

E Care TOB

Insurance Plan	E Care Blue 2
Territorial Scope of Coverage	UAE (Home country (IP only at ISC + SEA excluding China, Japan, HK, Taiwan, Thailand, Singapore) Covered for IP subject to UAE R&C selected Network rates and with prior-approval.
Aggregate Annual Limit	AED 150,000/-
Medical Network	E CARE Blue (OP restricted to Clinics) (GP referral is required for Specialist)
Room type	Semi-Private
Parent Accommodation for child under 18 years of age	AED 100 / day
Accommodation of an accompanying person in the same room as per recommendation of attending physician, subject to prior approval.	AED 100 / day
Emergency road ambulance services to and from hospital by registered ambulance services provider	Covered
Deductible per Consultation (will not be applicable for follow-up within 7 days for same treatment and with same doctor)	20% Max AED 25
Prescribed Drugs & Medicines	Covered up to AED 5,000 subject to 10% Co-Insurance
Diagnostics (X-ray, MRI, CT-Scan, Ultra Sound& Endoscopy diagnostic services)	Covered subject to 10% Co-pay
Pre-existing & Chronic Conditions	Pre-existing & Chronic Conditions Subject to Medical Application Form (MAF) Covered up to a limit of AED 150,000 per member per year. All pre-existing medical conditions should be declared in the medical application form and is covered without waiting period subject to medical underwriting, policy terms, conditions, benefits, and exclusions. Newly diagnosed medical condition, during the policy period will not have a waiting period and is subject to policy terms,

رقم الوثيقة: «[PolicyBondDubaiE5.PolicyNumber]»

برنامج التكافل الصحي الفردي المعزز

	conditions, benefits, and exclusions Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal subject to policy terms, conditions, benefits, and exclusions
Claims Settlement Basis (after application of Copayments) Within the Network Outside the Network in Countries where E Care is not present Outside the Network in Countries where E Care is present	Direct billing available. Reimbursement is also possible but will be settled at 80% of the usual & customary rates of the selected Network. Reimbursement at 100% of actual costs (subject to be reasonable) or 100% of the usual & customary rates of the network, whichever is less. reimbursement at 80% of actual costs (subject to be reasonable) or 80% of the usual & customary rates of the network, whichever is less.
Vaccination for Children (as per DHA policies & its updates) includes the vaccinations and inoculations for newborns	Inside Network: 100% of Actual Cost Outside Network : Covered on Network UCR Rates
Cancer Treatment Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only (Only For Dubai Visa Holders)	Covered as per terms, conditions and exclusions of the program defined by DHA
HCV Hepatitis B and C Virus Infection Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program (Only For Dubai Visa Holders)	Covered as per terms, conditions and exclusions of the program defined by DHA
Influenza Vaccine	Covered once per Annum on reimbursement only Limited to the cost of the vaccine and its administration only

رقم الوثيقة: «[PolicyBondDubaiE5.PolicyNumber]»

برنامج التكافل الصحي الفردي المعزز

Adult Pneumococcal Conjugate Vaccine (Only For Dubai Visa Holders)	Covered as per DHA Adult Pneumococcal Conjugate Vaccination guidelines
Shingrix Vaccine	Covered as per DHA guidelines
Physiotherapy (Subject to pre-approval)	6 sessions per member per annum subject to 20% Copay
Preventive services	As per DHA Regulations
Diagnostic and treatment services for dental and gum treatments(Emergency cases Only) Dental emergency is any injury to your teeth or gums that can put you at a risk of permanent damage, such as Chipped or broken teeth, Knocked-out tooth ,Soft-tissue injuries and etc	Covered subject to 20% coinsurance
Hearing and vision aids, and vision correction by surgeries and laser (Emergency cases Only) Hearing Emergencies include Object/insect in the ear , ruptured eardrum , sudden hearing loss and etc Vision Emergencies include bleeding or discharge from or around the eye, double vision and Loss of vision, total or partial, one eye or both etc.	Covered subject to 20% coinsurance
Repatriation of Mortal Remains to Home Country	Covered Up to AED 5000/-
In-patient maternity services (requires prior approval from the insurance company or within 24 hours of emergency treatment) Subject to Medical Application Form (MAF)	Covered subject to 10% coinsurance, up to AED 10,000 for normal delivery and up to AED 10,000 for medically necessary C-Section, termination and complications. In case of any condition developing into an emergency, the medically necessary expenses will be covered up to the annual aggregate limit. Pregnancy at time of application should be declared in the medical application form and is subject to medical underwriting. Undeclared Pregnancy at time of application will not be covered during the policy period and will be underwritten at renewal if needed. New born Cover Coverage of a pregnant female is extended by the insurer

رقم الوثيقة: «[PolicyBondDubaiE5.PolicyNumber]»

برنامج التكافل الصحي الفردي المعزز

Out-patient maternity services: Initial investigations to include FBC and Platelets, Blood group, Rhesus status and antibodies, VDRL, MSU & urinalysis, Rubella serology, HIV, Hep C (for high risk patients), GTT (if high risk), FBS, random s or A1c. Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols. Subject to Medical Application Form (MAF)	to provide the same benefits for a new born child of that female for a period up to 30 days from its date of birth. This cover is provided regardless of whether or not the new born is eventually enrolled as a dependent member under the insurer's policy Cover for 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia) prevent
Dental Benefit Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis.	Covered subject to 10% coinsurance, and a maximum of 8 visits and 3 ante-natal ultrasound scans. Pregnancy at time of application should be declared in the medical application form and is subject to medical underwriting. Undeclared Pregnancy at time of application will not be covered during the policy period and will be underwritten at renewal if needed.
Optical benefit	Cash discount at selected network clinics
Alternative Medicines/ therapies Covers the following: Chiropractic/ Osteopathy/ Homeopathy and Ayurvedic	Covered to a limit of AED 2500/- per year.
Return Airfare ticket for In-Patient claims subject to a maximum reimbursement of 100% of UAE usual and customary rates. Direct billing might be arranged to pre-scheduled operations in some countries. Cover will be subject to policy terms and conditions. This benefit can be	Return air ticket for insured member covered in their respective home country (subject to pre-approval) as per following - Cost of the treatment outside UAE is 40% as compared to treatment in UAE for applicable network tariff.

رقم الوثيقة: «[PolicyBondDubaiE5.PolicyNumber]»

برنامج التكافل الصحي الفردي المعزز

covered subject to following guidelines:	- IP benefit covered only. - Only on reimbursement basis. - The ticket cost is maximum up to AED 1,500.
Annual health check-up covered once a year at selected network clinics	Covered with a deductible of AED 150/- *subject to prior approval from Takaful Emarat/Ecare
Organ transplantation	Coverage upto limit of AED 100,000/- (Coverage for Recipients only) - Subject to 20% Copay per visit
Dialysis	Covered to a limit of AED 60,000/- Subject to 20% Copay per visit
Mental Health	Outpatient counselling Coverage up to limit of AED 800/- Subject to 30% Copay per visit