

Individual Medical Plans - Regional and Local - Comparison			
	REGIONAL (UAE, GCC, SEA, MENA)		LOCAL
Name of the Plan	DIAMOND PLAN	GOLD PLAN	SILVER PLAN
Family of Benefits	In & Out patient	In & Out patient	In & Out patient
Area of Coverage	UAE, GCC and South East Asia	UAE, GCC and South East Asia	UAE & South East Asia
Max. Aggregate Limits	Up to AED 750,000	Up to AED 250,000	Up to AED 100,000
Network	Diamond	Gold	Silver
Hospitalization Class	Private	Private	Semi-Private
Direct Billing	100% within Network 80% outside Network	100% within Network 80% outside Network	100% within Network 80% outside Network
Repatriation Expenses	Covered	Covered	Covered
Inpatient Benefits			
Hospital Charges (Room, ICU, Surgery, Pharmacy, Laboratory, Radiology... etc)	Covered	Covered	Covered
Private nursing care, if medically necessary	Covered	Covered	Covered
Various therapy - Including Chemotherapy and radiation therapy etc.	Covered	Covered	Covered
Ambulance Services	Covered	Covered	Covered
Outpatient Benefits			
Consultation, Diagnostic tests, radiology, pharmacy ...etc	Covered	Covered	Covered
Physiotherapy	Covered	Covered	Covered <input type="checkbox"/>
Alternative Medicine	Not Covered	Not Covered	Not Covered
Additional Benefits			
Maternity	Covered after waiting period of 12 months (up to AED 15,000)	Not Covered	Not Covered
Dental Benefit	Not Covered	Not Covered	Not Covered
Optical	Not Covered	Not Covered	Not Covered
Routine Annual Checkup	Covered after 1 claim free year	Covered after 1 claim free year	Covered after 1 claim free year
Annual Breast Screening	Covered (conditions apply)	Not Covered	Not Covered
Annual Prostate Screening	Covered (conditions apply)	Not Covered	Not Covered
Return Home Airfare to patient	Covered (conditions apply)	Not Covered	Not Covered
Optical Cataract Surgery	Covered (conditions apply)	Not Covered	Not Covered