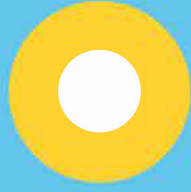


AI ACCESS
HEALTH



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CARE & COMMITMENT SINCE 1970

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HEALTH

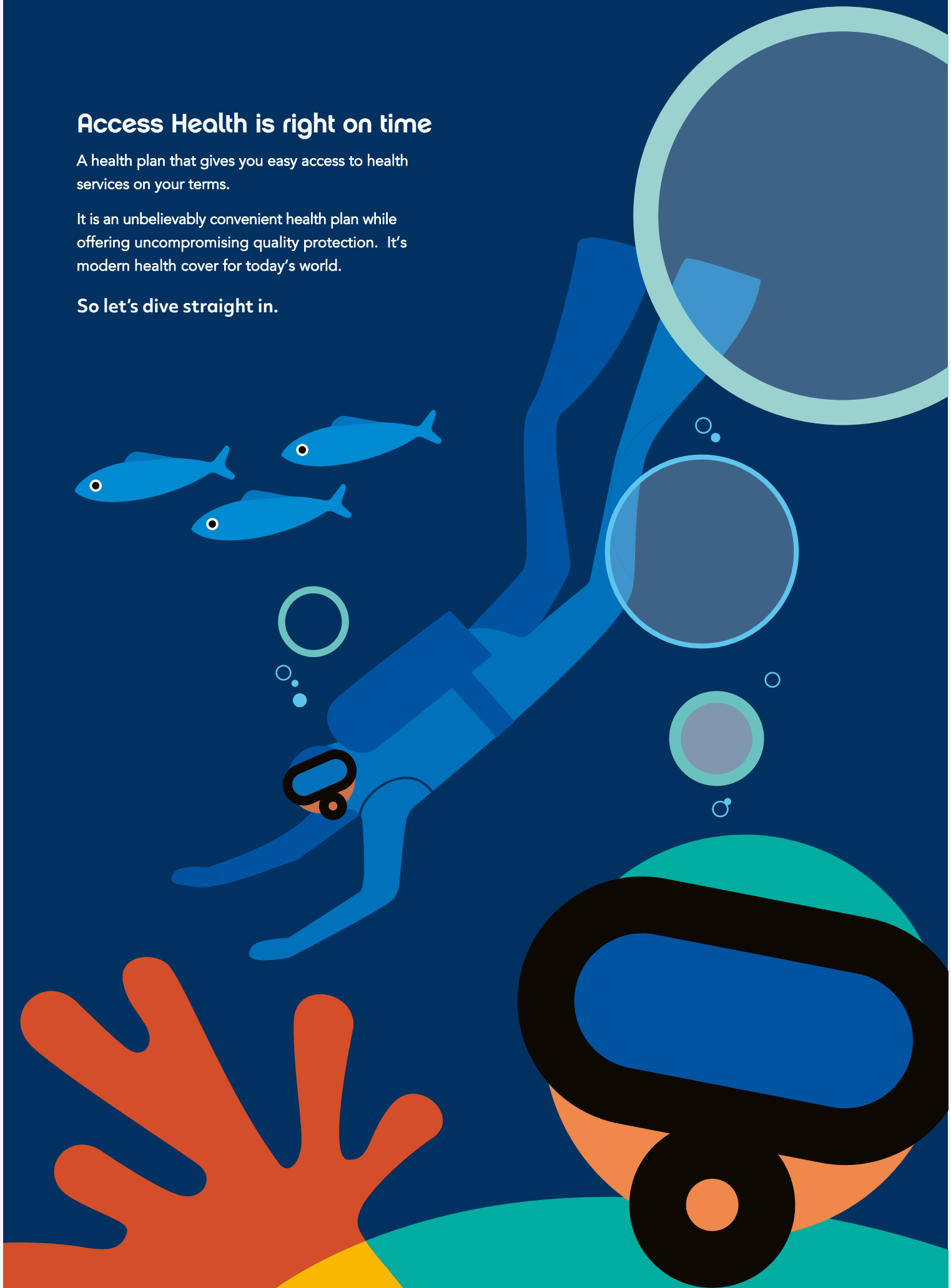


Access Health is right on time

A health plan that gives you easy access to health services on your terms.

It is an unbelievably convenient health plan while offering uncompromising quality protection. It's modern health cover for today's world.

So let's dive straight in.





Any place, anywhere, and nearly at anytime

We've partnered with Health at Hand, the leading telehealth provider in the UAE. Giving you access to a medical doctor at the touch of your smartphone. The service provides you with a state of the art app to access a medical professional at the time and place it is convenient to you. No waiting, no drive times. Electronic prescriptions and sick notes make this service even more convenient.

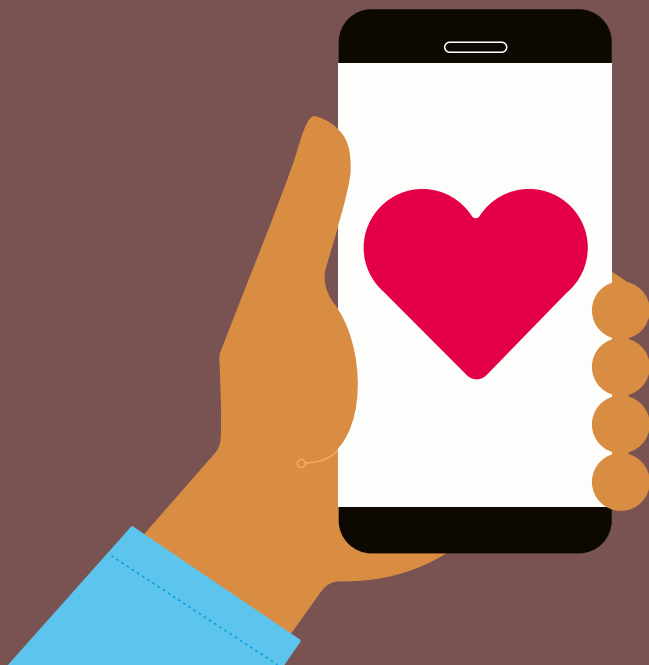
Top notch protection

Convenience doesn't matter a hoot if you don't have first rate protection. With Access Health you have a truly comprehensive health plan at an affordable premium.



On your time

We've built Access Health around accessible services at your convenience. And that means lots of apps to make it easy to access all the great features on your time.





We're here for you

With all this technology you might think we have forgotten the personal touch. But we can assure you that our legendary personal service is very much on the front foot. Our technology is there to serve you. And you can reach out to a great local team standing by to help you at all times.

In tune with body and soul

Outstanding well-being and mental health services to keep you on top of your game.



Only winners in our network

We have partnered with MedNet to offer you a choice of outstanding networks all giving you access to over 1,100 medical providers. Choose the network and plan that is right for you.

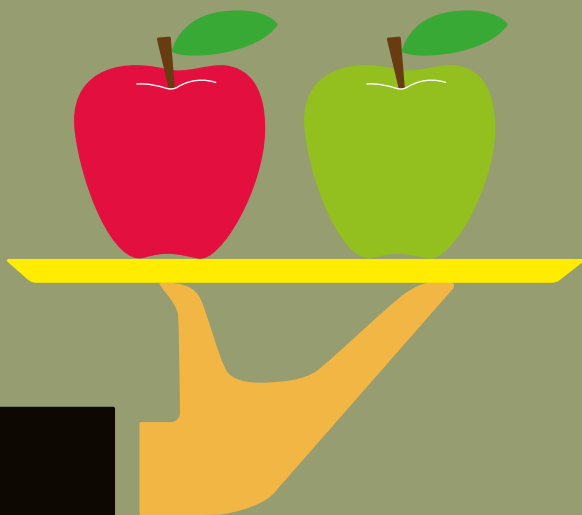


The plan that follows you

International cover is standard in your Access Health plan. It gives you great cover in the UAE, back home and when you are traveling about on business or pleasure. Sit back and relax! You're covered.

24/7 emergency medical assistance worldwide

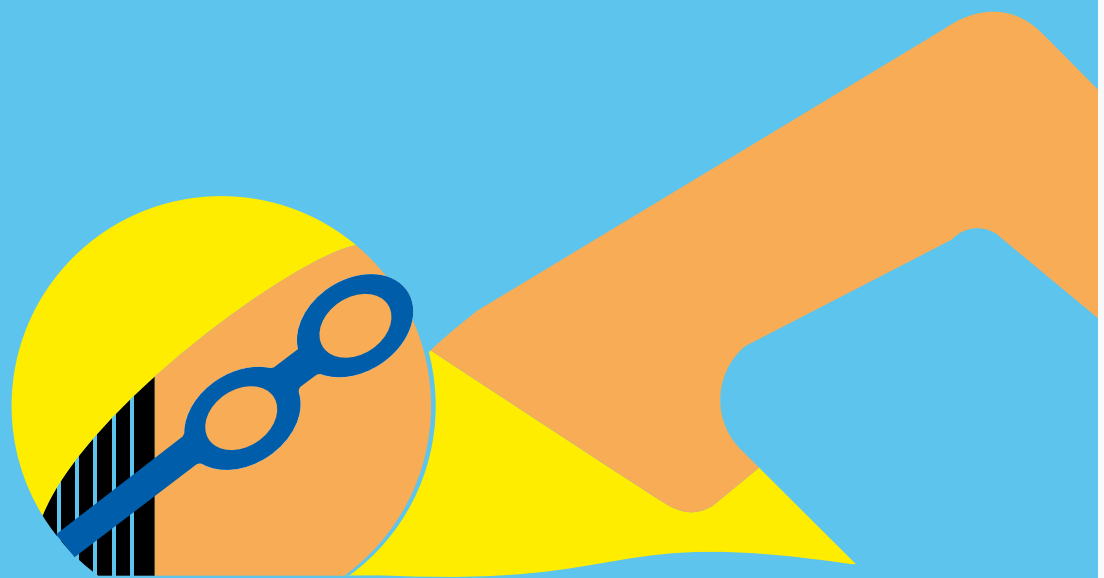
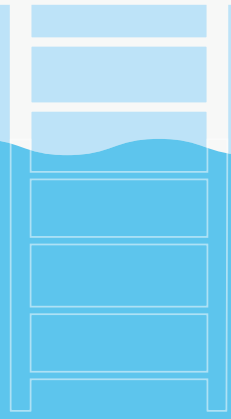
Our 24/7 assistance gives you round the clock protection. And when abroad travel assistant services are available through AssistAmerica.



It's your choice

Three great plan options to choose from. And each plan option offers you the opportunity to tailor the plan precisely to you the way you would like to have it.

our apps



Our apps

Take full advantage of the great services and benefits of your Access Health plan by downloading these Apps listed below.



Health at Hand Online Doctor	MedNet	Assist America
<p>Telehealth service that provides secure access to a doctor via mobile video consultation.</p>	<p>Instant access to MedNet services and network.</p>	<p>Global emergency medical and travel services access for travellers more than 150km from home.</p>
<ul style="list-style-type: none"> • Schedule a consultation 7 days a week • Cashless consultations with no co-payment • Prescribed medicine delivered to your door • Sick notes • E-referral to a specialist 	<ul style="list-style-type: none"> • View claims • Find a provider • Policy details • Submit a claim • View Authorisations 	<ul style="list-style-type: none"> • Tap for Help • Covid-19 Updates • VOIP calls to Assist America • Pre-Trip Information • Travel Alerts • Travel Status Locator



table of benefits



Table of Benefits for Dubai and the Northern Emirates

TABLE OF BENEFITS	ACCESS HEALTH
BenefitsPlus	
Annual Limit	
Access Health BenefitsPlus 500	AED 500,000
Access Health BenefitsPlus 750	AED 750,000
Access Health BenefitsPlus 1000	AED1,000,000
Geographical Scope for Elective and Emergency	Worldwide
Coverage Criteria outside UAE	Coverage outside UAE is limited to 90 days per treatment. A single holiday or business trip must not exceed 90 days
Applicable Network	
Access Health BenefitsPlus 500	Silk Road, Emerald, Green
Access Health BenefitsPlus 750	Emerald, Green, Silver Classic
Access Health BenefitsPlus 1000	Silver Classic, Silver Premium, Gold
Underwriting Terms and Conditions for Pre-Existing and Chronic Conditions	All pre existing conditions should be declared on the medical application form and is subject to medical underwriting. Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at policy renewal.
Inpatient	
Hospitalization Class	Private Room
Hospital Accommodation and related Services	Covered
Intensive care unit and coronary artery disease treatment	Covered
Consultant's, Surgeon's and Anaesthetist's Fees	Covered
Various therapies including physiotherapy, chemotherapy, radiation therapy etc	Covered
Recipient Organ transplantation service, excluding any charges related to Donor	Covered
Use of hospital medical equipments (e.g. heart and lung support systems etc.)	Covered
Ambulance Services (in Medical Emergency only and if followed by admission)	Covered
Companion Room & Board expenses for Beneficiary below 16 years of age	
The cost of accommodation of a person accompanying a beneficiary below 16 years of age in the same room in cases of medical necessity at the recommendation of the treating doctor and with prior approval	Covered up to Maximum of AED 100 Per night
Repatriation costs (Inside UAE) for the transport of mortal remains to the country of origin	Covered up to AED7,500
Outpatient	
Physician Consultation	20% to AED 50 or 20% to AED 75
Diagnostics and Laboratory Tests	Covered with Co Pay Options of: 0%, 10%, 20%
Pharmaceuticals	Covered with Co Pay Options of: 0%, 10%, 20%, 30%
Physiotherapy (Require pre-authorization)	Covered 15 Sessions per person per year

Table of Benefits

TABLE OF BENEFITS	ACCESS HEALTH
Other Salient Benefits	BenefitsPlus
Day care Treatment	Covered
Out Patient Surgery	Covered
Emergency Mental health Treatments	Covered
Work Related Injuries	Covered
Road Traffic Accident	Covered
Emergency Dental treatment for accidental damage to natural teeth	<p>Under this benefit the treatment required within three months following accidental damage to sound natural teeth caused by a violent external means when the treatment is given by a Physician, dentist or dental surgeon is covered.</p> <p>*No treatment will be covered after 3 months of the accident.</p> <p>**Treatment required as the result of the consumption of food or drink or any foreign bodies contained in such food or drink is not covered.</p>
New Born baby coverage	<p>Babies born inside and out-side UAE - New born expenses are covered from Date of Birth under the mother's card for the first 30 days from date of birth up to annual benefit limit.</p> <p>New born babies will be added to the principle policy only if requested by the policy holder and is subject to Medical underwriting.</p> <p>Coverage for new born are in line with DHA benefit guidelines.</p>
Preventive services covered for members over 18 years of age *Prior Approval is required for Free Access facility(Non AUH)	<p>Diabetic Screening: Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members</p>
<p>Patient Support and HPV Programme Screening, healthcare services, investigations and treatments only for members who are enrolled under "Patient Support Program" only</p> <p>HCV Hepatitis 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.</p>	<p>Covered as per terms, conditions and exclusions of the program defined by DHA</p>
Hearing and vision aids, and vision correction by surgeries and laser	Covered in cases of medical emergencies
MedNet's Global Emergency Assistance services coverage through Assist America	<ul style="list-style-type: none"> - No Financial limitations applicable under this benefit - Worldwide Emergency Medical Evacuation - Worldwide Hospital Admission Assistance - Repatriation of mortal remains to home country from anywhere in the world, including country of residence. - Medical Consultation, Evaluation, Referral & Monitoring - Care of minor children & Compassionate visit <p>*For detailed information please refer Assist America Table of Benefit</p>

TABLE OF BENEFITS	ACCESS HEALTH
<div style="display: flex; justify-content: space-between;"> Maternity Benefit BenefitsPlus </div>	
<p>Inpatient & Outpatient coverage includes:</p> <ol style="list-style-type: none"> 1. Pre & Post natal treatments 2. Normal delivery 3. Medically necessary Caesarean Section 4. Maternity related Complications 5. Medically necessary legal terminations <p>* In-patient maternity treatment are subject to prior approval</p>	<p>Normal Delivery expenses are covered up to a sub limit of AED 10,000</p> <p>Medically necessary Caesarean Section and complication expenses are covered up to a sub limit of AED 10,000</p> <p>Any Medical Emergency expenses related to Maternity will be covered up to a sub-limit of AED 150,000</p> <p>Out Patient eligible Maternity expenses are covered up to Annual limit</p> <p>10% co-payment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies)</p> <p>The following screening tests are covered as per DHA Antenatal care protocol:</p> <ul style="list-style-type: none"> o FBC and Platelets o Blood group, Rhesus status and antibodies o VDRL o MSU & urinalysis o Rubella serology o HIV o Hepatitis C offered to high risk patients o GTT, if high risk o FBS, Random blood sugar OR HbA1C o Ultrasonography: 3 scans
<div style="display: flex; justify-content: space-between;"> Alternative Medicine </div>	
<p>Alternative Medicine Benefit covers: Osteopathy, Chiropractic, Homeopathy, Acupuncture, Ayurveda and Herbal Treatments</p>	<p>Covered up to AED 1,600/- PMPY</p> <p>**Only on reimbursement basis</p>
<div style="display: flex; justify-content: space-between;"> Vaccination Benefit </div>	
<p>Influenza Vaccine</p>	<p>Covered - Once per Annum</p> <p>**Only on reimbursement basis</p>
<p>Vaccination Covered as per MOH schedule (Require pre-authorization)</p>	<p>Covered both on *Free Access & reimbursement basis</p> <p>Reimbursements claims are settled at 100% of actual covered cost subject to maximum of 100% of Applicable Network rates</p> <p>*Free Access facility is available only within specific MedNet Vaccination Network</p>
<div style="display: flex; justify-content: space-between;"> Telemedicine </div>	
<p>Health at Hand</p> <p>Schedule a consultation 7 days a week</p> <p>Cashless consultations with no co-payments</p> <p>Prescribed medicine delivered to your door</p> <p>Sick notes</p> <p>E-referral to a specialist</p>	<p>Covered</p>

Table of Benefits

TABLE OF BENEFITS	ACCESS HEALTH
Well-being and Mental Health Support	
BenefitsPlus	
Wysa helps you maintain your mental well-being and improve your emotional resilience in a self-help context.	
Access to over 150 personalised resources Coaching Session including AI Chatbot (5 sessions included/ top up sessions available) In App session management, Video Calls, session history	Wysa Premium
Emergency Evacuation, Repatriation and Ambulance Services	
Operated by Assist America	
Medical Evacuation and Assistance	Covered
24/7 Emergency Medical Assistance Hotline	Covered
Repatriation of Mortal Remains to Home Country	Covered
Repatriation and Accompaniment (outside UAE)	Covered up to AED 9,200
Travel Assist Services Outside the UAE	
All services below provided by Assist America.	
Please refer to the specific Terms and Conditions for Assist America at the end of this document.	
Compassionate Visit	Covered
Arrangement and payment of roundtrip transportation for family member or a friend to join a member who is traveling alone and expected to be hospitalised for more than 5 days	
Care of Minor Children	Covered
If an injured member has minor children left unattended, we will pay for them to return home to a family member, or will arrange childcare locally at home.	
Lost Luggage or Document Assistance	Covered
We will help members locate lost luggage, documents or personal belongings.	
Interpreter and Legal Referrals	Covered
We will refer members to interpreters and/or legal personnel, as necessary	
Emergency Message Transmission	Covered
We will receive and transmit authorised emergency messages for members.	

Table of Benefits

TABLE OF BENEFITS	ACCESS HEALTH
Dental Benefit	Benefits Plus
Free Access - Covered with pre-authorization only - Co-payment 20% applicable *Reimbursement* - Additional 20% co-payment applicable over free access	Covered with Annual Limit of AED 3500
Schedule of Dental Benefit	
Dental Consultation	Covered
Tooth Extraction - Simple Extraction - Surgical Extraction	Covered
Scaling & Polishing	Covered
Tooth filling - Amalgam filling - Composite filling - Glass Ionomer filling	Covered
Root Canal Treatment (R.C.T)	Covered
Crown	Covered if followed by root canal treatment
X- Ray - Intra Oral { Bite wing/ Periapical / Occlusal} - Extra Oral { Panoramic X-ray & Tomograms}	Covered
Medications - Antibiotics - Analgesics - Antacids - Enzyme preparations (Edema reductions) - Vitamins (only with antibiotics)	Covered
Medications exclusion - Mouth wash - Tooth pastes - Dentures cleaning agents - Desensitizing agents - Anti septic	Not Covered
Anaesthesia - L. Anaesthesia - G. Anaesthesia	Local Covered, General Not Covered
Orthodontics	Not Covered

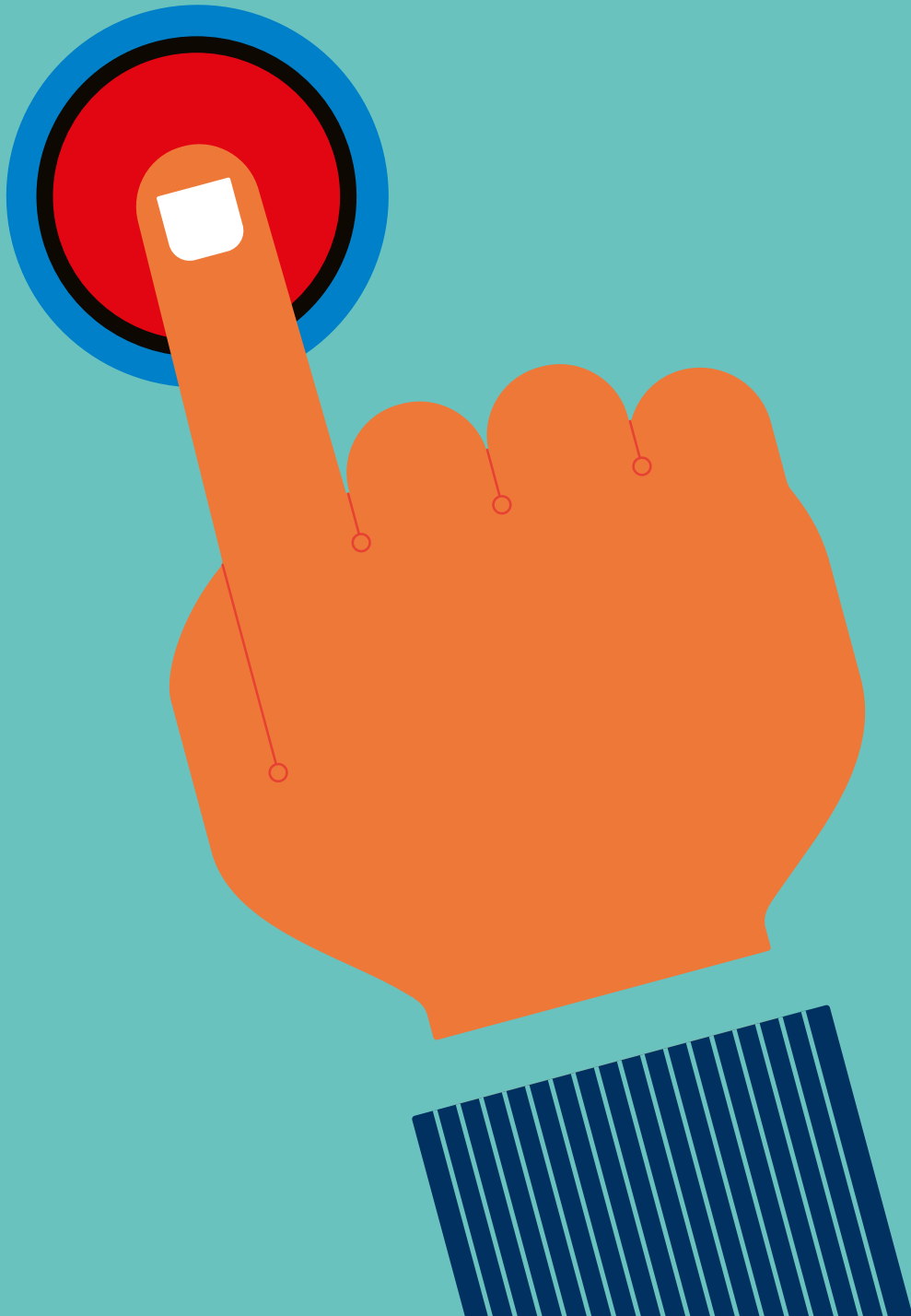
- For further details, on the services included in the above table / or about any other services not included. Kindly contact our Medical Call Centre (MCC) at 8004882/ 800MedNet.

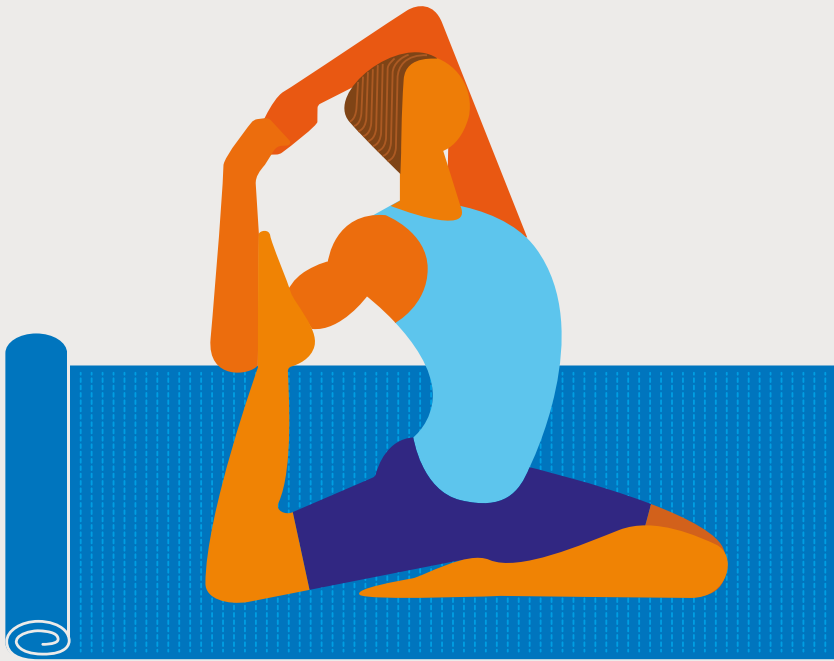
- Except For Scaling and Polishing, all other services are covered if medical necessity is established.

It's easy to get started

Enrolling into Access Health couldn't be easier.
Naturally you can do this all online.

Visit www.accesshealth.ae





your wellbeing at heart

ACCESS HEALTH

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