b>Maternity</b>						
Normal Delivery	25,000	20,000	15,000	10,000	10,000	10,000
Medically necessary C-Section						

(All amounts in AED)

<b>Inside UAE</b>						
Inpatient Coinsurance	-	-	-	-	-	20%
Outpatient Consultation Deductible/Coinsurance	10%	10%	10%	10%	10%	10%
<b>Optional Benefits</b>						
Organ Transplant (excluding donor's expenses)	25,000	15,000	10,000	10,000	10,000	10,000
Home Nursing following Inpatient Treatment (reimbursement)	15,000	15,000	15,000	15,000	15,000	to 15,000
Psychiatric Treatment other than those mandated by DOH for Abu Dhabi schemes and DHA for Dubai schemes (reimbursement) with 30% coinsurance	15,000	10,000	7,500	5,000	5,000	5,000
TruDoc Telehealth	Covered	Covered	Covered	Covered	Covered	Covered
Personal Accident Benefit - Death due to Accident (subject to terms and conditions as follows)	100,000	100,000	100,000	100,000	100,000	100,000
Personal Accident Benefit - Permanent Total Disability due to Accident (subject to terms and conditions as follows)	100,000	100,000	100,000	100,000	100,000	100,000
<b>Assist America Package</b>						
Emergency Medical Evacuation	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.
Medical Repatriation	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.	Activated at 120 Kms.
Repatriation of Mortal Remains	Activated at 0 Kms.	Activated at 0 Kms.	Activated at 0 Kms.	Activated at 0 Kms.	Activated at 0 Kms.	Activated at 0 Kms.
Second Medical Opinion	Covered	Covered	Covered	Covered	Covered	Covered
<b>Wellness Benefit</b>						
Wellness Health Check-Up	3,000	1,000	500	-	-	-
Alternative Medicine (with no co-insurance)	5,000	3,000	3,000	-	-	-
Dental Benefit (with 20% co-insurance)	4,000	2,000	1,000	1,000 (Routine Dental)	-	-
Optical Benefit (with 20% co-insurance)	1,500	-	-	-	-	-

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



MARINE



PROPERTY



LIFE



LIABILITY



HEALTH

Sukoon Insurance PJSC  
Paid up Capital AED 461,872,125, C.L. No. 203970  
Regulated by the Central Bank of the UAE  
No. 9 dated 24/12/1984, TRN 100258594900003  
Head Office: P.O. Box 5209, Dubai, UAE  
Tel: +971 4 233 7777, SUKOON.COM

12/2023

