

Benefits Schedule

MyHEALTH UAE

Dubai & Northern Emirates Version



MyHEALTH

BENEFITS SCHEDULE

The Benefits Schedule provides a summary of the coverage offered per period of insurance, unless stated otherwise. It should be read in conjunction with the Terms and Conditions. The interpretation of any defined terms in the Terms and Conditions shall apply to this Benefits Schedule. All the claims must be reasonable and customary.

All limits and monetary amounts shall in all instances be in USD.

ANNUAL LIMIT	ESSENTIAL	EXTENSIVE	ELITE
The overall limit per person per period of insurance	\$1,000,000	\$2,500,000	\$5,000,000
AREA OF COVER			
Area of Cover Options	Worldwide Worldwide Excluding USA		
Out of Area Cover	Services rendered outside of the area of cover are covered up to:		
	\$50,000 per period of insurance		
	And for up to 30 days of treatment only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip outside the area of cover.		
	Sudden illness or injury does not include any disability of which symptoms existed prior to the start of the trip and which would have caused a reasonable person to seek medical care. This benefit does not apply for any trip commenced or continued against the orders or advice of any physician or other medical practitioner or undertaken in whole or in part for the purpose of obtaining medical care.		

NETWORK SELECTION	
Network options	Select your network from the below choices: Premium Classic Green
Coverage in your selected network in the UAE and the GCC countries	Fully covered Direct billing only
Coverage in other network options in the UAE and GCC countries	Depending on your network selection, you will be covered as below: - Premium: fully covered in Classic and Green - Classic: fully covered in Green; covered up to 70% in Premium - Green: covered up to 70% in Classic; covered up to 50% in Premium Direct billing only If an Outpatient co-insurance option is selected, direct billing is not available outside the selected network. Coverage will be limited to the reasonable and customary charges of your selected network. The selected Outpatient co-insurance percentage will be applied to the remaining amount.
Coverage outside of our 3 network options in the UAE and GCC countries	Up to the reasonable and customary charges of your selected network No Direct billing services
Coverage in the USA	50% co-insurance applies for treatment outside APRIL's preferred network
Coverage in all other countries worldwide (excluding the USA, UAE and GCC countries)	Covered up to the reasonable and customary charges of the country where the treatment is provided

HOSPITAL AND SURGERY MODULE

One of these plans must be selected to form the basis of your cover

	ESSENTIAL	EXTENSIVE	ELITE
HOSPITAL BENEFITS Pre-authorisation is required for the following services (30% co-payment for services not pre-authorised by us outside the UAE and in the GCC countries)			
Hospital room and board	Single Occupancy Room		
Intensive Care Unit	Fully Covered		
Parental accommodation	Fully Covered		
Theatre fees	Fully Covered		
Blood, dressings, medicines and drugs	Fully Covered		
Surgical implants	Fully Covered		
Diagnostic scans and tests including invasive endoscopic examinations	Fully Covered		
Rental of mobility aids	Fully Covered		
Orthopaedic braces, supports and air boots	Fully Covered		
Professional fees	Fully Covered		
Hospital treatment of mental and nervous conditions	Fully Covered Up to 15 days	Fully Covered Up to 20 days	Fully Covered Up to 30 days
ORGAN TRANSPLANTATION Pre-authorisation is required for this benefit			
Organ transplantation	Covered		
PRIVATE NURSING, HOME NURSING Pre-authorisation is required for this benefit			
Private nursing in hospital when certified necessary by attending physician	No Cover	Fully Covered	
Home nursing prescribed by attending physician	\$5,000	Fully Covered up to 30 days	Fully Covered up to 60 days
HOSPITAL CASH BENEFIT			
Where you are hospitalised for a covered confinement at no cost to us Hospital cash benefit is not available if you claim for services rendered during the hospitalisation	\$200 per night Up to 30 nights	\$225 per night	\$250 per night
RETURN HOME CASH BENEFIT			
Where you request to travel out of the UAE to receive medically necessary inpatient or daypatient treatment, we will make a cash payment directly to you. As regards to the return journey, we will pay the price of reasonable costs for an economy-class air ticket for the beneficiary requiring treatment We will only pay an economy-class air ticket to you. Important notes: ► The benefit is not payable in respect of any pre-existing conditions All treatment must be approved in advance by us and needs to be cost effective compared to the UAE	\$500	\$700	\$1,000
REHABILITATION TREATMENT Pre-authorisation is required for this benefit			
Rehabilitation treatment received while an inpatient at a rehabilitation centre. Admission to the rehabilitation centre must take place within 2 weeks after discharge from hospital for a covered confinement.	Up to 20 days	Up to 30 days	Up to 60 days
EXTERNAL PROSTHESIS Pre-authorisation is required for this benefit			
External prosthesis and any services associated with selection, fitting or repair	\$1,500	\$4,000	\$5,000

HOSPITAL AND SURGERY MODULE – CONTINUED		ESSENTIAL	EXTENSIVE	ELITE
SURGERY OR INVASIVE ENDOSCOPIC EXAMINATION PERFORMED WHILE A DAY-PATIENT, IN A CLINIC OR IN A PHYSICIAN’S OFFICE				
Pre-authorisation is required for this benefit				
Professional fees, diagnostic scans and tests, medicines and drugs. Also covers the following on the day of and directly related to the surgery or invasive endoscopic examination: hospital room and board, theatre fees, dressings, medicines and drugs, pathology fees, and surgical implants. For endoscopic examinations only, coverage is limited to ward accommodation charges. This benefit does not cover the following: laryngoscopy, nasopharyngoscopy, otoscopy; any surgery on the skin and subcutaneous tissue for illness other than surgery following a confirmed diagnosis of cancer.	Fully covered			
KIDNEY DIALYSIS				
Pre-authorisation is required for this benefit				
Kidney dialysis received while admitted to hospital or out of hospital	Fully covered			
CANCER TREATMENT				
The following services, when directly related to cancer, shall be covered following a confirmed diagnosis of cancer.				
Pre-authorisation is required for this benefit				
Active Cancer treatment in Hospital	Hospital Benefits sections apply			
Specialist consultations, diagnostic scans and tests, medicines and drugs, chemotherapy and radiotherapy related to active cancer treatment	Fully covered			
RECONSTRUCTIVE SURGERY				
Pre-authorisation is required for this benefit				
Reconstructive surgery to improve the function or appearance of abnormal structures of the body when required as a direct result of a disability covered under this policy	Fully covered			
HIV/AIDS				
Pre-authorisation is required for this benefit				
All-inclusive lifetime limit for services rendered in connection with HIV/AIDS including antiretroviral treatment, treatment of primary HIV, testing and monitoring, or treatment of AIDS. HIV/AIDS waiting period of 3 years prior to your first positive HIV test result, or the date you received any treatment for HIV/AIDS (or following possible exposure to the virus), whichever is later (please refer to Terms and Conditions).	No Cover	\$50,000 lifetime benefit	\$80,000 lifetime benefit	
EMERGENCY ROOM TREATMENT				
Treatment as a result of an injury within 48 hours of an accident or acute exacerbation of a disability which requires urgent medical or surgical intervention to avoid permanent damage to your life or health	Fully Covered			
EMERGENCY DENTAL TREATMENT				
Emergency dental treatment to repair damage to sound natural teeth within 14 days of accident	Fully Covered			
LOCAL TRANSPORT BY AMBULANCE				
Transport by ambulance to and from hospital prescribed by an attending physician	Fully Covered			
HOSPICE OR PALLIATIVE TREATMENT				
Pre-authorisation is required for this benefit				
Hospice or palliative treatment	\$25,000 lifetime benefit	\$50,000 lifetime benefit	\$135,000 lifetime benefit	

HOSPITAL AND SURGERY MODULE – CONTINUED	ESSENTIAL	EXTENSIVE	ELITE
SPECIAL LIMITS APPLYING TO CERTAIN DISABILITIES AND TREATMENTS			
Subject to the benefits and sub-limits stated elsewhere in this benefits schedule, the maximum we will pay for losses directly or indirectly arising from the following disabilities and treatments is as stated below.			
Congenital and hereditary conditions	\$41,000 lifetime benefit	\$125,000 lifetime benefit	\$150,000 lifetime benefit
Stem Cell Treatment, including harvesting immediately prior to a treatment and if associated with a bone marrow or peripheral stem cell transplant	\$100,000 lifetime benefit		\$200,000 lifetime benefit
Pre-existing conditions, including pre-existing chronic conditions	\$41,000		
Direct expenses of surgery to remove an organ for transplant from a donor – donor expenses are not covered	\$20,000		
ADDITIONAL BENEFITS			
as stipulated in the DHA's and Federal MOH's policies and its updates. Care received in Dubai only			
Treatment of injuries sustained during a road traffic accident. All medically necessary emergency, inpatient, and outpatient treatment arising from road traffic accidents in the UAE. This includes ambulance transportation, diagnostics, specialist care, surgery, hospitalization, and post-accident rehabilitation, subject to plan's standard limits.	Covered		
Work-related illnesses and Injuries & Occupational Illnesses (as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect) Treatment of physical injuries to a body part, sustained at the insured person's place of work. Subject to plan's standard limits.	Covered		
EMBEDDED SERVICES			
Telehealth services are provided by Teladoc Health and include: ► 24/7 teleconsultation ► Second Medical Opinion ► Stress Management Counselling	Included		
Employee Assistance Program	Included		

OUTPATIENT MODULE			
One of these plans must be selected to form the basis of your cover and can be combined with any Hospital and Surgery modules			
ANNUAL LIMIT FOR OUTPATIENT BENEFITS	ESSENTIAL	EXTENSIVE	ELITE
Annual cumulative limit for all benefits shown in the Outpatient Benefits section	Up to overall limit per period of insurance		
CO-INSURANCE OPTIONS			
Outpatient co-insurance percentage	Select your co-insurance from the below choices: - Nil co-insurance - 20% co-insurance with a maximum of \$14 per General Practitioner and Specialist consultation (doesn't apply to other Outpatient benefits) - 20% co-insurance applied to all Outpatient benefits		
Direct billing	- Nil co-insurance: Direct billing available in all networks. - 20% co-insurance: Direct billing is only available within your selected network.		

OUTPATIENT MODULE - CONTINUED	ESSENTIAL	EXTENSIVE	ELITE
ROUTINE OUTPATIENT			
General Practitioner consultation fees	Fully Covered		
Specialist consultation fees	Fully Covered		
Physiotherapy A referral for physiotherapy must be submitted at the same time as your claim. Treatment is limited to 10 sessions per referral after which a new referral and medical report from your attending physician must be submitted.	Maximum 25 sessions	Maximum 30 sessions	Fully covered
Diagnostic scans and tests	Fully Covered		
Medicines and drugs including medically necessary vitamins prescribed by a treating physician in case of vitamin deficiency conditions (confirmed case of vitamin deficiency)	Fully Covered		
Hormone replacement therapy Medicines and drugs prescribed by a physician for hormone replacement therapy. Coverage is provided for Hormone Replacement Therapy (HRT) when deemed medically necessary to treat conditions such as premature ovarian insufficiency or failure. This benefit does not extend to HRT primarily intended to manage symptoms related to natural aging processes or gender reassignment. A physician's prescription and supporting medical documentation are required for coverage.	Fully Covered		
OUTPATIENT MENTAL AND NERVOUS CONDITIONS OUTPATIENT BEHAVIOURAL OR DEVELOPMENTAL DISORDERS			
Physician, psychologist, psychotherapist, diagnostic scans and tests, medicines and drugs prescribed by a physician for mental and nervous conditions and behavioural or developmental disorder. Counselling is excluded under this benefit.	\$3,000	\$4,000	\$4,500
MEDICAL APPLIANCES AND MOBILITY AIDS			
Purchase or rental of mobility aids, slings and bandages Purchase or rental of medical appliances	\$1,500	\$4,000	\$5,000
	Maximum two mobility aids per disability		
FOLLOW UP CANCER CARE			
These services shall be covered following the completion of active cancer treatment: Medicines and drugs prescribed to prevent a recurrence of cancer and related specialist consultations.	Fully Covered		
COMPLEMENTARY MEDICINE AND TRADITIONAL CHINESE MEDICINE			
Combined limit for all benefits listed in the Complementary Medicine and Traditional Chinese Medicine section	\$1,000	\$2,000	\$4,000
Consultation fees for the following complementary medicine practitioners, upon referral: Dietician following illness or injury, Occupational therapist No referral required: Chiropractor, osteopath, podiatrist and speech therapist following illness or injury. No Direct billing services	Fully covered Up to the combined limit		
Consultation fees and medicine/consumables dispensed or used by the following practitioners in the course of treatment: Acupuncturist, Avurveda practitioner, bone setter, Chinese medicine practitioner, homeopath, naturopath, and hypnotherapist. No referral required. No Direct billing services.	Up to \$100 per visit	Up to \$150 per visit	Up to \$300 per visit
	Maximum one consultation per day Up to the combined limit		

OUTPATIENT MODULE – CONTINUED	ESSENTIAL	EXTENSIVE	ELITE
PREVENTIVE SERVICES, MEDICAL CHECKUP AND VACCINATIONS			
Child vaccinations and immunisations As per the guidelines set by the Dubai Ministry of Health	Covered		
Diabetes screening	Covered Every 3 years from age 30 High risk individuals annually from age 18		
Hepatitis B & C Virus Screening In accordance with Dubai Health Authority (DHA)	Covered		
Adult vaccinations and immunisations As per the guidelines set by the Dubai Ministry of Health	Covered One per year		
Breast, colorectal and cervical cancer Screening	Covered 1 annual screening/test when relevant as per the age of the member		
Medical checkup packages or standalone tests or scans not listed above which are conducted in the absence of a diagnosis or suspected diagnosis No referral required. No Direct billing services	\$350	\$1,000	\$1,700
Other vaccinations (cost of vaccination only. Associated GP consult covered under consultation benefit) No referral required. No Direct billing services	\$100	Fully covered	

DENTAL AND OPTICAL MODULE				
The following Dental and Optical module is mandatory and can be combined with any Hospital and Surgery modules				
	CORE	ESSENTIAL	EXTENSIVE	ELITE
Area of cover	UAE only	As per selected area of cover		
DENTAL BENEFITS				
Diagnostic and treatment services for dental and gum treatments when your dental condition is an emergency as stipulated in the DHA's and Federal MOH's policies and its updates Care received in Dubai only	Covered			
Minor dental treatment Dental checkup; x-ray, gold or amalgam or composite or porcelain inlays, onlays, or fillings; routine tooth cleaning (max 1 per year), scaling, and prophylaxis (including when done by an <i>oral hygienist</i>); root canal treatment; simple extractions; and application of sealants	\$150 A 30% co-insurance applies	\$300	\$1,250	\$4,500
Major dental treatment A waiting period of 6 months applies Surgical removal of impacted, buried, or unerupted teeth/ roots or odontomes; treatment of disorders of the temporomandibular joint (TMJ); orthodontic treatment commenced below the age of 16; dental implants; apicoectomy; dentures (new/repair of old); gold, amalgam, composite or porcelain crowns and bridges; treatment by a <i>dentist</i> of illnesses of the oral mucosa and directly related laboratory tests or pathology services; antibiotics or medicines for pain management for which a prescription is required for purchase and which have been prescribed by a dentist; periodontics, deep oral prophylaxis or root planing.	No Cover	\$1,000	\$2,250	
OPTICAL BENEFITS				
Hearing and vision aids, and vision correction by surgeries and laser when your medical condition is an emergency as stipulated in the DHA's and Federal MOH's policies and its updates Care received in Dubai only	Covered A 20% co-insurance applies			
Eye examination when performed by an ophthalmologist or optometrist Includes cost of the consultation	No Cover	Fully covered One per year performed by an ophthalmologist or optometrist		
Frames, prescription contact lenses and prescription lenses	No Cover	\$180	\$250	\$500

MATERNITY AND NEWBORN CARE MODULE

The following Maternity and Newborn module is mandatory for women aged 19–45 and can be combined with any Hospital and Surgery modules, except if the Core Hospital and Surgery module has been selected.

	CORE	ESSENTIAL	EXTENSIVE	ELITE
Area of cover	UAE only	As per the selected area of cover		
Outpatient maternity A waiting period of 6 months applies All care provided by an obstetrician for low-risk, or a specialist obstetrician for high-risk referrals by the network provider. Investigations including: - 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 UAE (max 3 ultrasounds, max 8 obstetrician visits per pregnancy)	Up to overall limit per period of insurance			
Inpatient maternity A waiting period of 6 months applies Normal delivery, elective or medically necessary caesarean section, including Hospital room and board, professional fees, midwife fees, theatre fees. Complications of childbirth Therapeutic abortion	\$2,750 per pregnancy			
Complications of pregnancy A waiting period of 12 months applies Coverage is limited to medically necessary inpatient treatment only.	No Cover	Up to overall limit per period of insurance		
Enhanced maternity A waiting period of 12 months applies The following prenatal and post-natal services up to 45 days following birth: Physician consultation fees, diagnostic scans and tests, medicines and drugs, licensed midwifery and certified doula services, vitamins and supplements, complementary maternity therapies (without referral). Delivery, including elective or medically necessary caesarean sections, including hospital room and board, professional fees, midwife fees, theatre fees. Complications of childbirth. Therapeutic abortions.	No cover	Additional \$4,000 per pregnancy	Additional \$6,000 per pregnancy	Additional \$8,000 per pregnancy
NEWBORN CARE BENEFITS				
Newborn Care Up to 30 days from birth, under the mother’s plan. Coverage is limited to: BCG, Hepatitis B and neo-natal screening tests Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia, as well as medically necessary expenses due to a life-threatening condition.	\$41,000	Up to overall limit per period of insurance		

REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE

In the event of an emergency, the Member may call our dedicated assistance hotline 24 hours a day, 365 days a year to request the following services. All limits and monetary amounts are stated in US Dollars (USD) and cover is subject to our policy terms and conditions. For more details, please refer to the Emergency Assistance Program scope of services.

ANNUAL LIMIT	INCLUDED IN EVERY PLAN
The overall limit per person per period of insurance	\$1,000,000
In the event of accident or sudden severe illness of the member	
Limited to one (1) emergency evacuation and/or repatriation attributable to any single medical condition by a Member	
Medical evacuation or medical transport to the nearest adequate registered hospital	100%
Compassionate Visit Limited to one (1) claim per Member	Round trip transportation (first class train, standard economy class flight or any other locally available means deemed appropriate by APRIL Assistance) plus up to 7-night accommodation in a hotel limited to \$150 per night
Return to the place of residence after recovery	One-way transport ticket (first class train, standard economy flight or other locally available means deemed appropriate by APRIL Assistance) for You to return to Your Place of Residence
Return of immediate family members (up to 3 persons)	One-way transportation ticket (first class train, standard economy class flight or any other locally available means deemed appropriate by APRIL Assistance) for them to return to Your place of residence
Return of dependent children	One-way transportation ticket (first class train, standard economy class flight or any other locally available means deemed appropriate by APRIL Assistance) for them to return to Your Place of Residence , or the place of residence of the nearest relative or designated guardian where appropriate.
Assistance in the event of the death of the member (To a combined limit of \$30,000)	
Repatriation of mortal remains	100%
Cost of one (1) transport coffin for repatriation of body by air	Up to \$5,000
Presence of one person to accompany the deceased	Round trip transportation (first class train, standard economy class flight or any other locally available means deemed appropriate by APRIL Assistance) plus up to 7-night accommodation in a hotel limited to \$150 per night (if the visitor does not have any accommodation) for one (1) person designated by your immediate family .
Return of family members (up to 3 persons)	One-way transportation ticket (first class train, standard economy class flight or any other locally available means deemed appropriate by APRIL Assistance) for them to return to their Place of Residence
Legal assistance Abroad	
Advance of cost of bail bond	Included
Assistance with translation of legal or administrative documents	Up to \$500
Death or Critical illness of a family member	
Compassionate Home Travel	Round trip transportation ticket by air in standard economy or by train in 1 st class for 1 member on the contract

Underwritten by:
HAYAH Insurance Company P.J.S.C.
Sheikh Sultan Bin Hamdan Building
Corniche Road
P.O. Box 63323
Abu Dhabi, United Arab Emirates
Tel: 800-HAYAH (42924)
Email: contact@hayah.com

MH DN 2026/01

Designed by:

APRIL Hong Kong Limited
9/F Chinachem Hollywood Centre
1-13 Hollywood Road, Central
Hong Kong
Tel: +971 4390 0740
Email: contact.uae@hayah-april.com

