



# The Silver plan for individuals

**Just to let you know**—you won't find complete information for the Silver 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 [personal 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 you is the currency in which you pay your premium.

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

## Silver

**Annual benefit limit** US\$2,500,000 or AED9,175,000

### 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\$80 or AED294 per night

### Cancer treatment

Cancer treatment Full cover

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

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

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## Silver

### Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions  Lifetime limit of US\$40,000 or AED146,800

### Mental health treatment

Lifetime mental health treatment limit US\$75,000 or AED275,250

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\$75,000 or AED275,250 per period of cover

### Medical appliances

Medical aids  Up to US\$500 or AED1,835 per medical condition per period of cover

Prosthetic implants  Full cover

Prosthetic devices  Up to US\$1,000 or AED3,670 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 10 sessions per period of cover

Hormone replacement therapy  Maximum period of 12 months from the date of diagnosis

Traditional Chinese medicine  Up to US\$50 or AED184 per session, up to a maximum of 15 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\$500 or AED1,835 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 15 days per medical condition

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## Silver

### Home nursing costs

Home nursing costs  Up to 12 weeks per medical condition

### Lifetime care

Lifetime limit for all lifetime care US\$50,000 or AED183,500

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

### 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 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 (6-month waiting period)  Up to US\$1,000 or AED3,670 per period of cover, subject to a 20% co-insurance (only if selected by you)

Dental Plus (12-month waiting period)  Up to US\$1,500 or AED5,505 per period of cover, subject to a 20% co-insurance (only if selected by you)

### Maternity costs

Routine out-patient maternity care and newborn care  Full cover

In-patient maternity care and newborn care  Up to US\$2,725 or AED10,000 per pregnancy

Complications of pregnancy and childbirth  Up to US\$40,872 or AED150,000 per period of cover

Treatment for newborn babies  Up to US\$40,872 or AED150,000 per pregnancy

### Expat benefits

You are eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.

24-hour medical assistance helpline  Full cover

Medevac Basic  Full cover

Return airfare  Full cover

Travel expenses of a companion  Full cover

Accommodation expenses of a companion  Up to US\$96 or AED352 per night

Compassionate home visit (12-month waiting period)  Lifetime limit of one claim per insured person

Repatriation of mortal remains  Full cover

Burial or cremation  Up to US\$1,600 or AED5,872

Medevac Plus  Full cover (only if selected by you)

# Tailoring your Silver plan

## Medevac Plus

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

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

## Dental options

You can add cover for routine dental care and complex dental care with our two options: Dental Basic and Dental Plus. The cover provided by Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus includes dentures, crowns, and implants. Dental Plus must be taken in conjunction with Dental Basic.

## Medical network

We partner with hospitals and clinics throughout the UAE so you can have quick access to doctors and nurses in your 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 you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each visit to a medical practitioner. You can also choose a co-insurance, which is a fixed percentage you must pay towards the cost of certain claims.

## USA cover

The Silver plan does not cover medical treatment costs in the USA. You can choose cover for temporary trips of up to 45 days, with no limit to the number of temporary trips you 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%.