

HealthOptions

your

HEALTH COVERED

 **سلامة**
SALAMA
الشركة الإسلامية العربية للتأمين (ش.م.ع.)
ISLAMIC ARAB INSURANCE CO. (P.S.C.)

 **INTERNATIONAL
INSURANCE.COM**
PLANS DESIGNED BY
IntegraGlobal

Your well-being at heart



Unusual lives require a different sort of health insurance. You need a provider that understands your needs.



Built around you

Unusual lives require a different sort of health insurance. If you're an expat, or your job requires you to travel regularly, you need a provider that understands your needs.

That's where we come in.

We're a specialist team, focused on flexible, tailored health cover for people with unique insurance needs. That's never going to make us a global household name – but then, that's never been our goal. We're more interested in helping people like you.

You're an individual to us – not a number. And your insurance is built around you.

Convenience, meet choice

Most providers force you to select between convenience and choice. Off-the-peg plans often give you limited flexibility – and building your own can be bewildering.

We've worked hard to balance the two. Our plans are ready to go, but easy to tailor. And if you have questions, we're always just a phone call away.

Comprehensive means comprehensive

When we say comprehensive, we mean it.

Our standard plans offer all the benefits you'd expect – and many you might not. Routine check ups, mental health appointments and prescription costs are all included. We cover preventative care, too, so there's no need to wait before seeking treatment.

Of course, you may not want all this. Which is why we also offer plans that just cover the essentials. That way, you never end up paying for things you know you won't use.

Designed to be flexible

As well as a choice of plans, you can customise each one. For example, you can set your co-pay option – the amount you contribute when you use your insurance – at a level that suits you.

Our tiered networks give you even more choice, by allowing you to tailor your coverage to suit your budget and lifestyle. Everything works around you.

Choose your co-insurance option

Co-insurance is the portion of medical expenses that you pay. The Co-Pay Option is a great way for you to design your own plan and manage your premium. With a lower co-pay option, you keep the same great benefits but with a reduction in your premium. You decide what best suits your lifestyle without having to worry about skimping on important health benefits.

So if you choose our co-pay option OP90, this means that all Outpatient benefits listed in the table of benefits are paid out at 90%. You only have to pay the remaining 10%. What's more your benefits are immediately accessible. No deductibles or excesses to pay, instant access to the medical services you need.

Feel at home wherever you are

Unsurprisingly, we're proud of our signature benefit: peerless worldwide care.

We offer direct settlement with hospitals around the globe. And we have convenient direct billing networks in many countries, providing instant, cashless access to outpatient services such as doctor visits, exams, lab fees and prescriptions drugs.

The result is simple: you and your family feel safe and secure, whenever and wherever you travel.

A helping hand

Good health is about more than check ups and prescriptions. It's about looking after yourself every day, in the way that's right for you. That's what our Expat Assistance Programme is all about.

It's a comprehensive well-being programme that gives you and your family free, confidential support, 24 hours a day. You can talk to someone about any issues you're experiencing, from anxiety to relationship problems; from culture shock to work stresses, conflicts and challenges. It's totally confidential: we have no knowledge of which services you use, or how much you use them, so it will never affect your premiums.

We believe good health insurance should reward you for taking care of yourself. That's why all our plans include the Expat Assistance Programme as standard.

The right care for you

Our tiered network options allow you to choose the category of healthcare providers you want to access versus how much you want to pay.

We have a choice of three network tiers to choose from with our Gold tier you have the greatest access to healthcare providers, including designated more expensive international private clinics.

With our Silver Premium and Silver Classic tiers you still have access to over 1,000 medical providers in the UAE to choose from. However, with Silver Premium and Silver Classic you can take advantage of substantial discounts to your health premium.

With three tiers to choose from, it's easy to tailor your care. And if you're unsure, our advisors are always on hand to help you choose the right plan for you.

In the Gulf we have local direct billing networks. This gives you unrivalled convenience to access a large choice of local clinics and medical providers both inpatient and outpatient services such as doctor visits, prescriptions and other medical services.



Your care, everywhere

As an expat, you need quick, reliable access to care all over the world. That's why our plans include the latest digital health tools.

We use Medelinked, a leading digital health records service, to make accessing your records online from anywhere in the world safe and convenient. You can share your records with trusted health partners, and instantly check your insurance information, so you get the right care as quickly as possible.

The IntegraHealth app makes things even easier. With it, you can check your Medelinked records, and contact us at any time for help and advice. It integrates directly with Apple Health, building up a better picture of your health over time. And it allows you to submit claims directly, which means less paperwork and quicker settlement.

It's not just about convenience. With these tools, health providers have more information, so they can always give you the best possible care, wherever you are.



Plans for individuals

You never quite know what's around the corner.
That's why we offer comprehensive, integrated
policies, with everything you need built in.

Whether you choose yourLife or PremierLife, you'll benefit from prompt, reliable, high quality care wherever you are.

yourLife

Our yourLife plan has been thoughtfully designed to provide comprehensive yet affordable care.



PremierLife

With PremierLife, you'll benefit from the very best care, wherever you are – from a private room during any hospital stay, to free regular checkups, and much more.



Plans for families

As a family, you're more than a collection of individuals. You're a team. And you want a simple, integrated insurance plan that works for all of you, together. That's exactly what our family health plans provide.

yourFamily

With health insurance, the little things make a big difference. Whether it's our comprehensive maternity and newborn cover, or the vaccination cover that we include as standard, you can be confident that your family is in safe hands.



PremierFamily

Our PremierFamily plan gives your whole family access to the best possible care – from remote consultations with top doctors to the blood care programme, which ships screened blood, in an emergency, to anywhere in the world.

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
Policy year maximum plan benefit AED	AED 5,500,000	AED 5,500,000	AED 7,350,000	AED 7,350,000
Policy year maximum plan benefit \$USD	\$1,500,000	\$1,500,000	\$2,000,000	\$2,000,000
HOSPITALISATION BENEFITS				
Accommodation Semi-private room hospital cash benefit	Private room AED 200/\$55 per day benefit	Private room AED 200/\$55 per day benefit	Private room AED 200/\$55 per day benefit	Private room AED 200/\$55 per day benefit
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% 90% US	100% 90% US	100%	100%
Intensive care unit	100% 90% US	100% 90% US	100%	100%
Inpatient ancillary services including physical and occupational therapy as daypatient or inpatient	100% 90% US	100% 90% US	100%	100%
Surgeons' and anaesthetists' fees	100% 90% US	100% 90% US	100%	100%
Inpatient consultation by specialist	100% 90% US	100% 90% US	100%	100%
Emergency room	100% 90% US	100% 90% US	100%	100%
Pathology, radiology, and diagnostic tests	100% 90% US	100% 90% US	100%	100%
MRI, CT and PET scans	100% 90% US	100% 90% US	100%	100%
Private duty nursing (Policy year maximum)	AED 27,500 \$7,500	AED 27,500 \$7,500	AED 55,000 \$15,000	AED 55,000 \$15,000
Skilled nursing facility (Policy year maximum)	AED 27,500 \$7,500	AED 27,500 \$7,500	AED 55,000 \$15,000	AED 55,000 \$15,000
Home health care (Policy year maximum)	AED 27,500 \$7,500	AED 27,500 \$7,500	AED 55,000 \$15,000	AED 55,000 \$15,000
Hospice care services (Policy year maximum)	AED 36,500 \$10,000	AED 36,500 \$10,000	AED 75,000 \$20,000	AED 75,000 \$20,000
Emergency dental treatment (as a result of accident)	100% 90% US	100% 90% US	100%	100%
Cancer treatment	100% 90% US	100% 90% US	100%	100%
Child and companion accompaniment	100%	100%	100%	100%
<i>Companion accommodation in same room due to inpatient medical necessity. Pre-approval is necessary.</i>				
Prescribed hearing aids in the event of emergency treatment	100%	100%	100%	100%
Laser eye surgery and optical aids in the event of emergency treatment	100%	100%	100%	100%

TABLE OF BENEFITS

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
MANAGED TRANSPLANT PROGRAMME				
Organ transplants	AED 1,800,000 \$500,000	AED 1,800,000 \$500,000	AED 1,800,000 \$500,000	AED 1,800,000 \$500,000
Tissue transplants (as part of the overall organ max.)	AED 900,000 \$250,000	AED 900,000 \$250,000	AED 900,000 \$250,000	AED 900,000 \$250,000
<i>Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.</i>				
PREVENTATIVE BENEFITS				
Diabetes tests Aged 30 and onwards every 3 years, high risk individuals over 18, annually	100%	100%	100%	100%
Annual pap smear	100%	100%	100%	100%
OUTPATIENT BENEFITS				
OPTION OP100 <i>PremierLife and PremierFamily only</i>	N/A	N/A	100%	100%
OPTION OP90	90%	90%	90%	90%
OPTION OP80 <i>yourLife and yourFamily only</i>	80%	80%	N/A	N/A
Surgery as outpatient	100%	100%	100%	100%
Physician office visits and specialist fees	100%	100%	100%	100%
Diagnostic and therapeutic services (as outpatient)	100%	100%	100%	100%
Physical therapy (as outpatient)	100% max 30 visits pre-authorisation required	100% max 30 visits pre-authorisation required	100% max 50 visits pre-authorisation required	100% max 50 visits pre-authorisation required
Occupational therapy (as outpatient, per visit)	100% max 30 visits pre-authorisation required	100% max 30 visits pre-authorisation required	100% max 50 visits pre-authorisation required	100% max 50 visits pre-authorisation required
Chiropractic services Policy year maximum for chiropractic services <i>Referral letter required from medical physician</i>	100% AED 2,750 \$750	100% AED 2,750 \$750	100% AED 5,500 \$1,500	100% AED 5,500 \$1,500
Complementary medicine Including TCM, bonesetting, acupuncture, herbal medicine, homeopathy and osteopathy	100% AED 1,800 \$500	100% AED 1,800 \$500	100% AED 5,500 \$1,500	100% AED 5,500 \$1,500
Prescription programme	100%	100%	100%	100%
DENTAL				
Routine dental	N/A	N/A	AED 5,500 \$1,500	AED 5,500 \$1,500
Diagnostic and preventive dental	N/A	N/A	100%	100%
Dental plan option available	YES See dental options	YES See dental options	YES See dental options	YES See dental options

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
MATERNITY AND NEWBORN COVER (per pregnancy)				
Outpatient ante-natal services	100% 8 visits to PHC 3 ultra scans	100%	100% 8 visits to PHC 3 ultra scans	100%
Pregnancy normal delivery	90% AED 7,000 \$2,000	100% AED 36,750 \$10,000	90% AED 7,000 \$2,000	100% AED 75,000 \$20,000
Complicated pregnancy	90% AED 10,000 \$3,000	90% AED 44,000 \$12,000	90% AED 10,000 \$3,000	100% AED 110,000 \$30,000
<i>Routine nursery, included under Maternity Benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.</i>				
New born cover	30 days; neo-natal screening test AED 150,000 \$40,000	30 days; neo-natal screening test AED 150,000 \$40,000	30 days; neo-natal screening test AED 150,000 \$40,000	30 days; neo-natal screening test AED 150,000 \$40,000
<i>Included in New Born Cover are premature births, congenital conditions and birth anomalies. New Born Cover is only available for a covered pregnancy.</i>				
Emergency treatment	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000
Essential vaccinations and inoculations as stipulated in DHA's policies for children	100%	100%	100%	100%
WELLNESS AND ROUTINE SERVICES				
ADULTS	AED 1,800 \$500	AED 1,800 \$500	AED 2,700 \$750	AED 2,700 \$750
Routine physical exams in connection with overall health and wellbeing	90%	90%	100%	100%
Mammograms: ages 35-39 one baseline exam; ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline; age 50 and over one exam annually; any age whenever prescribed by a physician	90%	90%	100%	100%
Prostate cancer screening: one test per policy year for males age 50 or over	90%	90%	100%	100%
Immunizations and vaccinations	90%	90%	100%	100%
CHILD(REN)				
Maximum per policy year: birth to age 12 months	N/A	AED 1,100 \$300	N/A	AED 1,800 \$500
Maximum per policy year: 13 months and over	N/A	AED 735 \$200	N/A	AED 1,100 \$300
Routine medical	N/A	100%	N/A	100%
Child preventive care services	N/A	100%	N/A	100%
Hearing tests	N/A	100%	N/A	100%

Six-month waiting period applies to all Wellness Benefits but waits are waived for policies that are paid annually. Overall policy year Wellness Benefit maximums apply to all routine and wellness benefits for adults and children.

TABLE OF BENEFITS	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
VISION CARE COVER	100%	100%	100%	100%
Maximum per 24-month period Six month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.	AED 1,100 \$300	AED 1,100 \$300	AED 1,100 \$300	AED 1,100 \$300
EMERGENCY EVACUATION, REPATRIATION AND AMBULANCE SERVICES				
Medical evacuation and assistance	100%	100%	100%	100%
24/7 Emergency medical assistance hotline	YES	YES	YES	YES
Repatriation of mortal remains	100%	100%	100%	100%
Family emergency travel	N/A	N/A	100% AED 18,500 \$5,000	100% AED 18,500 \$5,000
Repatriation accompaniment	N/A	100% AED 9,200 \$2,500	100% AED 18,500 \$5,000	100% AED 18,500 \$5,000
Repatriation family accompaniment	N/A	N/A	N/A	100% AED 11,000 \$3,000
MEDICAL CONCIERGE SERVICES				
Best possible outcome programme	N/A	N/A	YES	YES
A dedicated diagnosis verification and treatment planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.				
Advanced health screening programme	N/A	N/A	100%	100%
Ages 40-50 one high level physical examination every three years	N/A	N/A	AED 3,600 \$1,000	AED 3,600 \$1,000
Ages 50+ one high level physical examination every three years	N/A	N/A	AED 5,500 \$1,500	AED 5,500 \$1,500
Blood care programme	N/A	N/A	YES	YES
A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.				
eHealth records account	YES	YES	YES	YES

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
MENTAL HEALTH BENEFITS				

Elected co-pay option applies for all outpatient benefits in this section.

Policy year maximum for mental health benefits (inpatient and outpatient)	AED 92,000 \$25,000	AED 92,000 \$25,000	AED 92,000 \$25,000	AED 92,000 \$25,000
Policy year mental illness, maximum (out-of-hospital) 15 visits	AED 9,200 \$2,500 per policy year	AED 9,200 \$2,500 per policy year	AED 9,200 \$2,500 per policy year	AED 9,200 \$2,500 per policy year
Emergency treatment	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000
EXPATRIATE ASSISTANCE PROGRAMME	YES	YES	YES	YES

Operated by Morneau Shepell, provides assistance with the following types of issues often faced by expatriates: how to cope with isolation and loneliness, adapt across cultures, identify and cope with culture shock, address the personal impact of the relocation, strengthen relationships, improve communication, work towards life goals, deal with stress, anxiety and depression, address alcohol and drug misuse, resolve marital and relationship difficulties, find solutions for work-related issues, access crisis and trauma support while on assignment, discover ways to improve your nutrition in your new environment, focus on your health with natural healing strategies.

ACCIDENTAL DEATH AND DISMEMBERMENT	N/A	N/A	AED 365,000 \$100,000	AED 365,000 \$100,000
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Also available as an optional benefit on all plans.

HIV/AIDS TREATMENT	YES	YES	YES	YES
Policy year maximum	AED 92,000 \$25,000	AED 92,000 \$25,000	AED 92,000 \$25,000	AED 92,000 \$25,000

Elected co-pay option applies for all outpatient benefits in this section.

DURABLE MEDICAL EQUIPMENT	YES	YES	YES	YES
Policy year maximum	AED 55,000 \$15,000	AED 55,000 \$15,000	AED 75,000 \$20,000	AED 75,000 \$20,000

Elected co-pay option applies for all outpatient benefits in this section.

CHRONIC CONDITIONS	YES	YES	YES	YES
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Chronic conditions are treated like any other condition under the policy. Elected co-pay option applies for all outpatient benefits in this section.

PRE-EXISTING CONDITIONS				
Policy year maximum plan benefit	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000

Pre-existing conditions must be declared upon enrolment to be covered. Pre-existing conditions excluded for first six months of plan membership (waiting period waived if coming from an existing DHA accredited EBP scheme).

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
CONGENITAL CONDITIONS				
Policy year maximum plan benefit	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000	AED 150,000 \$40,000

Elected co-pay option applies for outpatient benefits in this section.

GEOGRAPHICAL COVER REGION OPTIONS

Cover Region 1 – Worldwide including US and Canada and their territories.

For Cover Region 1 – please note that benefits listed above are only applicable when using our UnitedHealthcare (UHC) Preferred Provider Network. The UHC Network is one of the largest in the U.S. with over 650,000 medical providers. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the US in any 12 month period. If you are returning to the U.S. 12-month Bridge Cover is available for Cover Region 1 members only and request must be made prior to returning to the US Bridge Cover Premiums are 185% of standard published rates.

Cover Region 2 – Worldwide but excluding US and Canada and their territories.

Cover Region 2 – does not include any cover for US and Canada and their territories.

DIRECT BILLING NETWORK OPTIONS

Choice of three different network options. Each network is extensive with over 1,000 medical providers in the UAE. Access to other MedNet networks within the Gulf region is included.

GOLD / SILVER PREMIUM / SILVER CLASSIC

Please note that you may go outside your chosen network on a 'pay and claim' basis. However, we may not be able to settle the claim in full where the cost is higher than what is 'reasonable and customary' for your chosen network level.

DENTAL PLAN OPTION PLAN FEATURES

Dental Plan Option must be chosen on enrolment and requisite premium paid for Dental Option in order for dental benefits to be applicable in this section.

Elected co-pay option applies for all outpatient benefits in this section

CLASS I EXPENSES Diagnostic – general preventive	Yes	Yes	Included under your Premier medical plan	Included under your Premier medical plan
CLASS II EXPENSES Restorative (basic); endodontics; periodontics; prosthodontics – removable (maintenance); fixed bridge (maintenance); oral surgery	AED 4,400 \$1,200	AED 4,400 \$1,200	AED 10,000 \$2,700	AED 10,000 \$2,700
CLASS III EXPENSES Restorative (major); prosthodontics – removable (installation); fixed bridge (installation). Orthodontic and Class III services are available after six months of continuous enrolment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.	AED 2,700 \$750	AED 2,700 \$750	AED 6,600 \$1,800	AED 6,600 \$1,800

TABLE OF BENEFITS

	YOUR HEALTH		PREMIER HEALTH	
	yourLife	yourFamily	PremierLife	PremierFamily
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) OPTION				

Option must be chosen on enrolment and requisite premium paid in order for benefits to be applicable in this section. In the event of an accidental death or dismemberment of the primary insured the insurer pays a lump sum benefit equal to the principal sum subject to a maximum benefit multiplied by a percentage as shown below.

Loss of life	100%	100%	100%	100%
Loss of sight of both eyes	100%	100%	100%	100%
Loss of both hands or arms	100%	100%	100%	100%
Loss of both feet or both legs	100%	100%	100%	100%
Loss of one arm and one leg	100%	100%	100%	100%
Loss of sight of one eye	50%	50%	50%	50%
Loss of one foot or one leg	50%	50%	50%	50%
Loss of one hand or arm	50%	50%	50%	50%

N.B. Benefits cannot exceed two times annual salary. See rate sheet for benefit sums available.



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