



The Gold plan for businesses

Just to let you know—you won't find complete information for the Gold 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 Optional cover

Gold

Annual benefit limit US\$5,000,000 or AED18,350,000

Hospital costs

Hospital accommodation Private hospital room

Hospital treatment Full cover

Parent accommodation Full cover

Accommodation of an accompanying person Full cover

Road ambulance Full cover

Hospital cash benefit US\$250 or AED918 per night

Cancer treatment

Cancer treatment Full cover

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

Cash benefit upon diagnosis of cancer (6-month waiting period) US\$5,000 or AED18,350 with a lifetime limit of one claim

Wigs Lifetime limit of US\$150 or AED551

Counselling Lifetime limit of US\$500 or AED1,835

Dietitian Lifetime limit of US\$100 or AED367

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 ○ Optional cover

Gold

Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions ○ Lifetime limit of US\$80,000 or AED293,600

Mental health treatment

Lifetime mental health treatment limit US\$100,000 or AED367,000

In-patient and day-patient mental health treatment ○ Up to 30 days per period of cover

Out-patient mental health treatment ○ Up to 10 consultations per period of cover

HIV/AIDS treatment

HIV/AIDS treatment ○ Up to US\$100,000 or AED367,000 per period of cover

Medical appliances

Medical aids ○ Up to US\$1,000 or AED3,670 per medical condition per period of cover

Prosthetic implants ○ Full cover

Prosthetic devices ○ Up to US\$1,500 or AED5,505 per device

Out-patient treatment

Primary medical care ○ Full cover

Emergency ward treatment ○ Full cover

Out-patient surgical procedures ○ Full cover

Advanced diagnostic tests ○ Full cover

Complementary treatments ○ Up to 15 sessions per period of cover

Hormone replacement therapy ○ Maximum period of 18 months from the date of diagnosis

Traditional Chinese medicine ○ Up to US\$50 or AED184 per session, up to a maximum of 20 sessions

Physiotherapy ○ Full cover

Well-being benefits

DHA-mandated preventive health and well-being ○ Full cover

Additional preventive health and well-being ○ Up to US\$700 or AED2,569 per period of cover

Well-child benefit ○ Full cover

Child vaccinations ○ Full cover

Chronic conditions

Chronic conditions ○ Full cover

Rehabilitation treatment

Rehabilitation treatment ○ Up to 30 days per medical condition

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Home nursing costs

Home nursing costs Up to 12 weeks per medical condition

Lifetime care

Lifetime limit for all lifetime care US\$100,000 or AED367,000

Hospice and palliative care Up to the lifetime limit for all lifetime care

Artificial life maintenance Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage Up to the lifetime limit for all lifetime care

Optical 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.

Optical care Up to US\$200 or AED734 per period of cover (only if selected by your employer)

Up to US\$500 or AED1,835 per period of cover (only if selected by your employer)

Dental 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.

Emergency restorative treatment you receive as an in-patient Full cover

Emergency restorative treatment you receive as an out-patient Up to US\$40,872 or AED150,000 per period of cover

Dental Basic Up to US\$1,500 or AED5,505 per period of cover

Dental Plus Up to US\$1,500 or AED5,505 per period of cover, subject to a 20% co-insurance (only if selected by your employer)

Maternity costs

Routine out-patient maternity care and newborn care Full cover

In-patient maternity care and newborn care Up to US\$15,000 or AED55,050 per pregnancy

Complications of pregnancy and childbirth Full cover

Treatment for newborn babies Up to US\$100,000 or AED367,000 per pregnancy

Key Full cover within annual benefit limit Partial or limited cover Optional cover

Gold

Expat 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.

24-hour medical assistance helpline	<input checked="" type="radio"/> Full cover
Medevac Basic	<input checked="" type="radio"/> Full cover
Return airfare	<input checked="" type="radio"/> Full cover
Travel expenses of a companion	<input checked="" type="radio"/> Full cover
Accommodation expenses of a companion	<input type="radio"/> Up to US\$250 or AED918 per night
Compassionate home visit (12-month waiting period)	<input type="radio"/> Lifetime limit of one claim per insured person
Repatriation of mortal remains	<input checked="" type="radio"/> Full cover
Burial or cremation	<input type="radio"/> Up to US\$1,600 or AED5,872
Medevac Plus	<input type="radio"/> Full cover (only if selected by your employer)

Tailoring your Gold plan

Optical care

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

Dental options

You can add cover for complex dental care for your employees with the Dental Plus option. Dental Plus gives them cover for dentures, bridges, crowns, and dental implants.

Medevac Plus

As standard on the Gold plan, we'll organise an emergency medical evacuation should an employee suffer a life-threatening or limb-threatening condition that cannot be treated locally.

With Medevac Plus, your employees can request repatriation to their country of nationality (if within their area of cover) or their country of residence following their eligible evacuation. The circumstances under which we'll evacuate your employees are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

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.

USA cover

The Gold plan does not cover medical treatment costs in the USA. You can choose cover for temporary trips of up to 45 days for your employees, with no limit to the number of temporary trips they can make each year.

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%.