



Ultracare - DHA

The cover shown on this certificate and process for claiming shall be subject at all times to the membership guide up to an overall annual maximum of USD 1,500,000 per insured person for each Certificate period, subject to the limits shown:

Hospital services	Covered - Full refund
Parental accommodation (when your child is under 18)	Covered - Full refund
Hospital cash benefit (where no charge is made)	Covered - Up to USD 375 per night
Daycare Surgery	Covered - Full refund
Local ambulance services	Covered - Full refund
Emergency medical evacuation	Covered - Full refund
Repatriation or local burial (excluded in the home country)	Covered - Up to USD 11,250
Nursing at home	Covered - Up to 26 weeks
Accident and Emergency room services	Covered - Full refund
Oncology, Chemotherapy and Radiotherapy	Covered - Full refund
MRI, CT and PET Scans	Covered - Full refund
Organ transplantation surgery	Covered - Up to USD 150,000
Rehabilitation care	Covered - USD 150,000 lifetime limit
Dental treatment following an accident	Covered - Full refund
Routine dental treatment	Covered - Up to USD 1,500 - 20% copay applies
Outpatient services	Covered - Full refund
Wellness benefit	Covered - See Note 1
Out of geographic area cover for emergency treatment	Covered - up to maximum aggregate period of 30 days
Inpatient Psychiatric treatment	Covered - up to maximum of 30 days
Palliative care	Covered - Subject to all benefits and limits shown
Companion hospital accommodation	Covered - Up to USD 30 per night - see note 2
Maternity - Outpatient Antenatal - See note 5	Covered - Up to 8 visits - 10% copay applies - see note 3
Maternity - Inpatient - See note 5	Covered - Normal delivery - Up to USD 2,000 - complications - Up to USD 2,800 - see note 4 - 10% copay applies
Newborn cover	Covered - Up to 30 days from birth - see note 6
Vaccinations and Inoculations for Newborns and Children	Covered - Full refund - see note 7
Preventative Services	Covered - Diabetes test every 3 years - see note 8
Emergency Dental treatment	Covered - Full refund - 20% copay applies - see note 9
Hearing and Optical	Covered - Full refund - 20% copay applies - see note 9

Notes

- The costs of a full medical examination for insured adults every second policy year are covered up to USD 750.
- The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage.
- All care provided by PHC obstetrician for low risk or specialist obstetrician for high risk referrals
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 s or A1c for all due to high prevalence of diabetes in UAEVisits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols
3 ante-natal ultrasound scans
- Complicated maternity includes a medically necessary C-section, and medically necessary termination.
Any eligible condition developing into a medical emergency will be covered up to USD 41,000. Emergency has been defined as a situation that calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of danger threatening that person's life.
- Until the first renewal date maternity benefit is only available for eligible treatment received in Dubai.
After the first annual renewal of the policy, maternity care costs (Inpatient and Outpatient) are covered up to a maximum benefit of USD 9,000 for Normal pregnancy or USD 18,000 for Complicated pregnancy as defined in the Plan Rules. Complicated maternity includes a medically necessary C-section, and medically necessary termination.
No copay applies.
- Cover for - BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia) are covered in full. All other newborn care costs are covered up to USD 7,500 in respect of costs occurring from the date of birth until 30 days after discharge from hospital. The first 20% of costs of each claim shall be met by the Insured Person.
- Essential vaccinations and inoculations as stipulated in the DHA's policies are covered under this benefit.
- Preventative services covers one diabetes test every three years for members aged 30 and over. Annual Diabetes tests are available to members aged 18 and over, if they are deemed as high risk.
- Diagnostic and treatment services for dental and gum treatments, Hearing and vision aids, and vision correction by surgeries and laser are only covered in the event of a medical emergency.
Emergency has been defined as a situation that calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of danger threatening that person's life.