



International Healthcare Plans for the UAE (Direct Settlement – Abu Dhabi)

EMPLOYEE BENEFIT GUIDE

Valid from 1st November 2018

Welcome

You and your family can depend on us, as your international health insurer, to give you access to the best care possible.

To provide an efficient local service, we have selected NEXtCARE to administer your policy. NEXtCARE will deal directly with the network of medical providers appropriate to your plan, to ensure the direct settlement of your medical treatment within the UAE.

This guide consists of two parts: "How to use your cover" is a summary of all important information you are likely to use on a regular basis; "Terms and conditions of your cover" explains your cover in more detail.

To make the most of your international healthcare plan, please read this guide in conjunction with your Insurance Certificate (available on request), Access Card and Table of Benefits.

HOW TO USE YOUR COVER

Member services	5
Cover overview	14
Seeking treatment?	18

TERMS AND CONDITIONS OF YOUR COVER

Your cover explained	30
Claims and Pre-authorization process	32
Paying premiums	36
Administration of your policy	38
Additional terms	41
Data Protection and release of medical records	43
Complaints procedure	45
Definitions	46
Exclusions	56

A young boy with red hair, wearing a blue and white striped t-shirt and khaki pants, is performing a handstand in a grassy field. The background is a warm, golden sunset with bokeh light effects from trees. The overall mood is peaceful and active.

HOW TO USE YOUR COVER



Member services

We believe in making a difference by providing you with the superior level of service that you deserve, anytime, anywhere!

In the following pages we describe the full range of member services we offer. Discover what is available to you.

Talk to us, we love to help!

The NEXtCARE Helpline is available to handle any questions about your policy or if you need assistance in case of an emergency.

 For treatment inside the UAE: **800 292 273** (toll-free)

For treatment outside the UAE: **+ 971 4 270 8800**

For emergency or planned hospitalization outside the UAE, please call our International Medical Assistance team: **+ 353 1 629 7141**

Employee Assistance Programme (EAP)

The Employee Assistance Programme, where provided, will be shown in the Table of Benefits. This service is a confidential and professional 24/7 multilingual support service that can help you and your dependants address a wide range of life issues and challenges such as:

- Work/Life balance
- Family/Parenting
- Relationships
- Stress, depression, anxiety
- Workplace challenges
- Cross-cultural transition
- Cultural shock
- Coping with isolation and loneliness
- Addiction concerns

This multilingual service is available locally anytime, anywhere!

EAP offers you and your dependants access to the following range of 24/7 multilingual support services:

	CONFIDENTIAL PROFESSIONAL COUNSELLING*
	CRITICAL INCIDENT SUPPORT
	LEGAL AND FINANCIAL SUPPORT SERVICES
	WELLNESS WEBSITE ACCESS

**Confidential professional counseling is available face to face, phone, video, email or online chat.*

Let us help:

 +1 905 886 3605**

 www.workhealthlife.com/AWC
(available in English, French and Spanish)

 Download the "My EAP" app from App store or Google Play.



The calls are answered by an English-speaking agent. However, additional language support is also available. If our agents are not available in the language you require, we will organize interpreter services.

*** This is not a free phone number. Local phone numbers are available in many countries. To see the full list of our 'Worldwide Access Numbers', visit: www.workhealthlife.com/AWC*

The Employee Assistance Programme Services are made available by Morneau Shepell Limited, subject to acceptance of our terms and conditions. You understand and agree that we are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Employee Assistance Programme Services.



Travel Security Services

As the world continues to witness an increase in security threats, we provide services that enable you to manage your personal risk conveniently and effectively. The Travel Security Services offer access to a rich pool of professional advice and support that is available whenever you need it via phone, email or website. This service, where provided, will be shown in the Table of Benefits.

Travel Security Services offer 24/7 access to personal security information and advice for all your travel safety queries. This includes:



EMERGENCY SECURITY ASSISTANCE HOTLINE

Talk to a security specialist for any safety concerns associated with a travel destination or if immediate assistance is needed while travelling.



COUNTRY INTELLIGENCE AND SECURITY ADVICE

Security information for a number of countries worldwide, as well as comprehensive security advice.



DAILY SECURITY NEWS UPDATES AND TRAVEL SAFETY ALERTS

Weekly newsletter and email alert notifications of high-risk events, including terrorism, civil unrest and severe weather risks, in or near your current location.

To access the service, please contact us:



+44 207 741 2185

This is not a free phone number.



<https://my.worldaware.com/awc>

Register by entering your policy number (indicated in your Insurance Certificate)



Download the TravelKit app from App store or Google Play.



All Security Support Services are provided in English. Interpreter services are available, where required.

The Travel Security Services are provided by WorldAware LTD, subject to your acceptance of our terms and conditions. You understand and agree that we are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

COVER OVERVIEW

We understand the importance of your own and your family's health. Below is a summary to help you understand the scope of your health cover.

What am I covered for?

You are covered for all benefits indicated in your Table of Benefits. Pre-existing conditions (including any pre-existing chronic conditions) are generally covered unless we indicate otherwise in your policy documents. If in doubt, please refer to the "Notes" section of your Table of Benefits to confirm if pre-existing conditions are covered.

Where can I receive treatment?

You can avail of treatment in any country within your area of cover (which is indicated on your Access Card).

If the treatment you require is available locally, but you choose to travel to another country within your area of cover, we will reimburse all eligible medical costs incurred within the terms of your policy, apart from your travel expenses. However, if the eligible treatment is not available locally, and "Medical evacuation" is included in your cover, travel costs to the nearest center of excellence are also covered. In order to seek reimbursement for medical and travel expenses incurred, you will need to complete and submit the Pre-authorization Form before travelling.

As an expatriate living abroad, you are covered for eligible costs incurred in your home country, provided that your home country is within your area of cover.

What are benefit limits?

Your cover may be subject to a maximum plan benefit. This is the maximum we will pay in total for all benefits included in the plan. Although many benefits included in your Table of Benefits are covered in full, some are capped to a specific amount (e.g. USD6,000). This specific amount is a benefit limit.

For further information on benefit limits please refer to the "Benefit limits" section of this guide.



Is your family growing? We have you covered!

Are you getting married or going to have a baby? Congratulations!

You can add dependents to your policy by simply notifying your company. The request should be submitted in writing, including a copy of the birth certificate (if you are adding a newborn).

When adding newborn babies to your policy, make sure to send your request within four weeks of the date of birth, to ensure that cover starts from birth. For further information in how to add dependents, please refer to the "Adding dependents" section of this guide.

Your Access Card

To every insured member, we issue a personal Access Card which contains essential contact numbers. This means that you and your family are only a phone call away from help. For this reason, we suggest that you keep this card with you at all times.

The Access Card aims to establish your identity and allows you to access the network of clinics, hospitals and pharmacies assigned to your healthcare plan. It is not transferrable and should be returned or destroyed when membership ceases. The validity of the card is subject to continuity of membership.

What are deductibles and co-payments?

Some plans and benefits may be subject to co-payments and/or a deductible. If your plan includes any, this will be confirmed in your Table of Benefits.

A **co-payment** is when you pay a percentage of the medical costs. In the following example, Mary requires several dental treatments throughout the year. Her dental treatment benefit has a 20% co-payment, which means that we will refund 80%. The total amount payable by us may be subject to a maximum plan benefit limit.



A **deductible** is a fixed amount that the insured person must pay per person, per out-patient consultation (when paying for their medical bills) before we begin to pay for the medical expenses. In the following example, John needs a number of out-patient consultations throughout the year. His plan includes a USD14 deductible.



SEEKING TREATMENT?

We understand that seeking treatment can be stressful. By following the process below, we can look after the administration and you can concentrate on getting better.

TREATMENT WITHIN YOUR UAE PROVIDER NETWORK

You have access to a complete network of medical providers based in the UAE. The type of network selected for you is indicated on your Access Card and the detailed list of medical providers included in your network can be downloaded by clicking on the "download the directory" link on:

www.nextcarehealth.com/information-centre/medical-provider-finder.aspx

1. When visiting a network medical provider, simply present your Access Card.
2. The provider will contact us directly to process the necessary paperwork.
3. We will settle the bill directly with your medical provider.

Please note that, unless stated otherwise in your Table of Benefits, cover provided under the following benefits is available on a reimbursement basis only i.e. you will have to pay for eligible treatment and then complete and submit a Claim Form for:

- Health and wellbeing checks including screening for the early detection of illness or disease.
- Prescribed glasses and contact lenses including eye examination.
- All dental benefits.

If you need to purchase prescribed medication, your treating doctor will provide you with a completed NEXtCARE Direct Settlement Claim Form along with your prescription. You should present the form and prescription to a pharmacy included in your network. The pharmacy will then submit an electronic request for the approval of medication costs. Once received, we will send an electronic response indicating the approval status of the request to the pharmacy and if approved you will be able to obtain your prescribed medication without making any payment (subject to the terms, conditions and benefit limits applicable to your cover).

TREATMENT OUTSIDE YOUR UAE PROVIDER NETWORK OR OUTSIDE THE UAE

Check your level of cover

First, check that your plan covers the treatment you are seeking. Your Table of Benefits will confirm which benefits are available to you, however, you can always call the NEXtCARE Helpline if you have any queries.

Some treatments require Pre-authorization

Your Table of Benefits will indicate what treatments are subject to pre-approval through submission of a Pre-authorization Form. Usually these are in-patient and high cost treatments. The Pre-authorization process helps us to assess each case, organize everything with the hospital before your arrival and facilitate direct payment of your hospital bill, where possible.

Getting in-patient treatment

(Pre-authorization process applies)



Call the NEXtCARE Helpline (contact details can be found at the end of this guide) in advance of your treatment and ask for a copy of the Pre-authorization Form.



Complete the form together with your doctor, then send it to us at least five working days prior to the start of your treatment. We will arrange for direct settlement of your bills, where possible.

If it's an emergency:

Get the emergency treatment you need and call us if you need any advice or support.

Either you, your physician, one of your dependents or a colleague needs to call the NEXtCARE Helpline (within **48 hours** of the emergency) to inform us of the hospitalization. Pre-authorization Form details can be taken over the phone when you call us.

Claiming your out-patient, dental and other expenses

If your treatment does not require Pre-authorization, just pay the bill and claim the expenses from us. In this case, simply follow these steps:



Receive your treatment and pay the medical provider.



Get an invoice from your medical provider.

This should state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment and the fees charged.



Claim back your eligible costs by completing and submitting a Claim Form (simply request a copy by calling the NEXtCARE Helpline). You will need to complete section 5 and 6 of the Claim Form only if the information requested in those sections is not already provided on your medical invoice.

Please send the Claim Form and all supporting documentation, invoices and receipts to us by email, fax or post (details on the form).

Please refer to "Medical claims" in the "Terms and conditions of your cover" section of this guide for additional information about our claims process.



Quick claim processing

Without the diagnosis, we cannot process your claim promptly, as we will need to request these details from you or your doctor. Please make sure you include the diagnosis on your claim!

We will email or write to you to let you know when the claim has been processed.

Evacuations and repatriations

At the first indication that a medical evacuation/repatriation is required, please call our 24 hour Helpline and we will take care of everything. Given the urgency of an evacuation/repatriation, we would advise that you call us, however, you can also contact us by email.

When emailing, please include *"Urgent – Evacuation/Repatriation"* in the subject line. Please contact us before talking to any alternative providers, even if approached by them, to avoid potentially inflated charges or unnecessary delays in the evacuation process. In the event that evacuation/repatriation services are not organized by us, we reserve the right to decline the costs.

+ 353 1 629 7141

@ claimscommunication@nextcare.ae





And if I need treatment in the USA?

If you have “Worldwide” cover and require treatment in the USA, please instruct your medical provider to contact our International Medical Assistance team (phone number below) to verify eligibility of cover. We can then arrange direct settlement for eligible in-patient and out-patient treatment.

 + 353 1 629 7141





**TERMS AND
CONDITIONS
OF YOUR
COVER**



TERMS AND CONDITIONS

This section describes the standard benefits and rules of your healthcare cover. Please read it in conjunction with your Insurance Certificate (available on request), Access Card and Table of Benefits.

- Your **Access Card** details the geographical area of cover that your company has chosen for you and your dependents (if applicable) as well as the start date and renewal date of your cover. Acceptance and use of the Access Card automatically implies acceptance of all terms, conditions, limitations and exclusions of this policy. Please note that we will send you a new Access Card if we need to record any changes requested by your company or which we are entitled to make, or if, with your company's approval and our acceptance, you request a change such as adding a dependent. Your new Access Card(s) will replace any earlier version(s) you possess from the start date shown on the new card(s). Earlier versions should be destroyed or returned to us.
- Your **Table of Benefits** outlines the plan(s) selected by your company and the associated benefits available to you. In addition, it specifies any benefits/treatments which require submission of a Pre-authorization Form and confirms any benefits to which specific benefit limits, waiting periods, deductibles and/or co-payments apply. Your Table of Benefits will be issued in US Dollars.

For full details of your company's insurance contract, please contact your company's Group Scheme Manager. Please note that the terms and conditions of your membership may be changed from time to time by agreement between your company and us.

YOUR COVER EXPLAINED

The overall purpose of this policy is to provide cover for reasonable and customary expenses incurred through the medically necessary treatment of medical conditions, illnesses and injuries as covered within the terms of the policy.

The plans that your company selected for you are indicated in your Table of Benefits, which lists all the benefits you are covered for and any applicable limits. For an explanation of how your benefit limits apply to your plan, please see the "Benefit limits" paragraph below.

Your benefits are also subject to the policy definitions and exclusions (also available in this document).

What we cover

This policy provides cover for medical treatment, related costs, services and/or supplies, as indicated in the Table of Benefits, that we determine to be medically necessary and appropriate to treat a patient's condition, illness or injury. We will only reimburse medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

If you are uncertain whether your planned medical treatment is covered under your plan, please contact the NEXtCARE Helpline:

 **800 292 273 (toll-free)**

When cover starts for you and your dependents

Your insurance is valid from the effective date shown on your Access Card and will continue until the group renewal date (also stated on the Access Card). Generally, this is one Insurance Year, unless agreed otherwise between your company and us or if you started your policy mid-year. At the end of this period, your company can renew the insurance on the basis of the policy terms and conditions applicable at that time. You will be bound by those terms.

Cover for dependents (if applicable and agreed between your company and us) will start on the effective date shown on their Access Card. Their membership may continue for as long as you remain a member of the group scheme and as long as any child dependents remain under the defined age limit. Child dependents can be covered under your policy up until the day before their 18th birthday; or up until the day before their 24th birthday if they are in full time education.

Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits:

- The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan.
- Some benefits also have a **specific benefit limit**, which may be provided on a "per Insurance Year" basis, a "per lifetime" basis or on a "per event" basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. "65% refund, up to USD7,100".

Where a specific benefit limit applies or where the term "Full refund" appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

Benefit limits for "Routine maternity" and "Complications of pregnancy and childbirth" are payable on either a "per pregnancy" or "per Insurance Year" basis (this will be confirmed in your Table of Benefits). If your benefit is payable on a "per pregnancy" basis and a pregnancy spans two Insurance Years, please note that if a change is applied to the benefit limit at policy renewal, the following will apply:

- All eligible expenses incurred in the first year will be subject to the benefit limit that applies in year one.
- All eligible expenses incurred in the second year will be subject to the updated benefit limit that applies in year two, less the total benefit amount reimbursed in year one.
- In the event that the benefit limit decreases in year two and this updated amount has been reached or exceeded by eligible costs incurred in year one, no additional benefit amount will be payable.

For multiple birth babies born as a result of medically assisted reproduction, in-patient treatment is limited to USD42,500 per child for the first three months following birth. Out-patient treatment is paid within the terms of the Out-patient Plan.

CLAIMS AND PRE-AUTHORIZATION PROCESS



Medical claims

In relation to medical claims, please note that:

- a) All claims should be submitted (via Claim Form) no later than six months after the end of the Insurance Year. If cover is cancelled during the Insurance Year, claims should be submitted no later than six months after the date that your cover ended. Beyond this time we are not obliged to settle the claim.
- b) Submission of a separate claim (via Claim Form) is required for each person claiming and for each medical condition being claimed for.
- c) It is your responsibility to retain any original supporting documentation (e.g. medical receipts) where copies are submitted to us, as we reserve the right to request original supporting documentation/receipts up to 12 months after claims settlement, for auditing purposes. We also reserve the right to request a proof of payment by you (e.g. bank or credit card statement) in respect of your medical receipts. We advise that you keep copies of all correspondence with us as we cannot be held responsible for correspondence that does not reach us for any reason that is outside of our reasonable control.
- d) If the amount to be claimed is less than the deductible figure under your plan, keep collecting all out-patient receipts and Claim Forms until you reach an amount in excess of your plan deductible, then forward all completed Claim Forms to NEXtCARE together with supporting receipts/invoices.
- e) Please specify on the Claim Form the currency in which you wish to be paid. Unfortunately, on rare occasions, we may not be able to make a payment in the currency you requested on the Claim Form due to international banking regulations. In this instance we will review each case individually to identify a suitable alternative currency option. If we have to make a conversion from one currency to another, we will use the exchange rate that applies on the date on which the invoices were issued, or we will use the exchange rate that applies on the date that claims payment is made.

Please note that we reserve the right to choose which currency exchange rate to apply.
- f) Only costs incurred as a result of eligible treatment will be reimbursed within the limits of your policy, after taking into consideration any Pre-authorization requirements. Any deductibles or co-payments outlined in the Table of Benefits will be taken into account when calculating the amount to be reimbursed.
- g) If you are required to pay a deposit in advance of any medical treatment, the cost incurred will only be reimbursed after treatment has taken place.
- h) You and your dependents agree to assist us in obtaining all necessary information to process a claim. We have the right to access all medical records and to have direct discussions with the medical provider or the treating physician. We may, at our own expense, request a medical examination by our medical representative when we deem this to be necessary. All information will be treated in strict confidence. We reserve the right to withhold benefits if you or your dependents have not honored these obligations.

Claims for accidental death

If "Accidental death" benefit is provided on the healthcare plan selected, please note that claims must be reported within 90 working days following the date of death and the following documents must be provided:

- A fully completed Life and Accidental Death Benefit Application Form.
- A death certificate.
- A medical report indicating the cause of death.
- A written statement outlining the date, location and circumstances of the accident.
- Official documentation proving the insured person's family status, and for the beneficiaries, proof of identity as well as proof of relationship to the insured person.

Beneficiaries are, unless otherwise specified by the insured:

- The insured person's spouse, if not legally separated.
- Failing the spouse, the insured person's surviving children including step-children, adopted or fostered children and children born less than 300 days from the date of the insured person's death; in equal shares among them.
- Failing the children, the insured person's father and mother, in equal shares between them, or to the survivor of them.
- Failing them, the insured person's estate.

If you wish to nominate a beneficiary other than those listed above, please contact the NEXtCARE Helpline.

Please note that in the specific case of the death of the insured person and one or all of the beneficiaries in the same occurrence, the insured person shall be considered the last deceased.

Treatment needed as a result of somebody else's fault

If you are claiming for treatment that is needed when somebody else is at fault, you must write and tell us as soon as possible; e.g. if you need treatment for an injury suffered in a road accident in which you are a victim. Please take any reasonable steps we ask of you to obtain the insurance details of the person at fault so that we can recover, from the other insurer, the cost of the treatment paid for by us. If you are able to recover the cost of any treatment for which we have paid, you must repay that amount (and any interest) to us.

Pre-authorization

Some of the benefits available to you require pre-approval through submission of a Pre-authorization Form. In your Table of benefits, these are usually marked with a 1 or a 2.

For your convenience, see below the treatments/benefits which normally require submission of a Pre-authorization Form (this may vary depending on the cover selected for you, so please check your Table of Benefits to confirm):

- All in-patient benefits¹ listed (where you need to stay overnight in a hospital).
- Day-care treatment².
- Expenses for one person accompanying an evacuated/repatriated person².
- Kidney dialysis².
- Long term care².
- Medical evacuation² (or repatriation²).
- MRI (Magnetic Resonance Imaging)², PET (Positron Emission Tomography)² and CT-PET² scans.
- Nursing at home or in a convalescent home².
- Occupational therapy² (only out-patient treatment requires Pre-authorization).
- Oncology² (only in-patient or day-care treatment requires Pre-authorization).
- Out-patient surgery².
- Palliative care².
- Rehabilitation treatment².
- Repatriation of mortal remains².
- Routine maternity², complications of pregnancy and childbirth² (only in-patient treatment requires Pre-authorization).
- Travel costs of insured family members in the event of an evacuation² (or repatriation², where covered).
- Travel costs of insured family members in the event of the repatriation of mortal remains².

Use of the Pre-authorization Form helps us to assess each case and facilitate direct settlement with the hospital.

If you go to a **network hospital/clinic**, they will contact NEXtCARE directly for the necessary Pre-authorization. A list of the hospitals and clinics in your company's chosen network is provided as part of your Membership Pack.

If you select a **hospital or clinic outside of the network, or outside the UAE**, the relevant sections of a Pre-authorization Form (available from NEXtCARE) need to be completed by you and your physician, and then emailed or posted to NEXtCARE for approval prior to treatment. Please contact us **at least five working days prior to receiving treatment** so that we can ensure that there will be no delays at the time of admission. A copy of the Pre-authorization Form has been included in your Membership Pack and additional copies can be requested by calling the Helpline.

Please note that unless agreed otherwise between your company and us, if Pre-authorization is not obtained, the following will apply:

- If the treatment received is subsequently proven to be medically unnecessary, **we reserve the right to decline your claim.**
- For the benefits listed with a **1**, **we reserve the right to decline your claim.** If the respective treatment is subsequently proven to be medically necessary, we will pay only **80%** of the eligible benefit.
- For the benefits listed with a **2**, **we reserve the right to decline your claim.** If the respective treatment is subsequently proven to be medically necessary, we will pay only **50%** of the eligible benefit.

PAYING PREMIUMS

If your company is responsible for paying your insurance premium

In most cases, your company is responsible for the payment of premiums to us for your membership and for the membership of any dependents also covered under the Company Agreement, together with any amount that may be due and payable in respect of membership (such as Insurance Premium Tax). Please be aware that you may be liable for payment of tax in respect of the premiums paid by your company. For details, please check with your company.

If you are responsible for paying your insurance premium

If you are responsible for paying your insurance premium, you are required to pay the premium due to us in advance, for the duration of your membership. The amount your company has agreed with us and the payment frequency you have chosen, will be shown on your invoice. You may choose between monthly, quarterly, half-yearly or annual payments by bank transfer, in US Dollars. The **initial premium** or the first premium instalment is payable immediately after our acceptance of your application. Please note that if there is any difference between the agreed quotation and your invoice, you should contact us immediately. We are not responsible for payments made through third parties. Subsequent premiums are due on the first day of the chosen payment period.

Please note that you also have to pay us the amount of any Insurance Premium Tax (IPT), other taxes, levies or charges relating to your membership that we are required by law to pay or to collect from you. These may already be in effect when you join but they could also be introduced (or change in the future) after you join. Any such charges will be shown on your invoice.

If any changes are applied to your premiums, IPT, other taxes, levies or charges, we will write to inform you. If you do not accept any of these changes, you can choose to end your membership. We will treat the changes as having not been made if you end your membership within 30 days of the date the changes take effect, or within 30 days of us telling you about the changes, whichever is later.

Each year on the renewal date, we may change how we calculate or determine your premiums, the amount you have to pay and/or the method of payment. If so, you will be informed of these changes and they will only apply from your renewal date. Changes in payment terms can be made by you at policy renewal. Please write to us to request this at least 30 days before the renewal date.

If you are unable to pay your premium for any reason, please contact us so that we can discuss this with you, as failure to pay premiums on time may result in loss of insurance cover.



ADMINISTRATION OF YOUR POLICY

Adding dependents

You may apply to include any of your family members as a dependent provided that you are allowed to do so under the agreement between your company and us. Notification to add a dependent should be made through your company unless otherwise stated.

Newborn infants will be accepted for cover from birth, provided that we are notified within four weeks of the date of birth. To have a newborn added to the policy, you must ask your company to submit a request in writing, including a copy of the birth certificate, to its usual contact person for membership changes. If we are notified four weeks or more after the date of birth, newborn children will be accepted for cover from the date of that notification.

Changing country of residence

It is important that you advise us when you change your country of residence as it may impact the cover or premium, even if you are moving to a country within your geographical area of cover. If you move to a country outside of your geographical area of cover, your existing cover will not be valid there. Please note that cover in some countries is subject to local health insurance restrictions, particularly for residents of that country. It is your responsibility to ensure that your healthcare cover is legally appropriate. If you are in any doubt, please seek independent legal advice, as we may no longer be able to provide you with cover. The cover provided by us is not a substitute for local compulsory health insurance. Notification of change of residence should be made through your company unless otherwise stated.

Changing your address/email address

All correspondence will be sent to the details we have on record for you unless requested otherwise. Details of any change in your home, business or email address should be sent to us as soon as possible at the email address below.

@ middleeast.services@international-healthcare.com

Correspondence

Written correspondence between us must be sent by email or post (with the postage paid). We do not usually return original documents to you, unless you specifically request us to do so at the time of submission.

Renewing membership

If your company pays for your premium, the renewal of your membership (and that of your dependents, if applicable) is subject to your company renewing your membership under the Company Agreement. If your company renews the contract with us, you (and each of your dependents, if applicable) will receive new Access Cards to use until the next renewal date (and any previous card versions should be destroyed or returned to us).

If you pay for your premium and your company renews your membership (and that of your dependents, if applicable) under the Company Agreement, your policy will be automatically renewed for the next Insurance Year, provided that we can continue to provide cover in your country of residence and all premiums due to us have been paid. New Access Cards will be issued, for use until the next renewal date (and any previous card versions should be destroyed).

Ending membership

Your company can end your membership or that of any of your dependents by notifying us in writing. We cannot backdate the cancellation of your membership. Your membership will automatically end:

- At the end of the Insurance Year, if the agreement between us and your company is terminated.
- If your company decides to end the cover or does not renew your membership.
- If your company does not pay premiums or any other payment due under the Company Agreement with us.
- If you are an individual payer and you do not pay premiums or any other payment due under the Company Agreement with us.
- When you stop working for the company.
- Upon the death of the principal member.

We can end a person's membership and that of their dependents if there is reasonable evidence that the person concerned has misled or attempted to mislead us i.e. giving false information, withholding pertinent information from us, or working with another party to give us false information, either intentionally or carelessly, which may influence us when deciding:

- Whether you (or they) can join the scheme.
- What premiums your company has to pay.
- Whether we have to pay any claim.

Policy expiry

Please note that upon the expiry of your policy, your right to reimbursement ends. Any eligible expenses incurred during the period of cover shall be reimbursed up to six months after the expiry date of the policy. However, any on-going or further treatment that is required after the expiry date of your policy will no longer be covered.

ADDITIONAL TERMS

The following are important additional terms that apply to your policy with us:

- 1. Applicable law:** Your membership is governed by the United Arab Emirates (UAE) law. Any dispute that cannot otherwise be resolved will be dealt with by courts in the United Arab Emirates.
- 2. Economic Sanctions:** This policy does not provide any cover or benefit for any business or activity to the extent that either the cover or benefit or the underlying business or activity would violate any applicable sanction law or regulations of the United Nations, the European Union or any other applicable economic or trade sanction law or regulations.
- 3. Eligibility:** Only those group members (and dependents) as described in the Company Agreement are eligible for cover.
- 4. Liability:** Our liability to the insured person is limited to the amounts indicated in the Table of Benefits and any subsequent policy endorsement. In no event will the amount of reimbursement, whether under this policy, public medical scheme or any other insurance, exceed the amount of the invoice.
- 5. Other parties:** No other person (except an appointed representative or the Group Scheme Manager) is allowed to make or confirm any changes to your membership on your behalf, or decide not to enforce any of our rights. No change to your membership will be valid unless it is specifically agreed between your company and us.
- 6. Third party liability:** If you or any of your dependents are eligible to claim benefits under a public scheme or any other insurance policy or from any other third party, which pertains to a claim submitted to us, we reserve the right to decline to pay benefits. You must inform us and provide all necessary information if and when you are entitled to claim benefits under a public scheme or any other insurance policy or from any other third party. You and the third party may not agree any final settlement or waive our right to recover outlays without our prior written agreement. Otherwise, we are entitled to recover the amounts paid from you and to cancel the policy. We have full rights of subrogation and may institute proceedings in your name, but at our expense, to recover, for our benefit, the amount of any payment made or due under a public scheme or any other insurance policy or made by or due from any other third party. We will not make any contribution, wholly or in part, to any third-party insurer if any claim under this insurance is also covered wholly or in part under any other insurance, except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.
- 7. Force majeure:** We shall not be liable for any failure or delay in the performance of our obligations under the terms of this policy, caused by, or resulting from, force majeure which shall include, but is not limited to: events which are unpredictable, unforeseeable or unavoidable, such as extremely severe weather, floods, landslides, earthquakes, storms, lightning, fire, subsidence, epidemics, acts of terrorism, outbreaks of military hostilities (whether or not war is declared), riots, explosions, strikes or other labor unrest, civil disturbances, sabotage, expropriation by governmental authorities and any other act or event that is outside of our reasonable control.
- 8. Fraud:** If any claim is false, fraudulent, intentionally exaggerated or if fraudulent means or devices have been used by you or your dependents or anyone acting on your or their behalf to obtain benefit under this policy, we will not pay any benefits for that claim. The amount of any claim settlement made to you before the fraudulent act or omission was discovered will become immediately due and owing to us. We reserve the right to inform your company of any fraudulent activity.
- 9. Making contact with dependents:** In order to administer your policy in accordance with the insurance contract, there may be circumstances when we will need to request further information. If we need to make contact in relation to a dependent on a policy (e.g. when we need to collect an email address for an adult dependant), the principal member, acting for and on behalf of the dependent, may be contacted by us and asked to provide the relevant information, provided that these are non-sensitive medical information relating to a dependant. Similarly, any non-medical information in relation to a person covered by the insurance policy, for the purposes of administering claims, may be sent directly to the principal member.

DATA PROTECTION AND RELEASE OF MEDICAL RECORDS

Our Data Protection Notice explains how we protect your privacy. This is an important notice which outlines how we will process your personal data and should be read by you before the submission of any personal data to us. To read our Data Protection Notice visit:

www.nextcarehealth.com/PrivacyStatement

Alternatively, you can contact us on +971 4 2708800 to request a paper copy of our full Data Protection Notice. If you have any queries about how we use your personal data, you can always contact us by e-mail at:

MEHelpline@international-healthcare.com

COMPLAINTS PROCEDURE

Our Helpline is always the first number to call if you have any comments or complaints. If we have not been able to resolve the problem on the telephone, please email or write to us at:

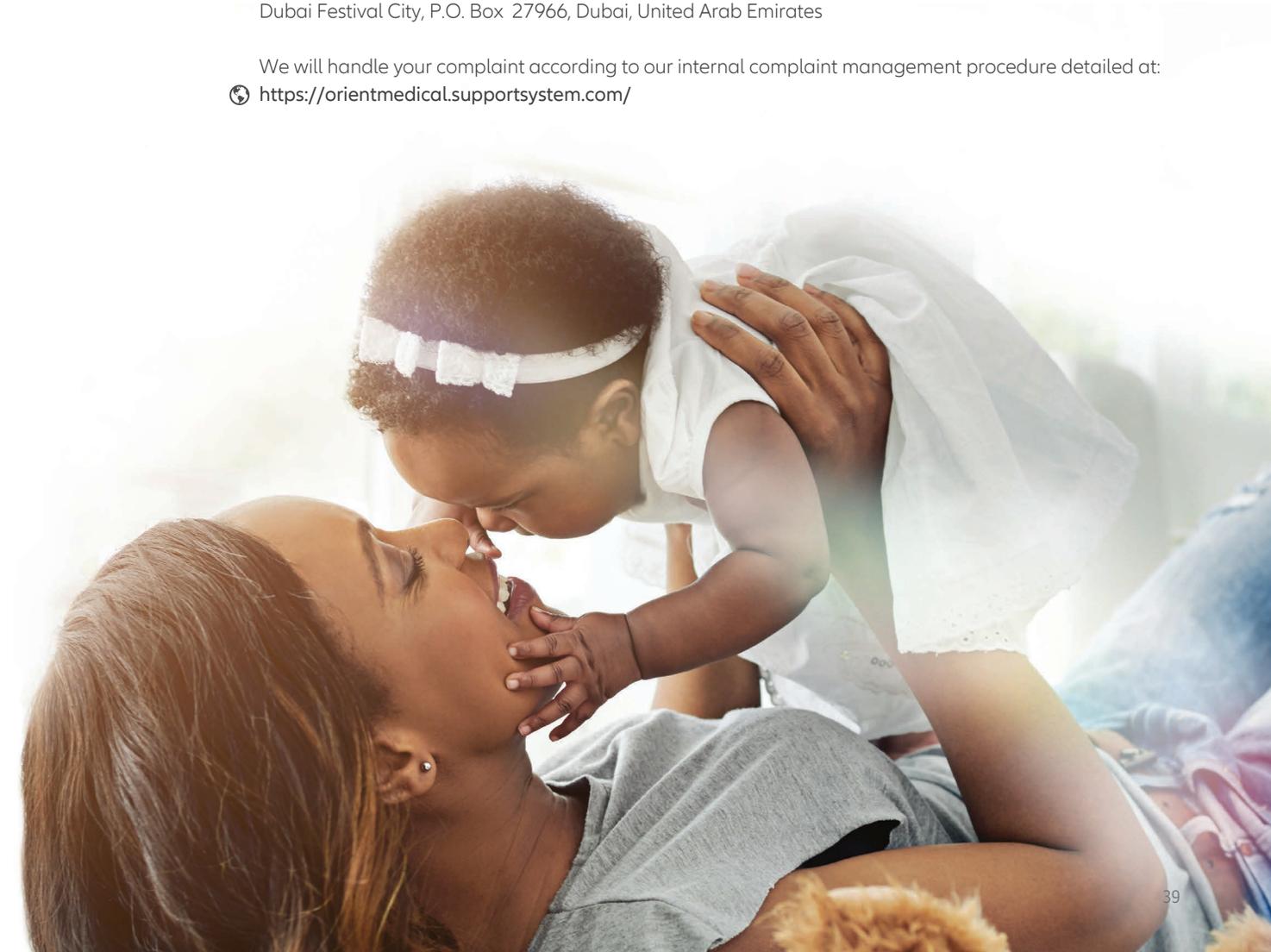
[800 6334](tel:8006334) (calling toll-free from within the UAE)
[+971 \(0\)56 681 9977](tel:+9710566819977) (calling from within or outside the UAE)

MEHelpline@international-healthcare.com

[✉](mailto:MEHelpline@international-healthcare.com) Orient Insurance PJSC, Allianz Care Designed Products, 02a Orient Building, Al Badia Business Park, Dubai Festival City, P.O. Box 27966, Dubai, United Arab Emirates

We will handle your complaint according to our internal complaint management procedure detailed at:

<https://orientmedical.supportsystem.com/>



DEFINITIONS

The following definitions apply to the benefits included in our range of Healthcare Plans and to some other commonly used terms. The benefits you are covered for are listed in your Table of Benefits. If any unique benefits apply to your plan(s), the definition will appear in the “Notes” section at the end of your Table of Benefits. Wherever the following words/phrases appear in your policy documents, they will always be defined as follows:



A

Accident is a sudden, unexpected event which causes injury and is due to a cause external to the insured person. The cause and symptoms of the injury must be medically and objectively definable, allow for a diagnosis and require therapy.

Accidental death benefit refers to an amount shown in the Table of Benefits which shall become payable if an insured person (aged 18 to 70) passes away during the period of insurance as a result of an accident (including industrial injury).

Accommodation costs for an accompanying person staying in hospital in same room in cases of critical conditions in the event of an insured person requiring hospitalization, the cost of an accompanying person staying in the same hospital room will also be covered for the duration of the insured person's admission for eligible treatment, if the insured person is in a critical condition i.e. the condition is potentially life threatening. Please refer to your Table of Benefits to determine the level of cover available under your plan.

Accommodation costs for one parent staying in hospital with an insured child refers to the hospital accommodation costs of one parent for the duration of the insured child's admission to hospital for eligible treatment. If a suitable bed is not available in the hospital, we will contribute the equivalent of a three star hotel daily room rate towards any hotel costs incurred. We will not, however, cover sundry expenses including, but not limited to, meals, telephone calls or newspapers. Please check your Table of Benefits to confirm whether an age limit applies with regard to your child.

Acute refers to sudden onset.

C

Chronic condition is defined as a sickness, illness, disease or injury that either lasts longer than six months or requires medical attention (check-up or treatment) at least once a year. It also has one or more of the following characteristics:

- Is recurrent in nature.
- Is without a known, generally recognized cure.
- Is not generally deemed to respond well to treatment.
- Requires palliative treatment.
- Requires prolonged supervision or monitoring.
- Leads to permanent disability.

Please refer to the “Notes” section of your Table of Benefits to confirm whether chronic conditions are covered.

Company is your employer whose name is mentioned in the Company Agreement.

Company Agreement is the agreement we have with your employer, which allows you and your dependents to be insured with us. This agreement sets out who can be covered, when cover begins, how it is renewed and how premiums are paid.

Complementary treatment refers to therapeutic and diagnostic treatment that exists outside the institutions where conventional Western medicine is taught. Please refer to your Table of Benefits to confirm whether any of the following complementary treatment methods are covered: chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy, acupuncture and podiatry as practiced by approved therapists.

Complications of childbirth refer only to the following conditions that arise during childbirth and that require a recognized obstetric procedure: post-partum hemorrhage and retained placental membrane. Where the insured's plan also includes a routine maternity benefit, complications of childbirth shall also refer to medically necessary caesarean sections.

Complications of pregnancy relate to the health of the mother. Only the following complications that arise during the pre-natal stages of pregnancy are covered: ectopic pregnancy, gestational diabetes, pre-eclampsia, miscarriage, threatened miscarriage, stillbirth and hydatidiform mole.

Co-payment is the percentage of the costs which the insured person must pay. These apply per person, per Insurance Year, unless indicated otherwise in the Table of Benefits. Some plans may include a maximum co-payment per insured person, per Insurance Year, and if so, the amount will be capped at the amount stated in your Table of Benefits. Co-payments may apply individually to the Core, Out-patient, Dental or Repatriation Plans, or to a combination of these plans.

D

Day-care treatment is planned treatment received in a hospital or day-care facility during the day, including a hospital room and nursing, that does not medically require the patient to stay overnight and where a discharge note is issued.

Deductible is that part of the cost which remains payable by you and which has to be deducted from the reimbursable sum. Where applied, deductibles are payable per person per Insurance Year, unless indicated otherwise in the Table of Benefits, and apply to the Out-patient Plan, in respect of any out-patient treatment (i.e. treatment that does not require admission to hospital). Please refer to your Access Card to determine the amount of deductible (if any), that applies to your out-patient benefits.

Dental prescription drugs are those prescribed by a dentist for the treatment of a dental inflammation or infection. The prescription drugs must be proven to be effective for the condition and recognised by the pharmaceutical regulator in a given country. This does not include mouthwashes, fluoride products, antiseptic gels and toothpastes.

Dental prostheses include crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required.

Dental surgery includes the surgical extraction of teeth, as well as other tooth related surgical procedures such as apicoectomy and dental prescription drugs. All investigative procedures necessary to establish the need for dental surgery such as laboratory tests, X-rays, CT scans and MRI(s) are included under this benefit. Dental surgery does not cover any surgical treatment that is related to dental implants.

Dental treatment includes an annual check up, simple fillings related to cavities or decay, root canal treatment and dental prescription drugs.

Dependent is your spouse and/or unmarried children (including any step, fostered or adopted children) financially dependent on the principal member up to the day before their 18th birthday; or up to the day before their 24th birthday if in full time education, and also declared to us by your company as one of your dependents.

Diagnostic tests are investigations such as x-rays or blood tests, undertaken in order to determine the cause of the presented symptoms.

Dietician fees relate to charges for dietary or nutritional advice provided by a health professional who is registered and qualified to practice in the country where the treatment is received. If included in your plan, cover is only provided in respect of eligible diagnosed medical conditions.

Direct family history exists where a parent, grandparent, sibling or child has been previously diagnosed with the medical condition in question.

E

Emergency constitutes the onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.

Emergency in-patient dental treatment refers to acute emergency dental treatment due to a serious accident requiring hospitalization. The treatment must be received within 24 hours of the emergency event. Please note that cover under this benefit does not extend to follow-up dental treatment, dental surgery, dental prostheses, orthodontics or periodontics. If cover is provided for these benefits, it will be listed separately in the Table of Benefits.

Emergency out-patient dental treatment is treatment received in a dental surgery/hospital emergency room for the immediate relief of dental pain caused by an accident or an injury to a sound natural tooth, including pulpotomy or pulpectomy and the subsequent temporary fillings, limited to three fillings per Insurance Year. The treatment must be received within 24 hours of the emergency event. This does not include any form of dental prostheses, permanent restorations or the continuation of root canal treatment. If a Dental plan was selected, you will be covered under the terms of this plan for dental treatment in excess of the (Core Plan) emergency out-patient dental treatment benefit limit.

Emergency out-patient treatment is treatment received in a casualty ward/emergency room within 24 hours of an accident or sudden illness, where the insured does not, out of medical necessity, occupy a hospital bed. If an Out-patient Plan was selected, you are covered under the terms of this plan for out-patient treatment in excess of the (Core Plan) emergency out-patient treatment benefit limit.

Emergency treatment outside area of cover is treatment for medical emergencies which occur during business or holiday trips outside your area of cover. Cover is provided up to a maximum period of six weeks per trip within the maximum benefit amount and includes treatment required in the event of an accident, or the sudden beginning or worsening of a severe illness which presents an immediate threat to your health. Treatment by a physician, medical practitioner or specialist must commence within 24 hours of the emergency event. Cover is not provided for any curative or follow-up non-emergency treatment, even if you are deemed unable to travel to a country within your geographical area of cover, nor does it cover charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth. You should advise your company's Group Scheme Manager if you are moving outside your area of cover for more than six weeks.

Expenses for one person accompanying an evacuated/repatriated person refer to the cost of one person traveling with the evacuated/repatriated person. If this cannot take place in the same transportation vehicle, transport at economy rates will be paid for. Following completion of treatment, we will also cover the cost of the return trip, at economy rates, for the accompanying person to return to the country from where the evacuation/repatriation originated. Cover does not extend to hotel accommodation or other related expenses.

F

Family history exists where a parent, grandparent, sibling, child, aunt or uncle has been previously diagnosed with the medical condition in question.

G

Group Scheme Manager is the designated representative of the company acting as the key point of contact between the company and us for matters relating to the administration of the plan such as enrolment, premium collection and renewal.

H

Health and wellbeing checks including screening for the early detection of illness or disease are health checks, tests and examinations, performed at an appropriate age interval, that are undertaken without any clinical symptoms being present. Checks are limited to:

- Physical examination.
- Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test).
- Cardiovascular examination (physical examination, electrocardiogram, blood pressure).
- Neurological examination (physical examination).
- Cancer screening:
 - Annual pap smear.
 - Mammogram (every two years for women aged 45+, or earlier where a family history exists).
 - Prostate screening (yearly for men aged 50+, or earlier where a family history exists).
 - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists).
 - Annual faecal occult blood test.
- Bone densitometry (every five years for women aged 50+).
- Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime).
- BRCA1 and BRCA2 genetic test (where a direct family history exists and where included in your Table of Benefits).

Home country is a country for which the insured person holds a current passport or is their principal country of residence.

Hospital is any establishment which is licensed as a medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a medical practitioner. The following establishments are not considered hospitals: rest and nursing homes, spas, cure-centers and health resorts.

Hospital accommodation refers to standard private or semi-private accommodation as indicated in the Table of Benefits. Deluxe, executive rooms and suites are not covered. Please note that the hospital accommodation benefit only applies where no other benefit included in your plan covers the required in-patient treatment. In this case, hospital accommodation costs will be covered under the

more specific in-patient benefit, up to the benefit limit stated. Psychiatry and psychotherapy, organ transplant, oncology, routine maternity, palliative care and long term care are examples of in-patient benefits which include cover for hospital accommodation costs, up to the benefit limit stated, where included in your plan.

I

Infertility treatment refers to treatment for the insured person including all invasive investigative procedures necessary to establish the cause for infertility such as hysterosalpingogram, laparoscopy or hysteroscopy. If your Table of Benefits does not have a specific benefit for infertility treatment, cover is limited to non-invasive investigations into the cause of infertility, within the limits of your Out-patient Plan, if your company selected one. If however, there is a specific benefit for infertility treatment, the cost for infertility treatment will be covered for the insured member who receives the treatment, up to the limit indicated in the Table of Benefits. Any costs exceeding the benefit limit cannot be claimed under the cover of the spouse/partner (if included in the policy). In the case of InVitro Fertilisation (IVF), cover is limited to the amount specified in the Table of Benefits. Please note that for multiple birth babies born as a result of medically assisted reproduction, in-patient treatment is limited to USD42,500 per child for the first three months following birth. Out-patient treatment is paid within the terms of the Out-patient Plan.

In-patient cash benefit is payable when treatment and accommodation for a medical condition, that would otherwise be covered under the insured's plan, is provided in a hospital where no charges are billed. Cover is limited to the amount specified in the Table of Benefits and is payable upon discharge from hospital.

In-patient treatment refers to treatment received in a hospital where an overnight stay is medically necessary.

Insurance Certificate is a document outlining the details of your cover and is issued by us. It confirms that an insurance relationship exists between your company and us.

Insurance Year applies from the effective date of the insurance, as indicated on the Access Card and ends at the expiry date of the Company Agreement. The following Insurance Year coincides with the year defined in the Company Agreement.

Insured person is you and your dependents as declared to us by your company.

L

Local ambulance is ambulance transport required for an emergency or out of medical necessity, to the nearest available and appropriate hospital or licensed medical facility.

Long term care refers to care over an extended period of time after the acute treatment has been completed, usually for a chronic condition or disability requiring periodic, intermittent or continuous care. Long term care can be provided at home, in the community, in a hospital or in a nursing home.

M

Medical evacuation applies where the necessary treatment for which the insured person is covered is not available locally or if adequately screened blood is unavailable in the event of an emergency. We will evacuate the insured person to the nearest appropriate medical center (which may or may not be located in the insured person's home country) by ambulance, helicopter or airplane. The medical evacuation, which should be requested by your physician, will be carried out in the most economical way having regard to the medical condition. Following completion of treatment, we will also cover the cost of the return trip, at economy rates, for the evacuated member to return to his/her principal country of residence.

If medical necessity prevents the insured person from undertaking the evacuation or transportation following discharge from an **in-patient episode** of care, we will cover the reasonable cost of hotel accommodation up to a maximum of seven days, comprising of a private room with en-suite facilities. We do not cover costs for hotel suites, four or five star hotel accommodation or hotel accommodation for an accompanying person.

Where an insured person has been evacuated to the nearest appropriate medical center for **ongoing treatment**, we will agree to cover the reasonable cost of hotel accommodation comprising of a private room with en-suite facilities. The cost of such accommodation must be more economical than successive transportation costs to/from the nearest appropriate medical center and the principal country of residence. Hotel accommodation for an accompanying person is not covered.

Where adequately screened blood is not available locally, we will, where appropriate, endeavor to locate and transport screened blood and sterile transfusion equipment, where this is advised by the treating physician. We will also endeavor to do this when our medical experts so advise. Neither we nor our agents accept any liability in the event that such

endeavors are unsuccessful or in the event that contaminated blood or equipment is used by the treating authority.

Members must contact us at the first indication that an evacuation is required. From this point onwards we will organize and coordinate all stages of the evacuation until the person is safely received into care at their destination. In the event that evacuation services are not organized by us, we reserve the right to decline all costs incurred.

Medical necessity refers to medical treatment, services or supplies that are determined to be medically necessary and appropriate. They must be:

- Essential to identify or treat a patient's condition, illness or injury.
- Consistent with the patient's symptoms, diagnosis or treatment of the underlying condition.
- In accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time. This does not apply to complementary treatment methods if they form part of your cover.
- Required for reasons other than the comfort or convenience of the patient or his/her physician.
- Proven and demonstrated to have medical value. This does not apply to complementary treatment methods if they form part of your cover.
- Considered to be the most appropriate type and level of service or supply.
- Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of a patient's medical condition.
- Provided only for an appropriate duration of time.

In this definition, the term "appropriate" means taking patient safety and cost effectiveness into consideration. When specifically applied to in-patient treatment, medically necessary also means that diagnosis cannot be made, or treatment cannot be safely and effectively provided on an out-patient basis.

Medical practitioner is a physician who is licensed to practice medicine under the law of the country in which treatment is given and where he/she is practicing within the limits of his/her license.

Medical practitioner fees refer to non-surgical treatment performed or administered by a medical practitioner.

Medical repatriation is an optional level of cover and where provided will be shown in the Table of Benefits. This benefit means that if the necessary treatment for which you are covered is not available locally you can choose to be medically evacuated to your home country for treatment, instead of to the nearest appropriate medical center. This only applies when your home country is located within your geographical area of cover. Following completion of treatment, we will also cover the cost of the return trip, at economy rates, to your principal country of residence. The return journey must be made within one month after treatment has been completed.

Members must contact us at the first indication that repatriation is required. From this point onwards, we will organize and coordinate all stages of the repatriation until the insured person is safely received into care at their destination. In the event that repatriation services are not organized by us, we reserve the right to decline all costs incurred.

Midwife fees refers to fees charged by a midwife or birth assistant, who, according to the law of the country in which treatment is given, has fulfilled the necessary training and passed the necessary state examinations.

N

Newborn care includes customary examinations required to assess the integrity and basic function of the child's organs and skeletal structures. These essential examinations are carried out immediately following birth. Further preventive diagnostic procedures, such as routine swabs, blood typing and hearing tests, are not covered. Any medically necessary follow-up investigations and treatment are covered under the newborn's own policy. Please note that for multiple birth babies born as a result of medically assisted reproduction, in-patient treatment is limited to USD42,500 per child for the first three months following birth. Out-patient treatment is paid within the terms of the Out-patient Plan.

Non-prescribed physiotherapy refers to treatment by a registered physiotherapist where referral by a medical practitioner has not been obtained prior to undergoing treatment. Where this benefit applies, cover is limited to the number of sessions indicated in your Table of Benefits. Additional sessions required over and above this limit must be prescribed in order for cover to continue; these sessions will be subject to the prescribed physiotherapy benefit limit. Physiotherapy (either prescribed, or a combination of non-prescribed and prescribed treatment) is initially restricted to 12 sessions per condition, after which the treatment must be reviewed by the referring medical practitioner. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment. Physiotherapy does not include therapies such as Rolfing, Massage, Pilates, Fango and Milta therapy.

Nursing at home or in a convalescent home refers to nursing received immediately after, or instead of, eligible in-patient or day-care treatment. We will only pay the benefit listed in the Table of Benefits where the treating doctor decides (and our Medical Director agrees) that it is medically necessary for the insured person to stay in a convalescent home or have a nurse in attendance at home. Cover is not provided for spas, cure centers and health resorts or in relation to palliative care or long term care (see palliative care or long term care definitions).

O

Obesity is diagnosed when a person has a Body Mass Index (BMI) of over 30.

Occupational therapy refers to treatment that addresses the individual's development of fine and gross motor skills, sensory integration, coordination, balance and other skills such as dressing, eating, grooming, etc. in order to aid daily living and improve interactions with the physical and social world. A progress report is required after 20 sessions.

Oculomotor therapy is a specific type of occupational therapy that aims to synchronize eye movement in cases where there is a lack of coordination between the muscles of the eye.

Oncology refers to specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges incurred in relation to the planning and carrying out of treatment for cancer, from the point of diagnosis. We will also cover the cost of an external prosthetic device for cosmetic purpose, for example a wig in the event of hair loss or a prosthetic bra as a result of cancer treatment.

Oral and maxillofacial surgical procedures refer to surgical treatment performed by an oral and maxillofacial surgeon in a hospital as a treatment for: oral pathology, temporomandibular joint disorders, facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours. Please note that surgical removal of impacted teeth, the surgical removal of cysts and orthognathic surgeries for the correction of malocclusion, even if performed by an oral and maxillofacial surgeon, are not covered unless a Dental Plan has also been selected.

Organ transplant is the surgical procedure in performing the following organ and/or tissue transplants: heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea transplants. Expenses incurred in the acquisition of organs are not reimbursable.

Orthodontics is the use of devices to correct malocclusion and restore the teeth to proper alignment and function. Orthodontic treatment is covered only in cases of medical necessity, and for this reason, at the point of claiming, we will ask you to submit supporting information to determine that your treatment is medically necessary and therefore eligible for cover. The supporting information required (depending on your case) may include, but is not limited to, the following documents:

- Medical report issued by the specialist, stating the diagnosis (type of malocclusion) and a description of the patient's symptoms caused by the orthodontic problem.
- Treatment plan indicating the estimated treatment duration, estimated cost and type/material of the appliance used.

- The payment arrangement agreed with the medical provider.
- Proof that payment has been made in respect of the orthodontic treatment.
- Photographs of both jaws clearly showing dentition prior to treatment.
- Clinical photographs of the jaws in central occlusion from frontal and lateral views.
- Orthopantomogram (panoramic x-ray).
- Profile x-ray (cephalometric x-ray).

Please note that we will only cover orthodontic treatment where the standard metallic braces and/or standard removable appliances are used. Cosmetic appliances such as lingual braces and invisible aligners are covered up to the cost of metallic braces, subject to the "Orthodontic treatment and dental prostheses" benefit limit.

Orthomolecular treatment refers to treatment which aims to restore the optimum ecological environment for the body's cells by correcting deficiencies on the molecular level based on individual biochemistry. It uses natural substances such as vitamins, minerals, enzymes, hormones, etc.

Out-patient surgery is a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department that does not require the patient to stay overnight out of medical necessity.

Out-patient treatment refers to treatment provided in the practice or surgery of a medical practitioner, therapist or specialist that does not require the patient to be admitted to hospital.

P

Palliative care refers to ongoing treatment aimed at alleviating the physical/psychological suffering associated with progressive, incurable illness and maintaining quality of life. It includes in-patient, day-care or out-patient treatment following the diagnosis that the condition is terminal and treatment can no longer be expected to cure the condition. We will also pay for physical care, psychological care as well as hospital or hospice accommodation, nursing care and prescription drugs.

Periodontics refers to dental treatment related to gum disease.

Post-natal care refers to the routine post-partum medical care received by the mother, up to six weeks after delivery.

Pregnancy refers to the period of time, from the date of first diagnosis, until delivery.

Pre-natal care includes common screening and follow up tests as required during a pregnancy. For women aged 35 and over, this includes Triple/Bart's, Quadruple and Spina

Bifida tests, amniocentesis and DNA-analysis, if directly linked to an eligible amniocentesis.

Prescribed drugs refers to products prescribed by a physician for the treatment of a confirmed diagnosis or medical condition, or to compensate vital bodily substances including, but not limited to, insulin, hypodermic needles or syringes. The prescribed drugs must be clinically proven to be effective for the condition and recognized by the pharmaceutical regulator in a given country. Prescribed drugs do not legally have to be prescribed by a physician in order to be purchased in the country where the person is located; however, a prescription must be obtained for these costs to be considered eligible.

Prescribed glasses and contact lenses including eye examination refers to cover for a routine eye examination carried out by an optometrist or ophthalmologist (one per Insurance Year) and for lenses or glasses to correct vision.

Prescribed medical aids refers to any device which is prescribed and medically necessary to enable the insured person to function to a capacity consistent with everyday living where reasonably possible. This includes:

- Biochemical aids such as insulin pumps, glucose meters and peritoneal dialysis machines.
- Motion aids such as crutches, wheelchairs, orthopaedic supports/braces, artificial limbs and prostheses.
- Hearing and speaking aids such as an electronic larynx.
- Medically graduated compression stockings.
- Long term wound aids such as dressings and stoma supplies.

Costs for medical aids that form part of palliative care or long term care (see palliative care or long term care definitions) are not covered.

Prescribed physiotherapy refers to treatment by a registered physiotherapist following referral by a medical practitioner. Physiotherapy is initially restricted to 12 sessions per condition, after which the treatment must be reviewed by the referring medical practitioner. Should further sessions be required, a new progress report must be submitted to us after every set of 12 sessions, which indicates the medical necessity for any further treatment. Physiotherapy does not include therapies such as Rolwing, Massage, Pilates, Fango and Milta therapy.

Prescription drugs refers to products, including, but not limited to, insulin, hypodermic needles or syringes, which require a prescription for the treatment of a confirmed diagnosis or medical condition or to compensate vital bodily substances. The prescription drugs must be clinically proven to be effective for the condition and recognized by the pharmaceutical regulator in a given country.

Preventive treatment refers to treatment that is undertaken without any clinical symptoms being present at the time of treatment. An example of such treatment is the removal of a pre-cancerous growth.

Principal country of residence is the country where you and your dependents (if applicable) live for more than six months of the year.

Psychiatry and psychotherapy is the treatment of mental disorders carried out by a psychiatrist or clinical psychologist. The condition must be clinically significant and not related to bereavement, relationship or academic problems, acculturation difficulties or work pressure. All day-care or in-patient admissions must include prescription medication related to the condition. Psychotherapy treatment (on an in-patient or out-patient basis) is only covered where you or your dependents are initially diagnosed by a psychiatrist and referred to a clinical psychologist for further treatment. In addition, out-patient psychotherapy treatment (where covered) is initially restricted to 10 sessions per condition, after which treatment must be reviewed by the referring psychiatrist. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment.

R

Rehabilitation is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness, injury or surgery. The rehabilitation benefit is only payable for treatment that starts within 14 days of discharge after the acute medical and/or surgical treatment ceases and where it takes place in a licensed rehabilitation facility.

Repatriation of mortal remains is the transportation of the insured person's mortal remains from the principal country of residence to the country of burial. Covered expenses include, but are not limited to, expenses for embalming, a container legally appropriate for transportation, shipping costs and the necessary government authorizations. Cremation costs will only be covered in the event that this is required for legal purposes. Costs incurred by any accompanying persons are not covered unless this is listed as a specific benefit in your Table of Benefits.

Routine maternity refers to any medically necessary costs incurred during pregnancy and childbirth, including hospital charges, specialist fees, the mother's pre- and post-natal care, midwife fees (during labor only) as well as newborn care. Costs related to complications of pregnancy and childbirth are not payable under routine maternity. In addition, any non-medically necessary caesarean sections will be covered up to the cost of a routine delivery in the same hospital, subject to any benefit limit in place. If the home delivery benefit is included in your plan, a lump sum up to the amount specified in the Table of Benefits will be paid in the event of a home delivery.

S

Specialist is a qualified and licensed medical physician possessing the necessary additional qualifications and expertise to practice as a recognized specialist of diagnostic techniques, treatment and prevention in a particular field of medicine. This benefit does not include cover for psychiatrist or psychologist fees. Where covered, a separate benefit for psychiatry and psychotherapy will appear in the Table of Benefits.

Specialist fees refer to non-surgical treatment performed or administered by a specialist.

Speech therapy refers to treatment carried out by a qualified speech therapist to treat diagnosed physical impairments, including, but not limited to, nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).

Surgical appliances and materials are those which are required for the surgical procedure. These include artificial body parts or devices such as joint replacement materials, bone screws and plates, valve replacement appliances, endovascular stents, implantable defibrillators and pacemakers.

T

Therapist is a chiropractor, osteopath, Chinese herbalist, homeopath, acupuncturist, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the law of the country in which treatment is being given.

Travel costs of insured family members in the event of an evacuation/repatriation refer to the reasonable transportation costs of all insured family members of the evacuated or repatriated person, including but not limited to, minors who might otherwise be left unattended. If this cannot take place in the same transportation vehicle, round trip transport at economy rates will be paid for. In the event of an insured person's repatriation, the reasonable transportation costs of insured family members will only be covered if the relevant Repatriation Plan benefit forms part of your cover. Cover does not extend to hotel accommodation or other related expenses.

Travel costs of insured family members in the event of the repatriation of mortal remains refer to reasonable transportation costs of any insured family members who had been residing abroad with the deceased insured person, to return to the home country/chosen country of burial of the deceased. Cover does not extend to hotel accommodation or other related expenses.

Travel costs of insured persons to be with a family member who is at peril of death or who has died refer to the reasonable transportation costs (up to the amount specified in your Table of Benefits) so that insured family members can travel to the location of a first degree relative who is at peril of death or who has died. A first degree relative is a spouse, parent, brother, sister or child, including adopted children, fostered children or step children. Claims are to be accompanied by a death certificate or doctor's certificate supporting the reason for travel as well as copies of the flight tickets, and cover will be limited to one claim per lifetime of the policy. Cover does not extend to hotel accommodation or other related expenses.

Treatment refers to a medical procedure needed to cure or relieve illness or injury.

V

Vaccinations refer to all basic immunizations and booster injections required under regulation of the country in which treatment is being given, any medically necessary travel vaccinations and malaria prophylaxis. The cost of consultation for administering the vaccine, as well as the cost of the drug, is covered.

W

Waiting period is a period of time commencing on your policy start date (or effective date if you are a dependent), during which you are not entitled to cover for particular benefits. Your Table of Benefits will indicate which benefits are subject to waiting periods.

We/Our/Us is Orient Insurance PJSC with administration provided by NEXtCARE.

Y

You/Your refers to the eligible employee as declared to us by your company.



EXCLUSIONS

Although we cover most medically necessary treatment, expenses incurred for the following treatments, medical conditions, procedures, behaviours or accidents are not covered under the policy unless confirmed otherwise in the Table of Benefits or in any written policy endorsement.



Acquisition of an organ

Expenses for the acquisition of an organ including, but not limited to, donor search, typing, harvesting, transport and administration costs.

Behavioral and personality disorders

Treatment for conditions such as conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behavior, obsessive-compulsive disorder, phobic disorders, attachment disorders, adjustment disorders, eating disorders, personality disorders or treatments that encourage positive social-emotional relationships, such as family therapy, unless indicated otherwise in the Table of Benefits.

Chemical contamination and radioactivity

Treatment for any medical conditions arising directly or indirectly from chemical contamination, radioactivity or any nuclear material whatsoever, including the combustion of nuclear fuel.

Complementary treatment

Complementary treatment, with the exception of those treatments indicated in the Table of Benefits.

Complications caused by conditions not covered under your plan

Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your plan.

Consultations performed by you or a family member

Consultations performed, as well as any drugs or treatments prescribed, by you, your spouse, parents or children.

Dental veneers

Dental veneers and related procedures, unless medically necessary.

Developmental delay

Developmental delay, unless a child has not attained developmental milestones expected for a child of that age, in cognitive or physical development. We do not cover conditions in which a child is slightly or temporarily lagging in development. The developmental delay must have been quantitatively measured by qualified personnel and documented as a 12 month delay in cognitive and/or physical development.

Drug addiction or alcoholism

Care and/or treatment of drug addiction or alcoholism (including detoxification programs and treatments related to the cessation of smoking), instances of death, or the treatment of any condition that in our reasonable opinion is related to, or a direct consequence of, alcoholism or addiction (e.g. organ failure or dementia).

Experimental or unproven treatment or drug therapy

Any form of treatment or drug therapy which in our reasonable opinion is experimental or unproven, based on generally accepted medical practice.

Failure to seek or follow medical advice

Treatment required as a result of failure to seek or follow medical advice.

Family therapy and counseling

Costs in respect of a family therapist or counselor for out-patient psychotherapy treatment.

Fees for the completion of a Claim Form

Medical practitioner fees for the completion of a Claim Form or other administration charges.

Genetic testing

Genetic testing, except: a) where specific genetic tests are included within your plan; b) where DNA tests are directly linked to an eligible amniocentesis i.e. in the case of women aged 35 or over; c) testing for genetic receptor of tumours is covered.

Home visits

Home visits, unless they are necessary following the sudden onset of an acute illness, which renders the insured incapable of visiting their medical practitioner, physician or therapist.

Infertility treatment

Infertility treatment including medically assisted reproduction or any adverse consequences thereof, unless you have a specific benefit for infertility treatment, or an Out-patient Plan has been selected (whereby you are covered for non-invasive investigations into the cause of infertility within the limits of your Out-patient Plan).

Injuries caused by professional sports

Treatment or diagnostic procedures for injuries arising from an engagement in professional sports.

Intentionally caused diseases or self-inflicted injuries

Care and/or treatment of intentionally caused diseases or self-inflicted injuries, including a suicide attempt.

Laser eye surgery

Surgery to change the refraction of one or both eyes, except in the event of an emergency or for the treatment of medical conditions such as glaucoma, cataract, retinal detachment and tears.

Loss of hair and hair replacement

Investigations into, and treatment of, loss of hair and any hair replacement unless the loss of hair is due to cancer treatment.

Medical error

Treatment required as a result of medical error.

Obesity treatment

Investigations into, and treatment of, obesity.

Orthomolecular treatment

For the orthomolecular treatment, please refer to Orthomolecular definition.

Participation in war or criminal acts

Treatment for any illnesses, diseases or injuries, as well as instances of death resulting from active participation in war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.

Plastic surgery

Any treatment carried out by a plastic surgeon, whether or not for medical/psychological purposes and any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. The only exception is reconstructive surgery necessary to restore function or appearance after a disfiguring accident, or as a result of surgery for cancer, if the accident or surgery occurs during your membership of the scheme.

Pre- and post-natal

Pre- and post-natal classes.

Pre-existing conditions

In relation to underwritten groups, pre-existing conditions (including any pre-existing chronic conditions) which are indicated on a Special Conditions Form that is issued prior to policy inception (if relevant) and conditions which have not been declared on the relevant application form. In addition, conditions arising between completing the relevant application form and the start date of the policy will equally be deemed to be pre-existing. Such pre-existing conditions will also be subject to medical underwriting and if not disclosed, they will not be covered.

Products sold without prescriptions

Products that can be purchased without a doctor's prescription, except where a specific benefit covering these costs appears in the Table of Benefits.

Sex change

Sex change operations and related treatments.

Sleep disorders

Treatment of sleep disorders, including insomnia, obstructive sleep apnoea, narcolepsy, snoring and bruxism.

Speech therapy

Speech therapy related to developmental delay, dyslexia, dyspraxia or expressive language disorder.

Stays in a cure center

Stays in a cure center, bath center, spa, health resort and recovery center, even if the stay is medically prescribed.

Sterilization, sexual dysfunction and contraception

Investigations into, treatment of and complications arising from sterilization, sexual dysfunction (unless this condition is as a result of total prostatectomy following surgery for cancer) and contraception including the insertion and removal of contraceptive devices and all other contraceptives, even if prescribed for medical reasons. The only exception in relation to costs for contraception is where contraceptives are prescribed by a dermatologist for the treatment of acne.

Surrogacy

Treatment directly related to surrogacy whether you are acting as surrogate, or are the intended parent.

Termination of pregnancy

Termination of pregnancy, except in the event of danger to the life of the pregnant woman.

Travel costs

Travel costs to and from medical facilities (including parking costs) for eligible treatment, except any travel costs covered under local ambulance, medical evacuation and medical repatriation benefits.

Treatment in the USA

Treatment in the USA if we know or suspect that cover was acquired for the purpose of travelling to the USA to receive treatment for a condition, when the symptoms of the condition were apparent to the insured person prior to acquiring cover. If any claims have been paid by us in these circumstances, we reserve the right to seek reimbursement from the insured person of any amounts which have already been paid in claims.

Treatment outside the geographical area of cover

Treatment outside the geographical area of cover unless for emergencies or authorized by us.

Triple/Bart's, Quadruple or Spina Bifida tests

Triple/Bart's, Quadruple or Spina Bifida tests, except for women aged 35 or over.

Tumor marker testing

Tumor marker testing, unless you have previously been diagnosed with the specific cancer in question, in which case, cover will be provided under the Oncology benefit.

Vessel at sea

Medical evacuation/repatriation from a vessel at sea to a medical facility on land.

Vitamins or minerals

Products classified as vitamins or minerals (except during pregnancy or to treat diagnosed, clinically significant vitamin deficiency syndromes) and supplements including, but not limited to, special infant formula and cosmetic products, even if medically recommended, prescribed or acknowledged as having therapeutic effects. Costs incurred as a result of nutritional or dietary consultations are not covered, unless a specific benefit is included within your Table of Benefits.

Treatments not indicated in your Table of Benefits

The following treatments, expenses, procedures or any adverse consequences or complications relating to them, unless otherwise indicated in your Table of Benefits:

- Dental treatment, dental surgery, periodontics, orthodontics and dental prostheses with the exception of oral and maxillofacial surgical procedures, which are covered within the overall limit of your Core Plan.
- Dietician fees.
- Emergency dental treatment.

- Expenses for one person accompanying an evacuated/repatriated person.
- Health and wellbeing checks including screening for the early detection of illness or disease.
- Home delivery.
- Infertility treatment.
- In-patient psychiatry and psychotherapy treatment.
- Medical repatriation.
- Organ transplant.
- Out-patient psychiatry and psychotherapy treatment.
- Out-patient treatment.
- Prescribed glasses and contact lenses including eye examination.
- Prescribed medical aids.
- Preventive treatment.
- Rehabilitation treatment.
- Routine maternity.
- Travel costs of insured family members in the event of an evacuation/repatriation.
- Travel costs of insured family members in the event of the repatriation of mortal remains.
- Travel costs of insured persons to be with a family member who is at peril of death or who has died.
- Vaccinations.

Accidental death benefit

Accidental death, in circumstances where the death of an insured person has been caused either directly or indirectly by:

- Active participation in war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.
 - Intentionally caused diseases or self-inflicted injuries, including suicide, within one year of the enrolment date of the policy.
 - Active participation in underground/underwater activity such as underground mining or deep sea diving.
 - Above water activity (such as oil platforms, oil rigs) and aerial activity, unless otherwise specified in the Company Agreement.
 - Chemical or biological contamination, radioactivity or any nuclear material contamination, including the combustion of nuclear fuel.
 - Passive war risk:
 - Being in a country where the British government has recommended their citizens to leave (this criteria will apply regardless of the insured person's nationality) and advised against 'all travel' to that location; or
 - Travelling to or staying, for a period of more than 28 days per stay, in a country or an area where the British government advises "against all but essential travel".
- The passive war risk exclusion applies regardless of whether the claim arises directly or indirectly as a consequence of war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.
- Being under the influence of drugs or alcohol.
 - Death that takes place more than 365 days after the occurrence of the accident.
 - Deliberate exposure to danger, except in an attempt to save human life.
 - Intentional inhalation of gas or intentional ingestion of poisons or legally prohibited drugs.

- Flying in an aircraft, including helicopters, unless the insured person is a passenger and the pilot is legally licensed, or is a military pilot and has filed a scheduled flight plan when required by local regulations.
- Active participation in extreme or professional sports including, but not limited to:
 - Mountain sports such as abseiling, mountaineering and racing of any kind (other than on foot).
 - Snow sports such as bobsleigh, luge, mountaineering, skeleton, skiing off-piste and snowboarding off-piste.
 - Equestrian sports such as hunting on horseback, horse jumping, polo, steeple chasing or horse-racing of any kind.
 - Water sports such as potholing (solo caving) or cave diving, scuba diving to a depth of more than 10 metres, high diving, white water rafting and canyoning.
 - Car and motorcycle sports such as motorcycle riding and quad biking.
 - Combative sports.
 - Air sports such as flying with a microlight, ballooning, hang gliding, paragliding, parascending and parachute jumping.
 - Various other sports such as bungee jumping.

NOTES

TALK TO US, WE LOVE TO HELP!

If you have any queries, please do not hesitate to contact us:



Helpline

Call NEXtCARE for treatment inside the UAE: 800 292 273 (toll-free)

Call NEXtCARE for treatment outside the UAE: + 971 4 270 8800

For emergency or planned hospitalization outside the UAE, please call our International Medical Assistance team: + 353 1 629 7141



Address: NEXtCARE LLC

Eiffel Boulevard Limited Building (EIFFEL-2)

1st Floor

Sheikh Zayed Road, Umm Al Sheif

P.O. Box 80864

Dubai, UAE