

Group Medical - Regional and Local Plans - Comparison					
Name of the Plan	UAE, GCC, South East Asia and Middle East			UAE and South East Asia	
	Basic	Khaleej Care Plus	Local	Local Care Plus	Silk Road Plus
Family of Benefits	In & Out patient	In & Out patient	In & Out patient	In & Out patient	In & Out patient
Area of Coverage	UAE, GCC, South East Asia and Middle East	UAE, GCC, South East Asia and Middle East	UAE and South East Asia	UAE and South East Asia	UAE and South East Asia
Extension of Area Of Coverage	Emergency Worldwide excluding USA & Canada	Emergency Worldwide excluding USA & Canada	Emergency Worldwide excluding USA & Canada	Emergency Worldwide excluding USA & Canada	Emergency Worldwide excluding USA & Canada
Max. Aggregate Limits	Up to AED 500,000	Up to AED 500,000	Up to AED 150,000	Up to AED 250,000	Up to AED 100,000
Network	General Network Restricted Network Restricted Network 2	Silver Premium Network Silver Classic Network Green Network	General Network Restricted Network Restricted Network 2	Silver Premium Network Silver Classic Network Green Network	Silk Road IP Network Silk Road OP Network
Hospitalization Class	Private /Semi Private/ Shared	Private	Private /Semi Private/ Shared	Private	Private
Pre-Existing & Chronic Conditions	Covered	Covered	Covered	Covered	Covered
Direct Billing	100% within Network 80% outside Network	100% within Network 80% outside Network	100% within Network 80% outside Network	100% within Network 80% outside Network	100% UAE/SEA Network 80% outside SEA Network
Repatriation Expenses	Optional Cover	Covered	Optional Cover	Covered	Covered
Inpatient Benefits					
Hospital Charges (Room, ICU, Surgery, Pharmacy, Laboratory, Radiology... etc.)	Covered	Covered	Covered	Covered	Covered
Private nursing care, if medically necessary	Optional	Covered	Optional	Covered	Covered
Various therapy - Including Chemotherapy and radiation therapy etc.	Covered	Covered	Covered	Covered	Covered
Recipient transplantation	Covered	Covered	Covered	Covered	Covered
Ambulance Services	Covered	Covered	Covered	Covered	Covered

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Outpatient Benefits					
Consultation, Diagnostic tests, radiology, pharmacy ...etc.	Covered	Covered	Covered	Covered	Covered
Physiotherapy	Covered (up to 15 sessions)	Covered (up to 15 sessions)	Covered (up to 15 sessions)	Covered (up to 15 sessions)	Covered (up to 15 sessions)
Alternative Medicine	Covered (up to AED 1,600)	Covered (up to AED 1,600)	Covered (up to AED 1,600)	Covered (up to AED 1,600)	Covered (up to AED 1,600)
Psychiatric Treatment	Covered	Covered	Covered	Covered	Covered
Vaccinations for Children	Not Covered	Covered (as per MOH Schedule)	Not Covered	Covered (as per MOH Schedule)	Covered (as per MOH Schedule)
Optional Benefits					
Maternity	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)	Optional Cover (up to AED 25,000)
Dental Benefit	Optional Cover (up to AED 5,000)	Optional Cover (up to AED 4,500)	Optional Cover (up to AED 3,000)	Optional Cover (up to AED 3,000)	Optional Cover (up to AED 2,000)
Optical	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)
Routine Annual Check-up	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)	Optional Cover (up to AED 1,500)