



وطنية للتكافل
watania



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Table of Benefits **CORPORATE PLANS**

Plans Insured by National Takaful Company Watania PJSC
Plans Designed by Morgan Price International Healthcare Ltd

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GH/CORPTOB/01/17

	Ruby	Sapphire	Emerald	Diamond	
BENEFITS AND LIMITS					DESCRIPTIONS
Annual Maximum Plan Limit	AED 925,000	AED 5,920,000	AED 6,660,000	AED9,990,000	<ul style="list-style-type: none"> This is the maximum amount of money we will pay in respect of all benefits available under the selected level to each insured person in each period of insurance unless otherwise stated. Benefit provisions where the limit is Full Refund are collectively subject to the overall maximum benefit applying.
Area of Cover	Area 1 AGCC, Arab Countries, Middle East & SEA + Home Country	Area 2 Worldwide Excluding USA	Area 2 Worldwide Excluding USA or Area 3 Worldwide		<ul style="list-style-type: none"> Area in which you are eligible for elective medical treatment. Countries included on Area 1 are Algeria, Bahrain, Chad, Comoro Islands, Djibouti, Egypt, Iran, Iraq, Jordan, Saudi Arabia, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Qatar, Palestine, Somalia, Sudan, Syria, Tunisia, Yemen, UAE, Afghanistan, Bangladesh, Bhutan, India, Indonesia, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand and Vietnam. Temporary return to the home country (excluding the USA & Canada). Cover is limited to a maximum of 90 days for treatment per annual period of insurance. Benefit is subject to the equivalent usual, reasonable and customary costs that would have applied had treatment been received in the stated countries/ territories.
In Patient and Day Care Treatment					
In patient Treatment & Room and Board	Full Refund; Covered up to AED 1,850 for room and board outside of the UAE	Full Refund; Covered up to AED 1,850 for room and board outside of the UAE	Full Refund	Full Refund	<ul style="list-style-type: none"> The cost of hospital accommodation in a standard single bedded room, nursing, operating theatre fees, high dependency/ intensive care/coronary care unit, special nursing fees, surgeons' fees, anaesthetics fees, consultants fees, physician fees, diagnostic procedures (including x-rays), pathology, MRI/CT/ PET scans, physiotherapy and prescribed drugs and medicines.
Day Care Treatment	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> The cost of hospital accommodation, operating theatre fees, nursing fees, surgeons' fees, anaesthetists fees, consultants' fees, physicians' fees, diagnostic procedures and prescribed drugs and medicines. Medical treatment provided in a hospital where an insured person is formally admitted but is not required, out of medical necessity, to stay overnight.
Organ Implantation	Covered up to AED 925,000	Covered up to AED 925,000	Covered up to AED 999,000	Covered up to AED 1,332,000	<ul style="list-style-type: none"> Costs directly related to the implantation of the following natural human organs: kidney, heart and lung.
Nursing at Home	Covered up to AED 7,400	Covered up to AED 7,400	Covered up to AED 7,400	Covered up to AED 13,320	<ul style="list-style-type: none"> Nursing at home where prescribed as being medically necessary immediately following a period of in-patient treatment covered by this policy. All such nursing must be provided by a qualified nurse and be under the supervision and direction of a physician.
Rehabilitation	Covered up to 120 days	Covered up to 120 days	Covered up to 120 days	Covered up to 120 days	<ul style="list-style-type: none"> Rehabilitation, received on an in-patient and day-patient basis in a recognised rehabilitation unit, where under the supervision and direction of a physician.
Surgical Appliances	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Surgical appliances or prosthesis where used as an integral part of a surgical procedure and fitted inside the body.
Accommodation to stay with a child	Covered up to AED 100 per day	Covered up to AED 100 per day	Covered up to AED 111 per day	Full Refund	<ul style="list-style-type: none"> Hospital accommodation costs for one insured person to stay with an insured child dependant, who is under age 16, and being admitted to hospital as an in-patient for medical treatment covered by this policy.
Additional Hospital Accommodation	Covered up to AED 100 per day	Covered up to AED 100 per day	Covered up to AED 111 per day	Covered up to AED 111 per day	<ul style="list-style-type: none"> Accommodation of one accompanying person to stay in the same room in the hospital in case of critical conditions.

	Ruby	Sapphire	Emerald	Diamond	
BENEFITS AND LIMITS					DESCRIPTIONS
In Patient and Day Care Treatment (cont'd)					
Hospice Accommodation	Covered up to AED 555	Covered up to AED 925	Covered up to AED 999	Covered up to AED 1,332	<ul style="list-style-type: none"> Accommodation in a hospice for palliative treatment for an insured person who has been given a terminal prognosis. The benefit is stated on a per night basis and is limited to a maximum number of 14 nights in each period of insurance.
Emergency Dental Treatment	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Dental treatment necessary as a result of an accident caused by an extra-oral impact, received within 48 hours from the date and time of the accident for the immediate relief of pain caused by natural teeth being lost or damaged.
Vision Correction	Covered up to AED 1,000, 20% co-pay	Covered up to AED 1,000, 20% co-pay	Covered up to AED 1,000, 20% co-pay	Covered up to AED 1,000, 20% co-pay	<ul style="list-style-type: none"> Vision correction by surgery and/or laser on medical emergencies only.
Out Patient Care					
Out Patient Services	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> The services of a physician and/or consultant including: diagnostic tests; investigations including ECG, x-rays, pathology, histology, MRI/CT/PET scans, physiotherapy and minor surgery in a doctors' clinic/consulting rooms. For Ruby, Sapphire and Emerald physiotherapy is limited to a maximum of 6 sessions per year per condition.
Physiotherapy	Covered up to maximum of 6 sessions per condition per year	Covered up to maximum of 6 sessions per condition per year	Covered up to maximum of 6 sessions per condition per year	Full Refund	
Prescription Drugs	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Prescribed drugs, medicines, slings, supports and bandages.
Mobility Aids	Covered up to AED 6,660	Covered up to AED 6,660	Covered up to AED 6,660	Full Refund	<ul style="list-style-type: none"> The cost of hiring mobility aids including: walking sticks or frames; wheelchairs and crutches.
Alternative Therapies	Covered up to AED 3,700	Covered up to AED 3,700	Covered up to AED 6,660	Covered up to AED 13,320	<ul style="list-style-type: none"> Chiropractic, Homeopathy, Osteopathy, Acupuncture, Ayurvedic, Herbal and Chinese Medicines, provided by a licensed practitioner, including prescribed drugs and medicines.
Chronic & Pre-Existing Conditions					
Chronic and Pre-Existing Treatment Benefit	Covered up to AED 150,000; In Patient treatment with 20% co pay up to AED 500 per condition maximum AED 1,000 per annum	Covered up to AED 150,000; In Patient treatment with 20% co pay up to AED 500 per condition maximum AED 1,000 per annum MHD Groups receive full refund on pre-existing conditions with no co pay	Covered up to AED 150,000; In Patient treatment with 20% co pay up to AED 500 per condition maximum AED 1,000 per annum MHD Groups receive full refund on pre-existing conditions with no co pay	Covered up to AED 150,000; In Patient treatment with 20% co pay up to AED 500 per condition maximum AED 1,000 per annum MHD Groups receive full refund on pre-existing conditions with no co pay	<ul style="list-style-type: none"> 6 months wait period (excluding emergency treatment) on FMU and first DHA scheme membership. In-patient, day-care and out-patient treatment including: diagnostic tests, investigations and prescribed drugs and medicines; for the medical treatment, routine management and palliative treatment of a chronic medical condition and acute exacerbations of a chronic medical condition.

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BENEFITS AND LIMITS					DESCRIPTIONS
Cancer Care					
In patient and day care and out-patient treatment	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Including fees that are related specifically to planning and carrying out treatment for cancer. This includes oncology, radiotherapy and chemotherapy. For a condition newly diagnosed after the start date of the policy.
Pregnancy and Childbirth					
Routine Maternity Care & Childbirth	Covered up to AED 11,000 with 10% co-insurance	Covered up to AED 25,900	Covered up to AED 33,300	Covered up to AED 66,600	<ul style="list-style-type: none"> The costs of normal pregnancy and childbirth including: all pre-natal care, delivery costs, hospital accommodation for the newborn immediately following birth, and post-natal care for the mother. This benefit is payable per pregnancy.
Complications of Maternity	Full Refund with 20% co-ins up to AED 500 per condition maximum AED 1,000 per annum	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> The cost of Complications of Maternity and Childbirth including: all pre-natal care, delivery costs, hospital accommodation for the newborn immediately following birth, and post-natal care for the mother. This benefit is payable per pregnancy.
Paediatric Check-up	Not Covered	Covered up to AED 740	Covered up to AED 999	Covered up to AED 1,332	<ul style="list-style-type: none"> Contribution towards the initial paediatric check-up for the newborn.
Premature Baby Coverage	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Medical treatment for a premature baby where received during the first two months from birth. Please note that no cover is available for continuing treatment after expiry of the initial 2 months period other than for new and unrelated conditions.
Newborn Baby Coverage	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Cover from 30 days from birth. BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening and congenital hydral hyperplasia).
Dental and Optical Benefits (Optional Module)					
Routine Dental Treatment	Covered up to AED 1,850 with 20% co-insurance	Covered up to AED 1,850 with 20% co-insurance	Covered up to AED 3,330	Covered up to AED 6,660	<ul style="list-style-type: none"> One annual check-up, one annual visit to the hygienist, simple tooth extraction, x-rays, moulds, fillings using amalgams or composite materials and treatment for the relief of an infection including: prescribed antibiotics and temporary fillings, oral prophylaxis restricted to scaling and polishing only.
Major Dental Treatment	Covered up to AED 1,850	Covered up to AED 1,850	Covered up to AED 6,660	Covered up to AED 13,320	<ul style="list-style-type: none"> Root canal treatment, new or repairs to porcelain crowns, new or repairs to bridgework.
Orthodontic Treatment	Not Covered	Not Covered	Covered up to AED 3,330	Covered up to AED 6,660	<ul style="list-style-type: none"> Orthodontic work for insured children under age 19.
Wisdom Tooth Extraction	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Extraction of buried, impacted or un-erupted wisdom teeth only on an in-patient, day-care or out-patient basis.
Vision Test	Covered up to AED 370	Covered up to AED 370	Covered up to AED 370	Full Refund	<ul style="list-style-type: none"> One annual vision/eye test.
Optical Benefit	Not Covered	Not Covered	Not Covered	Covered up to AED 2,035	<ul style="list-style-type: none"> Contribution towards glasses or contact lenses where prescribed by an ophthalmologist or optician.

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BENEFITS AND LIMITS					DESCRIPTIONS
Audiology					
Hearing Test	Not Covered	Not Covered	Not Covered	Full Refund	<ul style="list-style-type: none"> One annual hearing test
Hearing Aid	Covered up to AED 370 with 20% co-insurance	Covered up to AED 370 with 20% co-insurance	Covered up to AED 370 with 20% co-insurance	Covered up to AED 370 with 20% co-insurance	<ul style="list-style-type: none"> Contribution towards a hearing aid where prescribed by an audiologist/ENT consultant. (medical emergencies only)
Wellness Benefits					
Wellness Screening	Covered up to AED 925 as combined limit	Covered up to AED 925 as combined limit	Covered up to AED 925 as combined limit	Covered up to AED 1,332	<ul style="list-style-type: none"> Cancer screening as follows: cervical smears, mammograms and prostate/colon/testicular screening. Diabetes screening.
Travel Vaccinations				Covered up to AED 666	
Child Vaccination	Full Refund; Reimbursement only	Full Refund; Reimbursement only	Full Refund; Reimbursement only	Full Refund; Reimbursement only	<ul style="list-style-type: none"> Routine and preventative vaccinations for an insured child up to age 10. Included as per MOH list and carried out in Government hospitals only.
Psychiatric Benefit					
In-Patient Psychiatric Treatment	Covered up to AED 66,000 and maximum of 30 nights	Covered up to AED 66,000 and maximum of 30 nights	Covered up to AED 66,000 and maximum of 30 nights	Covered up to AED 99,900 and maximum of 30 nights	<ul style="list-style-type: none"> The cost of hospital accommodation in a standard single bedded room in a registered Psychiatric Unit. Cover is limited to the specified number of night's in-patient treatment in each period of insurance. This benefit is subject to a 12 month wait period for FMU Groups.
Out Patient Psychiatric Treatment	Not Covered	Not Covered	Covered up to 15 visits	Covered up to 30 visits	<ul style="list-style-type: none"> Treatment of a mental illness, psychiatric and psychological disorders including: consultations and prescribed drugs and medicines. This benefit is covered up to the sub limits. This benefit is subject to a 12 month wait period for FMU Groups.
Medical Evacuation and Repatriation					
Emergency Medical Transfer	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> The costs of transporting the insured person to the nearest suitable hospital in either their country of residence or a nearby country and returning the insured person to their country of residence after treatment.
Medical Escort	Not Covered	Not Covered	Full Refund	Full Refund	<ul style="list-style-type: none"> Where necessary to accompany the insured person during transportation.
Travelling Cost	Not Covered	Not Covered	Full Refund	Full Refund	<ul style="list-style-type: none"> Reasonable travelling costs of a friend or close relative to accompany the insured person during transportation. The friend or close relative must have been travelling with the insured person at the time or necessitating transportation.
Overnight Accommodation	Covered up to AED 740	Covered up to AED 740	Covered up to AED 999	Covered up to AED 1,332	<ul style="list-style-type: none"> Overnight accommodation costs for the accompanying friend or close relative, to stay with or near, the insured person while hospitalised. The amounts stated are on a per night basis up to a maximum of 10 nights for each new and separate event.
Medical Referral Assistance	Not Covered	Not Covered	Not Covered	Full Refund	<ul style="list-style-type: none"> Medical referral assistance services including the provision of basic medical advice by telephone and assistance in replacing essential prescription drugs.

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BENEFITS AND LIMITS					DESCRIPTIONS
Medical Evacuation and Repatriation (con't)					
Transportation of Children	Full Refund	Full Refund	Full Refund	Full Refund	<ul style="list-style-type: none"> Following an emergency medical transfer or evacuation under this section, we will arrange and pay to transport, to a specified destination, any children under age 19 left at home unattended or pay for the travelling costs (one economy class return ticket) of a person to take care of the children at home.
Additional Transportation Transfer	Not Covered	Not Covered	Full Refund	Full Refund	<ul style="list-style-type: none"> Where the insured person needs an emergency medical transfer/ evacuation but does not have an accompanying friend or close relative, we will arrange and pay for one return trip, based on an economy class fare, for a friend or close relative to travel to the location where the insured person is hospitalised.
Elective Medical Transfer	Not Covered	Not Covered	Full Refund	Full Refund	<ul style="list-style-type: none"> If an insured person needs to undergo major surgical intervention, we will arrange and pay for the insured person's transfer by economy class travel, on a regular schedules airline (with medical escort if necessary) to the insured person's elected country.
Transportation related to close relative	Not Covered	Not Covered	Not Covered	Full Refund	<ul style="list-style-type: none"> If an insured person has to return to their home country because a close relative under age 75 has had an accident and as a result has either died or been hospitalised and is in a life threatening condition, we will pay for one first class return rail fare or economy class return air fare and accommodation expenses up to 10 nights, to enable the insured person to travel back to and stay in their home country.
Transportation of Mortal Remains					
Transportation of Mortal Remains	Covered up to AED 11,100	Covered up to AED 11,100	Full Refund	Full Refund	<ul style="list-style-type: none"> Transportation of the deceased's mortal remains to the deceased's home country.
OR					
Coffin Contribution	Covered up to AED 1,850	Covered up to AED 1,850	Covered up to AED 2,331	Covered up to AED 2,664	<ul style="list-style-type: none"> Contribution towards the costs of a coffin.
OR					
Cremation Contribution	Covered up to AED 1,850	Covered up to AED 1,850	Covered up to AED 2,664	Covered up to AED 3,330	<ul style="list-style-type: none"> Cremation costs in the country where death occurred and transportation of the urn to the deceased's country of residence or home country.
OR					
Local Burial Contribution	Covered up to AED 9,990	Covered up to AED 9,990	Covered up to AED 9,990	Covered up to AED 13,320	<ul style="list-style-type: none"> Local burial in the country where death occurred (other than the home country).
Lifetime Benefits					
AIDS/HIV	Covered up to AED 55,500	Covered up to AED 55,500	Covered up to AED 66,600	Covered up to AED 133,200	<ul style="list-style-type: none"> Medical treatment for HIV and AIDS including related diseases where contracted as a direct result of a blood transfusion received after the insured persons date of entry. This benefit is only available after 2 consecutive years cover under this policy. The lifetime limit applies to this benefit.
Congenital Abnormalities	Not Covered	Not Covered	Not Covered	Covered up to AED 133,200	<ul style="list-style-type: none"> Congenital abnormalities not discovered at birth but which can subsequently be corrected with surgery. The lifetime limit applies to this benefit.

	Ruby	Sapphire	Emerald	Diamond	
BENEFITS AND LIMITS					DESCRIPTIONS
Out of Area Treatment					
Accident and Emergency	Covered up to AED 222,000	Covered up to AED 222,000	Full Refund	Full Refund	<ul style="list-style-type: none"> Accident & Emergency medical treatments whilst you are travelling away from your country of residence. Limited to 60 days per annum. Please note any claim under this section needs to be pre-authorized by us otherwise a 20% Co insurance will apply.
Out-Patient Accident and Emergency Treatment	Covered up to AED 444 with AED 55 excess per claim	Covered up to AED 444 with AED 55 excess per claim	Full Refund	Full Refund	<ul style="list-style-type: none"> Out-patient accident and emergency treatment whilst you are travelling away from your country of residence.
Cash Benefits					
Hospital Cash Benefit	Covered up to AED 277 maximum 10 nights	Covered up to AED 463 maximum 10 nights	Covered up to AED 666 maximum 10 nights	Covered up to AED 1,332 maximum 10 nights	<ul style="list-style-type: none"> Hospital cash benefit payable where an in-patient treatment has been received free of any charge within the provision of a State run national health service for which no claim is made/ paid under any other item of this policy. This benefit is payable on a per night basis up to a maximum total number of 10 nights in each period of insurance.
Maternity Cash Benefit	Covered up to AED 1,665	Covered up to AED 1,665	Covered up to AED 1,665	Covered up to AED 3,330	<ul style="list-style-type: none"> Maternity cash benefit payable on the birth of each child. This benefit is only payable where no claim for pregnancy and/or childbirth has been made/ paid against any other item on this policy. Please note that notification of the addition of a newborn does not constitute formal claim submission for this benefit.
Convalescence Cash Benefit	Not Covered	Not Covered	Not Covered	Covered up to AED 3,330	<ul style="list-style-type: none"> Convalescence cash benefit payable for each complete week of confinement to home (excluding the first week), on the instruction of the treating consultant, immediately following a period of in-patient hospital treatment for a medical condition covered by this policy. This benefit is payable up to a total maximum of 4 weeks in each period of insurance.
Network					
Tier 1	Not Available	100%	100%	100%	<ul style="list-style-type: none"> All major hospitals in Dubai incl The American Hospital Group. 20% co-insurance payable on out-patient treatment at The American Hospital Group in Dubai.
Tier 2	100%	100%	100%	100%	<ul style="list-style-type: none"> All major hospitals in Dubai excluding The American Hospital Group.
Tier 3	100%	100%	Not Available	Not Available	<ul style="list-style-type: none"> Selected Clinics and Hospitals only.
Out of Network in UAE	80%	80%	100%	100%	<ul style="list-style-type: none"> Treatment taken outside of your hospital network. American Hospital Group excluded completely and not included within Out of Network; this provider is only available under Tier 1.

Exclusions in the Table of Benefits (Ruby, Sapphire, Emerald and Diamond)

The following are the lists of specific benefits, conditions and situations that we do not cover.

1. Orthodontic Care (except on Diamond).
2. Optical Benefit (except on Diamond).

3. **Hearing test (except on Diamond).**
4. **Out Patient Psychiatric Treatments (except on Emerald and Diamond).**
5. **Medical Escort, where necessary to accompany the insured person during transportation (except on Emerald and Diamond).**
6. **Travelling Cost of a friend or close relative to accompany the insured person during transportation (except on Emerald and Diamond).**
7. **Medical Referral Assistance including the provision of basic medical advice by telephone & assistance in replacing essential prescription drugs (except on Diamond).**
8. **Additional Transportation Transfer, where the insured person needs an emergency medical transfer/evacuation but does not have an accompanying friend or close relative (except on Emerald and Diamond).**
9. **Elective Medical Transfer, where the insured person needs to undergo major surgical intervention (except on Emerald and Diamond).**
10. **Congenital Abnormalities not discovered at birth but which can subsequently be corrected by surgery (except on Diamond).**
11. **Paediatric Check-up, contribution towards the initial paediatric check-up for new-born (except on Sapphire, Emerald and Diamond).**
12. **Other services and related treatments which are not mentioned in the Table of Benefits and included in the general exclusions of the policy.**
13. **Please refer to the Gulfhealth Policy Wording for full details of general exclusions.**

Dubai Office – International Products

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