



The Flex plan for businesses

Just to let you know—you won't find complete information for the Flex plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the [business health plan agreement](#), which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to your employees is the currency in which you pay your premium.

Key Full cover within annual benefit limit Partial or limited cover No cover Optional cover

Annual benefit limit

US\$150,000 or AED550,500 (when selected by your employer)

US\$250,000 or AED917,500 (when selected by your employer)

US\$500,000 or AED1,835,000 (when selected by your employer)

Flex Core

Hospital costs

Hospital accommodation Private hospital room

Hospital treatment Full cover

Parent accommodation Full cover

Accommodation of an accompanying person US\$27 or AED100 per night

Road ambulance Full cover

Cancer treatment

Cancer treatment Full cover

Cancer genome tests Up to US\$6,000 or AED22,020 per period of cover

Organ, bone marrow or tissue transplants

Transplant and related treatment Full cover

Donor costs Up to US\$25,000 or AED91,750 per transplant

Kidney dialysis

Kidney dialysis Full cover

Reconstructive surgery

Reconstructive surgery Full cover

Key Full cover within annual benefit limit Partial or limited cover No cover Optional cover

	Flex Core	Flex Up
Mental health treatment		
Annual limit for mental health treatment	US\$1,362 or AED5,000 (subject to a 30% co-insurance)	US\$1,362 or AED5,000 (subject to a 30% co-insurance)
In-patient and day-patient mental health treatment	<input type="radio"/> Up to the annual limit for mental health treatment	<input type="radio"/> Up to the annual limit for mental health treatment
Out-patient mental health treatment	<input type="radio"/> Up to the annual limit for mental health treatment	<input type="radio"/> Up to the annual limit for mental health treatment
Medical appliances		
Medical aids	<input type="radio"/> Up to US\$250 or AED918 per medical condition per period of cover	<input type="radio"/> Up to US\$250 or AED918 per medical condition per period of cover
Prosthetic implants	<input checked="" type="radio"/> Full cover	<input checked="" type="radio"/> Full cover
Out-patient treatment		
Primary medical care	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Emergency ward treatment	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Out-patient surgical procedures	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Advanced diagnostic tests	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Complementary treatments	<input type="radio"/> Up to 10 sessions per period of cover for post-hospital treatment	<input type="radio"/> Up to 10 sessions per period of cover for post-hospital treatment
Physiotherapy	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Well-being benefits		
You are eligible for certain benefits in this section only if your employer has selected them and they are stated on your Certificate of Insurance.		
DHA-mandated preventive health and well-being	<input checked="" type="radio"/> Full cover	<input checked="" type="radio"/> Full cover
Additional preventive health and well-being	<input type="radio"/> No cover	<input type="radio"/> Up to US\$250 or AED918 per period of cover (only if selected by your employer) <input type="radio"/> Up to US\$500 or AED1,835 per period of cover (only if selected by your employer)
Well-child benefit	<input checked="" type="radio"/> Full cover	

Key Full cover within annual benefit limit Partial or limited cover No cover Optional cover

	Flex Core	Flex Up
Well-being benefits (continued)		
You are eligible for certain benefits in this section only if your employer has selected them and they are stated on your Certificate of Insurance.		
Child vaccinations	<input checked="" type="radio"/> Full cover	
Pre-existing and chronic conditions		
Pre-existing and chronic conditions	<input type="radio"/> Up to US\$40,872 or AED150,000	<input type="radio"/> Up to US\$40,872 or AED150,000
Rehabilitation treatment		
Rehabilitation treatment	<input type="radio"/> Up to 7 days per medical condition	<input type="radio"/> Up to 7 days per medical condition
Home nursing costs		
Home nursing costs	<input type="radio"/> Up to 2 weeks per medical condition	<input type="radio"/> Up to 2 weeks per medical condition
Lifetime care		
Lifetime limit for all lifetime care	US\$40,872 or AED150,000	US\$40,872 or AED150,000
Hospice and palliative care	<input type="radio"/> Up to the lifetime limit for all lifetime care	<input type="radio"/> Up to the lifetime limit for all lifetime care
Artificial life maintenance	<input type="radio"/> Up to the lifetime limit for all lifetime care	<input type="radio"/> Up to the lifetime limit for all lifetime care
Persistent vegetative state and neurological damage	<input type="radio"/> Up to the lifetime limit for all lifetime care	<input type="radio"/> Up to the lifetime limit for all lifetime care
Optical and auditory care		
You are eligible for certain benefits in this section only if your employer has selected them and they are stated on your Certificate of Insurance.		
Emergency optical or auditory care	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Optical care	<input type="radio"/> No cover	<input type="radio"/> Up to US\$100 or AED367 per period of cover (only if selected by your employer) <input type="radio"/> Up to US\$200 or AED734 per period of cover (only if selected by your employer)
Pharmacy costs		
You are eligible for certain benefits in this section only if your employer has selected them and they are stated on your Certificate of Insurance.		
Pharmacy costs	<input type="radio"/> Up to US\$5,000 or AED18,350 per period of cover, subject to the co-insurance chosen by your employer	<input type="radio"/> Up to US\$10,000 or AED36,700 per period of cover, subject to the co-insurance chosen by your employer (only if selected by your employer)

Key Full cover within annual benefit limit Partial or limited cover No cover Optional cover

	Flex Core	Flex Up
Dental costs		
You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.		
Emergency dental treatment	<input type="radio"/> Cover subject to the co-insurance chosen by your employer	<input type="radio"/> Cover subject to the co-insurance chosen by your employer
Dental Basic	<input type="radio"/> No cover	<input type="radio"/> Up to US\$250 or AED918 per period of cover, subject to a nil or 20% co-insurance (as selected by your employer) <input type="radio"/> Up to US\$500 or AED1,835 per period of cover, subject to a nil or 20% co-insurance (as selected by your employer)
Dental Plus	<input type="radio"/> No cover	<input type="radio"/> Up to US\$1,000 or AED3,670 per period of cover, subject to a 20% co-insurance (only if selected by your employer)
Maternity costs		
You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.		
Out-patient maternity care and newborn care	<input checked="" type="radio"/> Full cover	<input checked="" type="radio"/> Full cover
In-patient maternity care and newborn care	<input type="radio"/> Up to US\$2,725 or AED10,000 per pregnancy	<input type="radio"/> Up to US\$5,000 or AED18,350 per pregnancy (only if selected by your employer) <input type="radio"/> Up to US\$7,000 or AED25,690 per pregnancy (only if selected by your employer)
Complications of pregnancy and childbirth	<input type="radio"/> Up to US\$40,882 or AED150,000 per pregnancy	<input type="radio"/> Up to US\$40,882 or AED150,000 per pregnancy
Treatment for newborn babies	<input type="radio"/> Up to US\$40,882 or AED150,000 per pregnancy	<input type="radio"/> Up to US\$40,882 or AED150,000 per pregnancy

Flex your plan

Area of cover

With the Local area of cover, your employees have full cover in the UAE and in the Indian Subcontinent and the Philippines (if the employee's country of nationality is in the Indian Subcontinent or is the Philippines). With the Regional area of cover, your employees will have full cover in the UAE and most countries in the Middle East, Africa, Indian Subcontinent, Southeast Asia, and Latin America. Cover elsewhere is limited to US\$50,000 for temporary trips. With the Worldwide area of cover, your employees will have full cover in most countries, with limited cover in the USA, London area, Switzerland, Singapore, Hong Kong, Japan, and Macau.

Annual benefit limit

The annual benefit limit is the maximum any one employee can claim under their plan in a single period of cover. You can choose one of three options: US\$150,000 or AED550,500, US\$250,000 or AED917,500, or US\$500,000 or AED1,835,000.

Optical care

You can add two levels of optical care for your employees, including an annual optical test, lenses, frames, and contact lenses upon change of a prescription.

Well-being

As standard, your employees are covered for DHA-mandated preventive health and well-being checks and care. You can increase your employees' cover up to US\$250 or AED918 per period of cover, or US\$500 or AED1,835 per period of cover.

Dental options

You can add cover for routine dental care and complex dental care for your employees with the Dental Basic and Dental Plus options respectively. Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus gives them cover for dentures, bridges, crowns, and dental implants.

Maternity care

As standard, your employees are covered for routine in-patient maternity care and newborn care up to US\$2,725 or AED10,000 per pregnancy. You can increase your employees' cover up to US\$5,000 or AED18,350 per pregnancy, or US\$7,000 or AED25,690 per pregnancy.

Flex your plan (continued)

Medical network

We partner with hospitals and clinics throughout the UAE so your employees can have quick access to doctors and nurses in their area. We organise these hospitals and clinics into 'networks'. When you apply for a plan, you select which network you wish to make use of. The top level networks include the most expensive hospitals and clinics in the UAE, so selecting one of these networks will increase your premium.

Excesses and co-insurances

An excess is the fixed cash amount an employee pays towards a claim. You must choose one when you first apply for your health plan. Employees pay the excess for each visit to a medical practitioner. You can also choose a co-insurance, which is a fixed percentage an employee must pay towards the cost of certain claims.

Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay quarterly or half-yearly, you'll pay a surcharge of 3%.