

Schedule of Benefits (Select Bronze Plan without Dental)

Plan Name	Select Bronze Plan without Dental –DMCC Umbrella Scheme		
Annual Benefit Limit	AED 500,000 Per Person Per Policy Year		
Territorial Limit ¹	Worldwide excluding USA, Canada (Elective & Emergency)		
Network (Allowing direct billing at designated provider)	<p>Network Within UAE: Comprehensive 3 In & Out-patient on direct billing in UAE. Non Network Within UAE : Covered on re-imburement as per Daman Published Rates¹² Emergency treatments or services will be covered 100% on actual.</p> <p>Network Outside UAE: Not Applicable</p> <p>Outside UAE : covered on re-imburement as per Daman Published Rates¹² Emergency treatments or services will be covered 100% on actual.</p>		
Pre-existing conditions	Fully Covered		
Inpatient Treatment	Network	Non-network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	100% covered	
Accommodation Type-Shared Room	100% covered	100% covered	
Hospital Accommodation & Services	100% covered	100% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	100% covered	
Ambulance Services (Medical emergency cases, subject to General exclusions)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 16 years of age (Maximum limit of AED100 per day)	100% covered	100% covered	
Companion Accommodation in cases of medical necessity at the recommendation of the treating doctor (Maximum limit of AED 100 per day)	100% covered	100% covered	
Out-patient Treatment	Network	Non-network	
Physician Consultation (A deductible of AED 50 applicable for treatment availed inside the Emirate of Abu Dhabi) (Co-insurance/deductible not applicable for follow up within 7 days) (Out of pocket limit of AED 50 per consultation)	Within Abu Dhabi –100% covered Outside Abu Dhabi –80% covered	100% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only)	100% covered	100% covered	
Pharmaceuticals (Long term medications to be dispensed up to 90 days without pre-authorization) (Out of pocket limit of AED 100 per prescription)	80% covered	80% covered	
Physiotherapy ²	100% covered	100% covered	
Other Benefits	Network	Non-network	
Repatriation of Mortal Remains to country of origin ³ (Maximum limit AED 7,500 Per Person)	100% covered	100% covered	
Emergency Treatment	100% covered	100% covered ⁸	
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered	100% covered	
Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered	
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	100% covered	
Vaccinations ^{3,9}	100% covered	100% covered	
Preventive services ^{3,10}	100% covered	100% covered	
Annual Breast Cancer Screening at designated Providers (Applicable for females > 35 years) ^{2,5}	100% covered	Not covered	
Annual Prostate Cancer Screening at designated Providers	100% covered	Not covered	

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(Applicable for males > 45 years) ^{2,6}		
Colorectal Cancer Screening at designated providers (applicable for males and females > 50 years) ^{2,7}	100% covered	Not covered
Maternity	Network	Non-network
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 8,000		
Inpatient Maternity ^{1,2,4}		
Including New born care (including BCG, Hepatitis B and neo-natal screening tests ¹¹)	100% covered	100% covered
Outpatient Maternity	100% covered	100% covered
Outpatient Maternity – Physician Consultation (A deductible of AED 25 applicable for treatment availed inside the Emirate of Abu Dhabi) (Co-insurance/deductible not applicable for follow up within 7 days) (Out of pocket limit of AED 25)	Within Abu Dhabi –100% covered Outside Abu Dhabi –90% covered	100% covered
Dental Not covered		
Optical Not covered		
Other Services covered (Through Service Providers Only)		
Second Opinion facility for specified conditions (Europ Assistance)		

¹ Please note: (1) Coverage outside UAE is limited to 90 days per treatment. (2) A single holiday or business trip may not exceed 90 days. Exception: For Maternity benefit, coverage is extended up to 180 days.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ 100% at Network Providers outside UAE is subject to the following limits per person per policy year:

- normal vaginal delivery: AED 4,000
- Caesarian section, complications and medically necessary termination: AED 8,000
- Total limit per year : AED 8,000

⁵ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

⁶ Includes: a) Clinical Examination b) PSA c) Rectal sonogram

⁷ Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

⁸ Exception: For in and outpatient maternity treatment at Non Network Provider, 80% covered outside UAE

⁹ Vaccinations and inoculations for new born and children as per DHA

¹⁰ Preventive services for diabetes, every 3 years from age 30 and for High risk individuals annually from age 18

¹¹ Neo-natal screening tests includes: Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, congenital adrenal hyperplasia.

¹² Daman Published Rates: Maximum amount which Daman shall pay to Eligible Member for non-emergency treatments or services covered as per the policy in Non-Network healthcare providers, based on a schedule of rates which will be published on Daman's website. All such claims payment shall be subject to applicable coinsurance and deductible as per the policy.