

Table of Benefits Plans for Dubai

International Healthcare for you and your family
Individual Policies
Valid from 1st November 2023



orient
orient insurance pjsc

Powered by Allianz Care



Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide.

Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- 🕒 Waiting period applies.
- Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can also be found in our Benefit Guide.

Core Plans

		Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Maximum plan limit		US\$ 10,500,000	US\$ 4,000,000	US\$ 1,750,000
In-patient benefits				
Hospital accommodation	●	Private room	Private room	Private room
Intensive care	●	✓	✓	✓
Prescription drugs and materials In-patient and day-care treatment only Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	●	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees In-patient and day-care treatment only	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests In-patient and day-care treatment only	●	✓	✓	✓
Organ transplant In-patient treatment only	●	✓	✓	✓

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Psychiatry and psychotherapy In-patient and day-care treatment only	✓	✓	✓
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Accommodation costs for one person accompanying an insured person in cases of medical necessity	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Other benefits			
Day-care treatment	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	US\$ 6,000	US\$ 3,550	US\$ 3,550
Rehabilitation treatment In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases	US\$ 6,250	US\$ 3,550	US\$ 2,800
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	✓	✓	✓
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition	✓	✓	✓
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	Max. 42 days	Max. 42 days	Up to US\$ 14,000, max. 42 days
Medical evacuation			
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre.	✓	✓	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	✓	✓	✓
Evacuation in the event of unavailability of adequately screened blood.	✓	✓	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Max. 7 days	Max. 7 days	Max. 7 days

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Expenses for one person accompanying an evacuated person	US\$ 4,250	US\$ 4,250	US\$ 4,250
Travel costs of insured family members in the event of an evacuation	US\$ 2,800, per event	US\$ 2,800, per event	US\$ 2,800, per event
Repatriation of mortal remains	US\$ 14,000	US\$ 14,000	US\$ 14,000
Travel costs of insured family members in the event of the repatriation of mortal remains	US\$ 2,800 per event	US\$ 2,800 per event	US\$ 2,800 per event
CT and MRI scans In-patient and out-patient treatment	✓	✓	✓
PET and CT-PET scans In-patient and out-patient treatment	✓	✓	✓
Oncology In-patient, day-care and out-patient treatment	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	US\$ 270	US\$ 270	US\$ 270
Preventive surgery In-patient and out-patient treatment	US\$ 40,000	✗	✗
Laser eye treatment	US\$ 1,350	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge	US\$ 210, max. 25 nights	US\$ 210, max. 25 nights	US\$ 210, max. 25 nights
Emergency out-patient treatment Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan	✓	✓	✓
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	✓	✓	✓
Palliative care In-patient, day-care and out-patient treatment	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death Insured members aged 18 to 70	US\$ 14,000	✗	✗
Pre-existing conditions Including pre-existing chronic conditions In-patient, day-care and out-patient treatment Pre-authorisation is required only for in-patient and day-care treatments	US\$ 43,000	US\$ 43,000	US\$ 43,000

	Dubai Elite Individual	Dubai Prime Individual	Dubai Select Individual
Standard Maternity			
Routine maternity Includes medically necessary caesarean section	90% refund, up to US\$ 2,750	90% refund, up to US\$ 2,750	90% refund, up to US\$ 2,750
Complications of pregnancy and childbirth In the event of non- emergency treatment	90% refund, up to US\$ 2,750	90% refund, up to US\$ 2,750	90% refund, up to US\$ 2,750
Complications of pregnancy and childbirth in the event of emergency treatment	✓	✓	US\$ 43,000
Antenatal care Within the limits outlined by the Dubai Health Authority protocols	✓	✓	✓
Newborn care In-patient and out-patient treatment	Max. 30 days	Max. 30 days	Max. 30 days
Home delivery	US\$ 1,400	✗	✗
Core Plan services			
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Counselling – confidential and professional support (in-person, phone and video) • Legal and financial referral services • Critical incident support • Wellness website access 	✓	✓	✓
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	✓	✓	✓
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources) 	✓	✓	✓
MyHealth Digital Services <ul style="list-style-type: none"> • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more. 	✓	✓	✓
Second Medical Opinion Service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓	✓	✓

Out-patient Plans and co-payments

To reduce your Out-patient Plan premium, simply select a co-payment from the list below and read across to find the relevant premium discount. Where a co-payment is selected, it is payable per person, per out-patient visit. Also, our premiums are expressed in whole numbers (i.e. without any cents), therefore, percentages may be slightly higher or lower than those stated below.

Optional out-patient co-payment

	Discount
No co-payment	0% premium discount
10% co-payment, up to max. US\$ 14 per visit	10% premium discount
20% co-payment, up to max. US\$ 28 per visit	20% premium discount



You need to purchase one of the following Out-patient Plans where a Core Plan has been selected. They can't be bought separately.

	Dubai Gold Individual	Dubai Silver Individual	Dubai Pearl Individual
Maximum plan limit	No limit	US\$ 61,700	US\$ 51,000
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	✓	✓
Prescription drugs <small>Prescription drugs are those which legally can only be purchased when you have a doctor's prescription</small>	✓	✓	US\$ 1,400
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	✓	✓	✓
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry <small>Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit</small>	✓	✓	US\$ 1,400
Prescribed physiotherapy <small>Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined</small>	✓	✓	US\$ 4,000
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits

	Dubai Gold Individual	Dubai Silver Individual	Dubai Pearl Individual
Prescribed speech therapy and occupational therapy	✓	✓	US\$ 1,400
Ayurvedic treatment	US\$ 1,000	US\$ 850	US\$ 700
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> Physical examination Chest x-ray 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) Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years) 	US\$ 1,700	US\$ 850	✗
Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual gynaecological exam Mammogram (every two years for women aged 40+, or younger where a family history exists) Annual prostate screening (yearly for men aged 50+, or younger 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 BRCA1 and BRCA2 genetic test (where a direct family history exists) 	15 visits	15 visits	✗
Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual gynaecological exam Mammogram (every two years for women aged 40+, or younger where a family history exists) Annual prostate screening (yearly for men aged 50+, or younger 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 BRCA1 and BRCA2 genetic test (where a direct family history exists) 	✓	✓	✗
Preventive services. Checks are limited to: <ul style="list-style-type: none"> Diabetes tests (every three years for members aged 30+, or yearly for members aged 18+ if there is a high risk of diabetes developing) Annual pap smear 	✓	✓	✓
Infertility treatment	 18 months US\$ 17,000, per lifetime	US\$ 17,000, per lifetime	✗
Psychiatry and psychotherapy Referral from doctor required for psychotherapy	30 visits	20 visits	15 visits up to US\$ 2,725
Dietician fees	4 visits	✗	✗
Prescribed medical aids	✓	US\$ 3,550	US\$ 1,400
Prescribed glasses and contact lenses including eye examination	US\$ 280	US\$ 280	US\$ 280
Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase	US\$ 70	✗	✗





Dental Plans

You can purchase the following Dental Plans with the Core and Out-patient Plans. They can't be bought separately.

		Dubai Individual Dental 1	Dubai Individual Dental 2	Dubai Individual Dental 3
Maximum plan limit		No limit	US\$ 2,875	US\$ 700
Dental Plan benefits				
Dental treatment		100% refund	80% refund	80% refund
Dental surgery		100% refund	80% refund	80% refund
Periodontics		80% refund	80% refund	80% refund
Orthodontic treatment	 12 months	65% refund, up to US\$ 7,100	50% refund	50% refund
Dental prostheses	 12 months		50% refund	50% refund

Enhanced Maternity Plans

The following Enhanced Maternity Plans extend the maternity cover already offered within the Core Plan. You can only purchase the **Dubai Elite Enhanced Maternity Plan** with the **Dubai Elite Individual Core Plan**. The **Dubai Prime Enhanced Maternity Plan** can only be purchased with the **Dubai Prime Individual Core Plan**. You can't buy them separately or in conjunction with the **Dubai Select Individual Core Plan**.

		Dubai Elite Enhanced Maternity	Dubai Prime Enhanced Maternity
Enhanced Maternity benefits			
Enhanced maternity	 12 months 		
Enhanced routine maternity Includes medically necessary caesarean section		90% refund, up to US\$ 7,250	90% refund, up to US\$ 2,900
Enhanced complications of pregnancy and childbirth In the event of non-emergency treatment		90% refund, up to US\$ 50,000	90% refund, up to US\$ 30,000

Repatriation Plan

You can purchase the following Repatriation Plan with the Core and Out-patient Plans. It can't be bought separately.

Repatriation Plan benefits	Dubai Individual Repatriation Plan
Medical repatriation	
Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover.	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	✓
Repatriation in the event of unavailability of adequately screened blood.	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Max. 7 days
Expenses for one person accompanying a repatriated person	US\$ 4,250
Travel costs of insured family members in the event of a repatriation	US\$ 2,800 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US\$ 2,125

** Certain services that may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide, which provides cover anywhere in the world



Worldwide excluding USA

The area of cover is subject to full terms and conditions as stated in the Benefit Guide

Choice of hospital networks

We offer a choice of medical networks you can select depending on your requirements:

Comprehensive Network: includes all medical providers in our UAE network.

Comprehensive Network excl. CCAD: includes all medical providers in our UAE network with exclusion of Cleveland Clinic Abu Dhabi.

Standard Network includes all medical providers in our UAE network with exclusion of Cleveland Clinic Abu Dhabi, out-patient treatment at American Hospital, and hospitals in the Mediclinic Group.

RN Enhanced Network: includes a list of selected providers that cover the full spectrum of medical services throughout the UAE.

We have contractual arrangements in place with the UAE clinics/hospitals and pharmacies included in our networks. Upon presentation of the Access Card (plus a Pharmacy Services Claim Form, in the case of pharmacies) each of these clinics/hospitals and pharmacies will provide their services and products without seeking immediate payment from members (unless the prescribed treatment is specifically excluded under your policy). Please note that where provided under the following benefits, cover is available on a reimbursement basis only i.e. the member will have to pay for eligible treatment and then complete and submit a claim for:

- Health and wellbeing checks including screening for the early detection of illness or disease
- Preventive services

Talk to us, we love to help!

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

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

@ Email: AZCunderwriting@nextcarehealth