



LINKS INSURANCE BROKERS LLC

# DOMESTIC HELPER PLAN COMPARISON



	Oman Insurance Co	Takaful Emarat Insurance Co
	<b>DHA Essential Benefits</b>	<b>DHA Essential Benefits</b>
<b>Premium Per Person</b>	<b>AED 600</b>	<b>AED 650</b>
<b>Employee Criteria</b>	Dubai visa holder earning <b>less</b> than AED 4,000 per month	Dubai visa holder earning <b>less</b> than AED 4,000 per month
<b>Annual Limit per person per year</b>	AED 150,000	AED 150,000
<b>Pre-existing Conditions</b>	Covered - 6 months waiting period, waived if proof of uninterrupted insurance coverage is provided <sup>2</sup>	Covered - 6 months waiting period, waived if proof of uninterrupted insurance coverage is provided <sup>2</sup>
<b>Chronic Conditions</b>	Covered	Covered
<b>Provider Network</b>		
<b>Provider Network</b>	Oman Insurance DHA Plus Network	Aafiya APN Network
<b>Claims inside Network</b>	Direct billing at hospitals for inpatient treatment and at clinics for outpatient treatment	Direct billing at hospitals for inpatient treatment and at clinics for outpatient treatment
<b>Claims outside Network</b>	Not covered	Not covered
<b>Inpatient Treatment <sup>3</sup></b>		
<b>Area of Cover</b>	Dubai only	Dubai only
<b>Area of Cover - Emergency Treatment</b>	UAE only	UAE only
<b>Room Type</b>	Shared room	Shared room
<b>Consultant's, Surgeon's, Anesthetist's Fees</b>	Covered with 20% co-insurance payable with a cap of AED 500 per claim and an annual cap of AED 1,000	Covered with 20% co-insurance payable with a cap of AED 500 per claim and an annual cap of AED 1,000
<b>Diagnostic Procedures</b>		
<b>Daycare treatment</b>		

<b>Outpatient Treatment <sup>3</sup></b>		
<b>Area of Cover</b>	Dubai only	Dubai only
<b>Consultation with a General Practitioner</b>	Covered with 20% co-insurance	Covered with 20% co-insurance up to a max of AED 25
<b>Consultation with a Specialist Practitioner</b>	Covered on referral by GP with 20% co-insurance	Covered on referral by GP with 20% co-insurance up to a max. of AED 25
<b>Diagnostic Procedures &amp; Lab Tests</b>	Covered with 20% co-insurance	Covered with 20% co-insurance
<b>Prescription Medication - generic medications</b>	Covered up to AED 1,500 with 30% co-insurance	Covered up to AED 1,500 with 30% co-insurance
<b>Physiotherapy</b>	Covered up to 6 sessions with 20% co-insurance	Covered up to 6 sessions with 20% co-insurance
<b>Maternity Treatment <sup>3</sup></b>		
<b>Waiting Period</b>	No waiting period	No waiting period
<b>Co-insurance</b>	10% co-insurance	10% co-insurance
<b>Inpatient Treatment <sup>3</sup></b>	Normal Delivery: AED 7,000; Caesarian Section, Complications and medically necessary termination: AED 10,000	Normal Delivery: AED 7,000; Caesarian Section, Complications and medically necessary termination: AED 10,000
<b>Outpatient Treatment <sup>3,4</sup></b>	Covered up to 8 visits and 3 antenatal ultrasounds	Covered up to 8 visits and 3 antenatal ultrasounds
<b>New-Born Cover <sup>3,5</sup></b>	Covered up to 30 days from birth to include BCG, Hep B and neo-natal screening tests approved by DHA	Covered up to 30 days from birth to include BCG, Hep B and neo-natal screening tests approved by DHA
<b>Other Benefits <sup>3</sup></b>		
<b>Ambulance Services</b>	Covered with 20% co-insurance	Covered with 20% co-insurance
<b>Preventive services, vaccines, immunizations</b>	Covered with 20% co-insurance at designated providers <sup>6</sup>	Covered with 20% co-insurance at designated providers <sup>6</sup>
<b>Optional Benefits <sup>3</sup></b>		
Dental Cover	Not covered	Not covered
Optical Cover	Not covered	Not covered
Life Insurance Cover	Not covered	Not covered

Provider Network	Oman Insurance DHA Plus Network	Aafiya APN Network
<b>Inpatient Hospitals</b>		
Aster Hospital - Mankhool	✓	✗
Belhoul European Hospital - Diyafah	✓	✗
Belhoul Speciality Hospital - Baraha	✓	✓
Cedars Jebel Ali Hospital - Jebel Ali	✓	✓ (+0/P Treatment)
International Modern Hospital	✗	✗
Iranian Hospital	✗	✓
Lifeline Hospital - Jebel Ali	✓	✗
NMC Hospital - Deira	✓	✓
NMC Hospital - Dubai Investments Park	✓	✓
NMC Specialty Hospital - Al Nahda	✓	✓
Thumbay Hospital	✗	✓ (+0/P Treatment)
<b>Outpatient Clinics</b>		
Access Group of Clinics	✓	✗
Aster Group of Clinics	✓	✗
Karama Group of Clinics	✓	✓
New Mussalla Group of Clinics	✗	✓
Prime Group of Clinics	✗	✗
Sanaiya Group of Clinics	✓	✓

<sup>1</sup> If an employee earns more than AED 4,000 per month, the Oman Economy plan annual premium is AED 1,155 and the Oman Enhanced Economy plan annual premium is AED 1,470.

<sup>2</sup> Where a pre-existing or chronic condition develops into an emergency within this exclusion period, the treatment will be covered up to the annual sum insured.

<sup>3</sup> Pre-approval is required before treatment.

<sup>4</sup> Outpatient maternity includes: (1) 8 visits to Primary Health Centre (PHC); (2) All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals; (3) Initial investigations to include: FBC and Platelets; Blood group, Rhesus status and antibodies; VDRL; MSU & urinalysis; Rubella serology; HIV; Hep C offered to high risk patients; GTT if high risk; FBS random or A1c for all due to high prevalence of diabetes in UAE. (4) Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols, (5) 3 ante-natal ultrasound scans. (6) Prescribed Drugs for the Outpatient Maternity benefit shall be covered as part of Outpatient Prescription Medication Limit.

<sup>5</sup> Neo-natal screening tests includes: Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, congenital adrenal hyperplasia.

<sup>6</sup> Includes: (1) Vaccinations and inoculations for new borns and children as per DHA; (2) Preventive services for diabetes, every 3 years from age 30 and for High risk individuals annually from age 18.

*The above products are to be sold to Dubai visa holders only. The information and descriptions contained herein are not complete descriptions of the products and services but are for informational purposes only. Please refer to the actual policy wording, which contains reductions, limitations, exclusions and termination provisions. If there is any conflict between the contents of this document and the policy wording, the policy wording will always govern.*