



Health Protect

Worldwide Plan Tier 5 Summary

Full details of the benefits, limitations, and exclusions for each Health Protect Plan can be found in the terms and conditions on www.hayah.com/health-protect



Benefit(s) / Plan(s)	Tier 5 (Worldwide)
General	
Regulator	Dubai Health Authority (DHA)
Plan Currency	AED
Annual Medical Limit	2,000,000
Network	MedNet Gold
In-Patient (IP) and Outpatient (OP)	IP + OP
Pre-existing conditions	<ul style="list-style-type: none"> • Treatment for pre-existing conditions: <ul style="list-style-type: none"> ○ All pre-existing conditions must be declared and underwritten by HAYAH. ○ Declared pre-existing conditions are covered from day one (no waiting period applies). ○ Undeclared pre-existing conditions are not covered. • Pre-existing conditions accepted by HAYAH are covered up to a limit of AED 150,000 <p>In the case of medical emergency only, the condition is covered up to the Annual Medical Limit of the Plan.</p>
Chronic conditions	<ul style="list-style-type: none"> • Treatment for chronic conditions: <ul style="list-style-type: none"> ○ Newly emerging chronic conditions (i.e. occurred after the start of the cover) are excluded for the first 6 months of the first scheme membership. ○ Conditions are covered from day one if a Certificate of Continuity is provided. <p>In the case of medical emergency only, the condition is covered up to the Annual Medical Limit of the Plan.</p>
Policy Cancellation	<p>Cancellation of the Policy is possible subject to a formal request by the policyholder. The Cancellation will be processed on prorata temporis.</p> <p>However, there will be no refund if the policy has already been claimed.</p>
Geographical Scope of Coverage	
Geographical area of cover	Worldwide, excluding USA and Canada
Emergency In-Patient treatment while abroad. Emergency medical expenses covered while the Insured Member is on vacation, leisure or business trips subject to a maximum of 90 days per trip, or the annual aggregate	Actuals subject to a cap of 100% UAE Equivalent Cost

Non-emergency treatment abroad. If the US & Canada are within Area of Cover, cover in US & Canada provided at only R&C rates of UAE.	At R&C rates of UAE Equivalent Network
Out of Network Coverage	Covered subject to equivalent network rates with direct billing where possible 20% Coinsurance applicable
In-patient & Day Care Health Services at Authorized Hospitals	
Coinsurance	Nil
In-patient Room Type	Private
In-patient Healthcare Services (Including Pre & Post In-Hospital Treatment)	Covered up to the AML
Day Care Treatment	Covered up to the AML
Hospital Accommodation and Services	Covered up to the AML
Hospital services, Surgery, Operation Theatre, Anaesthesia.	Covered up to the AML
Laboratory, Radiology, Pathology and Diagnostic services.	Covered up to the AML
X-ray, MRI, CT-scan, Ultra-Sound, Endoscopy.	Covered up to the AML
Intensive care unit, Emergency Ward Services	Covered up to the AML
Internal Surgical Appliances & Prosthesis (If surgically required)	Covered up to the AML
Minor surgical procedures performed by a general practitioner at a Medical facility or Private Hospital.	Covered up to the AML
Physiotherapy Following an IP or Day Care procedure and recommended by Medical Practitioner	Maximum of 12 sessions per year
Accommodation for a person accompanying an insured child below 16 years of age.	Covered up to AED 100 per day

Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician.	Covered up to AED 100 per day
Cash Indemnity for InPatient Treatment post hospitalization up to max of 10 days, subject to providing discharge summary or proof of hospitalization.	AED 250 per night applicable to all inpatient hospitalizations that are not submitted to the Insurance Company
Out-patient Health Services	
Applicable deductible for consultation. ** Deductible for follow up visits with the same doctor for the same medical condition within network within 7 days from the date of first visit is not applicable.	20% co-pay with a maximum of AED 50
Specialist or Consultants for OP practices	Accessible
Coinsurance on Non Consultation OP services (Laboratory, Radiology and other services, etc)	10%
Prescribed Medicines - Limit	Covered up to 25,000
Prescribed Medicines - Coinsurance	10%
Prescribed Medicine Type	Both Branded & Generic Medicine
Physiotherapy	Covered up to 20 Sessions PMPA & subject to 20% coinsurance
Outpatient Surgical procedure	Covered up to the AML (Subject to applicable coinsurance)
Laboratory, Radiology, Pathology and Diagnostic services	Covered up to the AML (Subject to applicable coinsurance)
X-ray, MRI, CT-scan, Ultra-Sound and Endoscopy diagnostic services	Covered up to the AML (Subject to applicable coinsurance)

Other Benefits	
Diagnostic and treatment services for dental and gum treatments, in case of emergency only	Covered up to the AML
Hearing and vision aids and vision correction by surgeries and laser, in case of emergency only	Covered up to the AML
Nursing at home by a registered nurse (Following an immediate Inpatient treatment)	Covered up to maximum of AED 3,000 per person per annum subject to prior approval
Organ Transplantation (Recipient only excluding cost organ)	<ul style="list-style-type: none"> • Coverage up to limit of AED 100,000 • Coverage for recipients only • 20% Co-payment
New-Born Cover	<ul style="list-style-type: none"> • Cover for 30 days from the date of birth or until addition as a member, whichever is earlier • New-born covered under the mother's annual limit
Birth Defects & Congenital Disorders for new-born &/or Deformities	Covered up to lifetime maximum of AED 12,500 per person within UAE only
Circumcision	Covered up to maximum of AED 7,500 per person per annum (Subject to 10% coinsurance)
Preventive services, vaccines and immunizations For New--Born and Children	<ul style="list-style-type: none"> • Essential vaccinations and inoculations for new-born and children up to 6 as stipulated in regulator's policies and its updates (Currently the same as federal MOH) • Benefit is covered on reimbursement basis
Preventive services, vaccines and immunizations For Adults.	<ul style="list-style-type: none"> • Diabetes Screening: <ul style="list-style-type: none"> • Normal Risk individuals: Every 3 years from age 30 • High Risk individuals: Annually from age 18 • Preventive services as mandated by DHA periodically • Benefit is covered on reimbursement basis
Influenza vaccine	Covered up to 55 AED
Herpes zoster vaccine	<ul style="list-style-type: none"> • Offered to people above the age of 50 and immunocompromised patients above the age of 18.
Repatriation of Mortal Remains to the Country of Domicile	<ul style="list-style-type: none"> • Covered up to maximum AED 10,000 per person per annum • Covered on reimbursement basis
Alternative Medicine (Ayurvedic, Chiropractic, Osteopathy, Herbal, Acupuncture, Acupressure & Homeopathy)	Covered up to AED 2,000 with 10% coinsurance
Psychiatric Benefits	Capped to AED 2,000 Subject to 20% Coinsurance

Healthcare services for work related injuries & illness are covered as per Federal Law No. (8) of 1980 regarding work relations, its amendments & the applicable laws & resolutions in this regard.	Not Covered
Maternity benefit	
Inpatient services cover normal delivery, medically necessary C-section & and medically necessary termination	Up to 15,000 AED for normal delivery Up to 20,000 AED for medically necessary C-section, complications and for medically necessary termination Emergency up to AED 150,000 Screening tests as per DHA Antenatal Care Protocol OP maternity is covered up to AML as per DHA
Waiting Period	NIL Any pregnancy arising within 40 days of the policy start date will not be covered (assuming the applicant was not pregnant when the policy incepted)
Coinsurance	10%
Optical benefit	
Optical (including Checks, Lenses)	Not Covered
Dental benefit	
Covered services include: 1. Dental consultation 2. Tooth extraction 3. Amalgam/composite fillings 4. Root canal treatment (R.C.T) 5. Prescribed drugs 6. Surgical interventions 7. X-rays 8. Anesthesia	Up to AED 3,000
Coinsurance	20%

Additional benefits

Cancer Treatment [Chemotherapy, Radiotherapy, Diagnostics, Advanced Imaging, Reconstructive Treatment]	Cancer is covered as per terms, conditions and exclusion of the DHA program
Renal Dialysis	Not Covered
Speech Therapy	Not Covered
Emergency Evacuation	Not Covered
Medical Repatriation	Not Covered
Local Ambulance	Covered, as per DHA minimum regulation
Annual Check Up One check-up every two years available after 12 months of continuous cover	Not Covered
Hospice / Palliative Care	Not Covered
Stress Management Program	Not Covered
Chronic Management Program	Not Covered
Global Emergency Assistance Cover (Provided by Assist America)	Covered (Includes Medical Transportation and Repatriation after Treatment, etc.)
Mental Health Treatments	Covered up to 800 AED 20% Co-Payment

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