

Plans for Dubai and North Emirates

for individuals and families



Contract type	International health Insurance - 12-month contract			
Insurer	Orient Insurance PJSC, Allianz Designed Products.			
Availability	Individual plans for students, professionals, couples and families.			
Eligibility	<p>We will consider adult applicants (policyholder and spouse) for cover from the age of 18 up to the day before their 76th birthday for policies with full medical underwriting.</p> <p>Any children financially dependent on the policyholder can be added as a dependent and remain in the policy up to the day before their 18th birthday, or up to the day before their 26th birthday if they are in full-time education.</p>			
Underwriting terms	<p>FMU (Full Medical Underwriting):</p> <ul style="list-style-type: none"> This form of underwriting is particularly beneficial for those with existing medical conditions. Customers provide their full medical history If terms can be offered, there may be specific surcharges applied to their cover from the outset. <p>Medical History Disregarded (MHD):</p> <ul style="list-style-type: none"> Available when members opt to continue cover after leaving a group plan on continued transfer terms 			
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)	
Currency	USD			
Area of cover	Worldwide (Only available with the Sphera Signature Plan)	Worldwide excluding USA	Cover is limited to emergencies when travelling outside of the chosen area of cover.	
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits, standard maternity coverage, medical evacuation / repatriation, out-patient coverage and minimum dental coverage. Option to add enhanced maternity and comprehensive dental coverage (this is only available with the Sphera Enhanced and Signature plans).			
Plan choices 4 plans with different levels of cover to choose from:	Sphera Essence max. plan benefit US\$ 250,000	Sphera Base max. plan benefit US\$ 1,000,000	Sphera Enhanced max. plan benefit US\$ 2,000,000	Sphera Signature max. plan benefit US\$ 5,000,000
Out-patient and dental plans	<p>Out-patient Plans:</p> <p>Sphera Essence (Up to US\$43,000 subject to the overall max plan limit)</p> <p>Sphera Base (Up to US\$63,000 subject to the overall max plan limit)</p> <p>Sphera Enhanced (No sub-limit applies)</p> <p>Sphera Signature (No sub-limit applies)</p> <p>Dental Plans:</p> <p>Sphera Dental 1 (minimum coverage on all plans up to US\$ 150, 70% refund, subject to the overall maximum plan limit)</p> <p>Sphera Dental 2 (optional on Sphera Enhanced and Signature plans, and up to US\$ 1,500 80% refund, subject to the overall maximum plan limit)</p> <p>Sphera Dental 3 (optional on Sphera Enhanced and Signature plans, and up to US\$3,000, 80% refund, subject to the overall maximum plan limit).</p>			

Optional Cover	Maternity Plans Sphera Enhanced Maternity is available only with the Sphera Enhanced and Sphera Signature Plans. (limits apply per benefit and subject to the overall maximum plan limit). Waiting period of 12 months apply.	
Co Payment	Optional Out-patient Plan Co Payments	Discount
	10%, up to max. US\$ 14 per visit on out-patient services (Option on Sphera Enhanced and Signature only)	15% premium discount
	20%, up to max. US\$ 28 per visit on out-patient services (Option on Sphera Enhanced and Signature only)	25% premium discount
	10% per visit on out-patient services (Option on all plans)	20% premium discount
	20% per visit on out-patient services (Option on all plans)	30% premium discount
Additional services included	<ul style="list-style-type: none"> • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mental Health app • Fitness coaching app 	
Provider network options	<p>Comprehensive: All medical providers in our UAE network (only available with the Sphera Enhanced and Sphera Signature plans)</p> <p>General Plus Network: excludes premium healthcare providers (available with the Sphera Base, Sphera Enhanced and Sphera Signature plans)</p> <p>General Network: features additional exclusions of high-cost providers beyond those excluded from Comprehensive and General Plus networks (only available with the Sphera Base and Essence plans)</p> <p>Restricted Enhanced Network: includes selected cost-effective providers delivering a complete range of medical services throughout the UAE (only available with the Sphera Essence plan)</p>	
Access to treatment	<p>In the UAE, members have cashless access to treatment within Nextcare network of medical providers.</p> <p>For treatment outside this network or outside the UAE, members must obtain pre-authorization for hospitalizations and high-cost treatments. For outpatient treatment, health and wellbeing checks including screening for the early detection of illness or disease, members can submit claims via Allianz MyHealth digital services.</p>	
Pay & claim	Members can submit claims via Allianz MyHealth digital services (app or portal). 90% of fully completed claims are settled within 5 days.	
Helpline	<p>24/7 emergency and helpline assistance in 6 languages</p> <p>Member Support in UAE Allianz Partners</p>	
Product documentation	<p>International Health Insurance Personal Allianz Care</p> <p>Documentation available in English</p>	
Broker resources	Health Insurance Dubai International Health Insurance UAE Allianz	