

Table of Benefits

Summit Plans for Dubai

For small and medium corporate groups
Valid from 1st August 2023





Available for corporate groups of three employees or more.



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. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide.

Key to Table of Benefits


-  Covered in full, up to the maximum plan benefit.
-  Not available.
-  Waiting period applies (unless you have a non-underwritten policy).
-  Treatments/costs require pre-approval through submission of a Pre-authorisation Form. Details of our pre-authorisation process can also be found in the Employee Benefit Guide.

Summit Plans

Our Summit Plans cover you for in-patient, out-patient, wellness and maternity benefits. You can add optional plans (Dental, Optical and Repatriation Plans, appearing further in this document) to extend your cover.


	Dubai Summit 4000	Dubai Summit 5000
Maximum plan benefit	US\$ 4,000,000	US\$ 5,000,000
Co-payment options Co-payments apply to all treatments received on an out-patient basis, with the exception of: <ul style="list-style-type: none"> • Oncology • Video consultation services (when accessed via TeleHealth Hub) • Psychiatry and psychotherapy (out-patient treatment) • Vaccinations • Health and wellbeing checks • Cancer screening A separate co-payment may apply to dental, optical and maternity benefits (where included).	10% up to max. US\$ 14 per visit or 20%, up to max. US\$ 28 per visit	10% up to max. US\$ 14 per visit or 20%, up to max. US\$ 28 per visit
Core Plan benefits		
Hospital accommodation	Private room	Private room
Intensive care		
Prescribed drugs and materials (in-patient and day-care treatment only)		
Surgical fees, including anaesthesia and theatre charges		






	Dubai Summit 4000	Dubai Summit 5000
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)	✓	✓
Psychiatry and psychotherapy (in-patient and day-care treatment only)	Max. 30 days, up to US\$10,000	✓
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	✓	✓
Reconstructive surgery (to restore natural function or appearance after a disfiguring accident or surgery for cancer) (where treatment for the accident or initial surgery is covered by this policy)	✓	✓
CT and MRI scans (in-patient and day-care treatment only)	✓	✓
PET and CT-PET scans (in-patient and day-care treatment only)	✓	✓
Emergency in-patient dental treatment	✓	✓
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)	✓	✓
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) (covered only if you've received in-patient treatment for three or more consecutive days/nights for the same medical condition)	Max. 90 days per discharge	Max. 120 days per discharge
Local ambulance	✓	✓
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)	✓	✓

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Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	✓ max. 42 days	✓ max. 42 days
Medical evacuation (in the event of emergency treatment)		
<ul style="list-style-type: none"> 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. 14 days	Max. 14 days
Medical evacuation (in the event of non-emergency treatment)	 Available to add to your plan if you want to upgrade your medical evacuation cover – talk to us for more information.	
Expenses for one person accompanying an evacuated person	✓	✓
Travel costs of insured family members in the event of an evacuation	US\$ 2,700 per event	US\$ 2,700 per event
Repatriation of mortal remains or burial expenses	✓	✓
Travel costs of insured family members in the event of the repatriation of mortal remains	US\$ 2,700 per event	US\$ 2,700 per event
Travel costs of insured members to be with a close relative who is at peril of death or who has died (one round trip per insured member per Insurance Year)	✓	✓
Oncology (in-patient, day-care and out-patient treatment)	✓	✓
<ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	US\$ 675	US\$ 675
Preventative surgery (in-patient, day-care and out-patient treatment)	US\$ 40,500	US\$ 40,500
Newborn care (in-patient and out-patient treatment)	✓	✓
In-patient cash benefit (per night) (where treatment has been received free of charge)	US\$ 125, max. 20 nights	US\$ 125, max. 20 nights
Congenital conditions (in-patient and day-care treatment only)	US\$ 50,000 per lifetime	US\$ 100,000 per lifetime

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Out-patient dental treatment (required as follow-up to an in-patient stay for accidental damage to natural teeth) (covered when required in the 90 days following discharge from in-patient treatment)	✓	✓
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	US\$ 43,000	US\$ 43,000
Psychiatry and psychotherapy (when required as emergency treatment) (in-patient, day-care and out-patient treatment)	US\$ 43,000	US\$ 43,000
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
Prescribed hearing aids (in case of emergency only)		
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	US\$ 43,000	US\$ 43,000
Laser eye surgery (in case of emergency only)		
HIV/AIDs treatment (in-patient, day-care and out-patient treatment)	US\$ 10,000	US\$ 15,000
Accidental death (insured members aged 18 to 70)	✗	US\$ 13,500
For underwritten groups only		
Pre-existing conditions (including pre-existing chronic conditions) (in-patient, day-care and out-patient treatment)	US\$ 43,000	US\$ 43,000
Additional Core Plan services		
Employee Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> Confidential, professional counselling (in-person, phone, video and chat) Legal and financial support 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 updates and travel safety alerts 	✓	✓

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<p>MyHealth Digital Services</p> <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 	✓	✓
<p>Olive**</p> <p>Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources 	✓	✓
<p>Second Medical Opinion Service**</p> <p>Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	✓	✓
<p>Out-patient Plan benefits</p>		
<p>Pre-hospitalisation tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)</p>		
<p>Video consultation services**</p>		
<p>Medical practitioner fees</p>		
<p>Prescribed drugs and dressings</p>		
<p>Specialist fees</p>		
<p>Diagnostic tests</p>		
<p>MRI scans</p>		
<p>Emergency out-patient treatment</p>		
<p>PET scans and CT-PET scans</p>		
<p>CT scans</p>		
<p>Post-hospitalisation physiotherapy (covered when required in the 90 days following in-patient or day-care discharge)</p>		
<p>Prescribed physiotherapy (referral from doctor required) (initially limited to 12 sessions per condition)</p>	US\$ 43,000	✓
<p>Prescribed speech therapy and occupational therapy</p>		
	US\$ 43,000	✓

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Chiropractic treatment, osteopathy and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	US\$ 1,000	US\$ 4,000
Homeopathy, Chinese herbal medicine, Tui na, cupping, bone setting, acupuncture and ayurvedic treatment	US\$ 750	US\$ 1,500
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 	✗	US\$ 16,200 per lifetime
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy and initially limited to 10 sessions per condition)	US\$ 2,750	US\$ 10,000
Prescribed medical aids	US\$ 1,000	US\$ 2,000
Hormone replacement therapy	US\$ 500	US\$ 500
Dietician fees	✗	4 visits
Treatment of sleep apnoea	US\$ 2,250	✓
Wellness Plan benefits		
Vaccinations	✓	✓
Health and wellbeing checks including screening for the early detection of illness or disease	US\$ 500	US\$ 1,000
Cancer screening		
Annual hearing examination	✗	US\$ 250
Annual eye examination	✗	
Maternity Plan benefits		
Co-payment	10%	10%
Antenatal care (within the limits outlined by the Dubai Health Authority protocols)	✓	✓











Routine maternity (in-patient and out-patient treatment only)	US\$ 2,750 per pregnancy  Ask us for other options available	US\$ 5,000 per pregnancy  Ask us for other options available
Complications of pregnancy and childbirth • In the event of emergency treatment • In the event of non-emergency treatment	 US\$ 50,000 per pregnancy	 
Elective circumcision for newborn males	US\$ 500	US\$ 500

Our optional plans

The following plans are optional. You can select them to extend the cover of your Dubai Summit Plan, but you cannot buy them separately. Optional plans are subject to the maximum plan benefit limit on your Summit plan.



Dental Plans

Please note that we offer various co-payment options for the Dental Plans: contact us to explore what's available to you. We also offer you the opportunity to tailor some of your benefit limits, to further tune your cover: talk to us for the options available.

		Dubai Summit 4000	Dubai Summit 5000
Dental Plan benefits			
Dental treatment	 6 months	US\$ 1,000  Ask us for other options available	US\$ 1,500  Ask us for other options available
Dental surgery	 6 months		
Periodontics	 6 months		
Dental prostheses	 6 months	US\$ 500  Ask us for other options available	US\$ 1,000  Ask us for other options available
Orthodontic treatment			US\$ 500  Ask us for other options available
Dental implants			





Optical Plans

We offer you the opportunity to tailor some of your benefit limits, to further tune your cover: talk to us for the options available.

	Dubai Summit 4000	Dubai Summit 5000
Optical Plan benefits		
Prescribed glasses and contact lenses including eye examination	80% refund, up to US\$ 250  Ask us for other options available	80% refund, up to US\$ 500  Ask us for other options available

Repatriation Plan

Repatriation Plan benefits

Medical repatriation	
<ul style="list-style-type: none"> 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. 14 days
Expenses for one person accompanying a repatriated person	US\$ 4,050
Travel costs of insured family members in the event of a repatriation	US\$ 2,700 per event

** Certain services that may be included in your plan are provided by third party providers, such as the Employee 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 range of options in relation to geographical cover. The area of cover can be tailored for large group schemes.



Worldwide



Worldwide
excluding USA



Middle East, Africa, South East Asia (excluding
Hong Kong and Singapore) and the Indian
sub-continent

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

Choice of medical 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 Mediaclinic 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
- All wellness benefits

Talk to us, we love to help!

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

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