



LINKS INSURANCE BROKERS LLC

# FAMILY+ PLAN



Members	Contribution (AED) Per Person per annum
Members from 0 up to 65 years	<b>650</b>
Married Females from 18 years up to 45 years	<b>1,750</b>
Parents	<b>2,500</b>

	Takaful Emarat Insurance Co
	DHA Compliant Family Plan
<b>Member Criteria</b>	Family members not actively working - Parents, Spouses, and Children
<b>Annual Limit per person per year</b>	AED 150,000
<b>Pre-existing Conditions</b>	Covered - 6 months waiting period, waived if proof of uninterrupted insurance coverage is provided <sup>1</sup>
<b>Chronic Conditions</b>	Covered
Provider Network	
<b>Provider Network</b>	Aafiya - APN with GMC
<b>Claims inside Network</b>	Direct billing at hospitals for inpatient treatment and at clinics for outpatient treatment
<b>Claims outside Network</b>	Not covered
Inpatient Treatment <sup>2</sup>	
<b>Area of Cover</b>	Dubai only
<b>Area of Cover - Emergency Treatment</b>	UAE only
<b>Room Type</b>	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
<b>Diagnostic Procedures</b>	
<b>Daycare treatment</b>	
Outpatient Treatment <sup>2</sup>	
<b>Area of Cover</b>	Dubai only
<b>Consultation with a General Practitioner</b>	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 up to a max. of AED 25
<b>Diagnostic Procedures &amp; Lab Tests</b>	Covered with 20% co-insurance
<b>Prescription Medication - generic medications</b>	Covered up to AED 1,500 with 30% co-insurance
<b>Physiotherapy</b>	Covered up to 6 sessions with 20% co-insurance

Maternity Treatment <sup>2</sup>	
<b>Waiting Period</b>	No waiting period
<b>Co-insurance</b>	10% co-insurance
<b>In-patient Treatment <sup>2</sup></b>	- Normal delivery: AED 7,000 - Caesarian section, complications and medically necessary termination: AED 10,000
<b>Out-patient Treatment <sup>2,3</sup></b>	Covered up to 8 visits and 3 antenatal ultrasounds
<b>New-Born Cover <sup>2,4</sup></b>	Covered up to 30 days from birth to include BCG, Hep B and neo-natal screening tests approved by DHA
Other Benefits <sup>2</sup>	
<b>Ambulance Services</b>	Covered with 20% co-insurance
<b>Preventive services, vaccines, immunizations</b>	Covered with 20% co-insurance at designated providers <sup>6</sup>
Optional Benefits	
<b>Dental Cover</b>	Not covered
<b>Optical Cover</b>	Not covered
<b>Life Insurance Cover</b>	Not covered

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

<sup>1</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>2</sup> Pre-approval is required before treatment.

<sup>3</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>4</sup> Neo-natal screening tests includes: Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, congenital adrenal hyperplasia.

<sup>5</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.***