

Life Insurance
Fire Insurance
Art Insurance
Crime Insurance
Car Insurance
Health Insurance
Liability Insurance
Marine Insurance
Engineering Insurance
Personal Accident Insurance



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Health Insurance

**Protection
that really
matters**





Health insurance plans designed for businesses in the UAE

If you have a company in the UAE, you know that you and your employees are a long way from the benefits of your home country's health provisions, and we understand that you would like to offer home-like protection to your employees.

That means the standards and ease of medical treatment that you have been used to might simply not be available to you where you live and work today, and any state healthcare that is available for free to you may be basic at best.

The success of your business depends upon the health of your employees. Absence due to sickness is a crucial concern for all employers, especially in the current economic climate. So when it comes to health matters, let your company be fully prepared for the unexpected.

Consider these very important questions:

- A sudden illness or medical emergency can occur anytime, anywhere – are you and your employees well protected?
- If an employee has an existing medical condition, can you afford the treatment for it? And are they covered for it?
- What would happen if an employee fell ill in a region where there are no proper medical facilities?
- If an employee developed cancer, could they, or you, afford the treatment and care costs?
- Does your organisation have access to the best available medical facilities? Could you cover the substantial costs of any medical treatment that might be urgently needed?

The solution to all these potential problems is right here via the protection of the AXA Health Insurance plans. These high-quality plans have been created specifically for the part of the world in which you live and work.

Designed to protect you against the unexpected

AXA Health Insurance plans are specifically created to meet your business needs. Whether you run a small or medium-size business, you can protect it with one of the seven plans that each of the following categories provides:

- **Health Secure-Standard:** Suitable for companies that consist of up to 10 employees.
- **Health Secure-Enhanced:** Suitable for companies consisting of 11-50 employees.

Each category offers a wide range of options to help you tailor the cover that best suit your business needs.

From the moment you take out an AXA Health plan, you'll have prompt access to the worldwide AXA network of high-quality medical providers.

Your employees' cover details

Pre-existing conditions (whether chronic or not)

All plans provide you and your employees with cover for pre-existing conditions (whether chronic or not), from day one (waiting period of six months would be applicable in cases where there is no continuous cover). It is very important that every employee fully declare any existing medical conditions on the application form. Any undeclared condition would remain uncovered throughout the policy year.

In-patient private hospital treatment

Hospital charges incurred during an in-patient treatment are covered, giving you peace of mind.

Out-patient consultations, treatment and diagnostics

Both plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings, and necessary diagnostic tests. You can also benefit from out-patient direct billing, based on the network applicable for your plan.

Chronic cover (including cancer)

Treatment of chronic condition (Non pre-existing) including cancer will be covered under the main benefits.

Valuable additional benefits



Worldwide Emergency Medical Assistance

Worldwide Emergency Medical Assistance is available under regional and international plans. Our evacuation and repatriation service is available 24 hours a day, 365 days a year, anywhere in the world. If you`r employee can't get the treatment needed locally we will arrange to take them to the nearest place where the treatment is available.



Dental cover

This is available with some Health Secure plans. This will provide you and your employees with routine dental cover, such as routine consultation, extraction, composite and amalgam fillings, root canal treatment, scaling, bridgework, crowns and the treatment of gum disease.



Personal Accident cover

This provides a lump sum in the case of accidental death.



AXA360:

With AXA360, you can have a round-the-clock access to licensed General Practitioner/Family Medicine doctors and wellness experts no matter where you are: at work or at home, on a business trip or on vacation."

- 24x7 access to a doctor
- Appointment booking at the nearest provider
- Arabic, English, Hindi and Urdu
- No co-pay on consultation
- Medication advice and delivery (where available)



Administration of policies and claims directly from the UAE

Our team of multinational professionals based in the Gulf will take care of your company's needs within the region.



Plan options

Depending on where you work, travel to, or wish to receive treatment, we have a range of Health plans, organised around three geographical areas, to suit a variety of business requirements.



International cover

These are our top-of-the-range plans that allow you to choose to have your medical treatment in well-known hospitals in the GCC or anywhere in the world. In addition, you'll receive higher limits on most of the benefits.



Regional cover

These are our most popular plans, it will cover you for treatments in North Africa and Middle East as well as the major trading nations of the Indian sub-continent and Southeast Asia.



Local cover

This is a specifically designed plan for those who want the reassurance of quality health covers along with the security of a substantial overall annual benefit limit for high-value treatments at lower premiums. This plan is ideal for those businesses whose employees do not travel extensively outside their country of work.

Health Secure Standard/Enhanced Plan benefits at a glance...

Benefits		INTERNATIONAL			REGIONAL			LOCAL
		Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7
Area of cover		Worldwide	Worldwide Excluding USA		A.G.C.C: Arabian Gulf Co-operation Council member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Oman and Jordan, plus Iran, Lebanon, Syria, Egypt, Tunisia, Morocco, Algeria, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal and Bhutan			UAE plus any one of India, Pakistan, Sri Lanka, Bangladesh, the Philippines, Nepal & Bhutan being your home country
Yearly Maximum		AED 10,000,000	AED 7,500,000	AED 5,000,000	AED 2,500,000	AED 1,000,000	AED 500,000	AED 250,000
Outside area of cover		Not required for worldwide cover	Worldwide, up to AED 750,000	Worldwide, up to AED 500,000	Worldwide, up to AED 250,000	Worldwide, up to AED 100,000	Worldwide, up to AED 50,000	No benefit
Daily accommodation charges		Included						
Parent accommodation		AED 1,000 per night				AED 500 per night		
Companion accommodation in case of critical illness or in case of medical necessity at the recommendation of treating doctor with Prior Approval		AED 100 per night						
Cash benefit		AED 1,000 per night				AED 500 per night		
In-patient Direct Billing		Included						
Applicable in-patient direct billing network		AXA 1		AXA 2	AXA 1	AXA 2	AXA 2	AXA 4
GP and Specialist consultation charges		Included						
Courses of physiotherapy		Included						
Complementary therapy up to Includes courses of chiropractic treatment and osteopathy. Alternative treatment		AED 5,000 in aggregate	AED 4,000 in aggregate	No benefit	AED 3,000 in aggregate	No benefit		
Out-patient Co-insurance* (applicable on all out-patient services)		Nil	10%	10%	10%	10%	10%	10%
Out-patient direct billing (only available within the A.G.C.C.)		Included						
Applicable outpatient direct billing network		AXA 1		AXA 2**	AXA 1	AXA 2**	AXA 3	AXA 5
Health screen		AED 3,000	AED 1,000	No benefit	AED 500	No benefit		
Pre-existing conditions (including pre-existing chronic conditions) - Within UAE (overall limit inclusive of outside UAE shall not exceed AED 150,000)		AED 150,000						
Pre-existing conditions (including pre-existing chronic conditions) - Outside UAE restricted to	Standard	AED 5,000	AED 5,000	AED 5,000	AED 2,500	AED 2,500	AED 2,500	AED 1,500
	Enhanced	AED 25,000	AED 15,000	AED 15,000	AED 10,000	AED 5,000	AED 5,000	AED 2,500
Drugs for non pre-existing conditions		Up to policy limit						

*According to the deductible /co-insurance option that you choose. There are three available options based on plan selection. (10% co-insurance, 50 AED up to 20%, Nil Co-insurance).

**Note selected facilities have 20% co-insurance, please refer to the network list.

Benefits	INTERNATIONAL			REGIONAL			LOCAL
	Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7
Oral and maxillofacial surgery	Included						
Nursing at home	Included						
Ambulance transport	Included						
International Emergency Medical Assistance	Included						No benefit
Psychiatric treatment	AED 15,000 (A co-insurance of 30% applies to this benefit)	AED 10,000 (A co-insurance of 30% applies to this benefit)	AED 10,000 (A co-insurance of 30% applies to this benefit)	AED 5,000 (A co-insurance of 30% applies to this benefit)	AED 5,000 (A co-insurance of 30% applies to this benefit)	AED 5,000 (A co-insurance of 30% applies to this benefit)	AED 5,000 (A co-insurance of 30% applies to this benefit)
Accidental damage to teeth	Included						
Pre and post-natal complications	Included						
Out-Patient Maternity	Included						
In-Patient Maternity Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section	AED 50,000	AED 40,000	AED 25,000	AED 25,000	AED 15,000	AED 15,000	AED 10,000
Vaccinations for children up to 6 years old	Included as per MOH list						
Routine Dental Care **	AED 5,000, 9 month Waiting period A co-insurance of 20% applies to this benefit	AED 4,000, 9 month Waiting period A co-insurance of 20% applies to this benefit	No benefit	AED 3,000, 9 month Waiting period A co-insurance of 20% applies to this benefit	No benefit		
Ancillary equipment	AED 1,000	AED 500	AED 500	AED 500	AED 500	No benefit	
Wellbeing	Included				No benefit		
Personal Accident	AED 150,000	AED 125,000	AED 100,000	AED 75,000	AED 50,000	AED 40,000	AED 25,000
Preventive Services (as per DHA protocol)/Diabetes	Every 3 years from age of 30. High risk individual annual from age of 18						
Preventive Services (as per DHA protocol)/Papanicolaou	Every 3 years from becoming sexually active						
Diagnostic and treatment services for dental and Gum treatment in emergency	Included						
Hearing and vision aids and vision correction by surgeries and laser in emergency	Included						
AXA360 (Teleconsultation)	Included						

** Dental waiting period can be waived based on your selection.

Your questions, answered

Do you allow direct billing from day one?

Yes, under all our health plans (within the GCC).

Will we be covered for any illnesses that we've had in the past?

Yes, in case all past and present illnesses have been declared on the application form. We guarantee to cover related treatment up to the amount shown under the pre-existing condition benefit of your plan. Drugs will be covered up to the pharmacy limit.

Will we be covered for long-term illnesses?

Yes, treatment of chronic conditions is covered up to the amount applicable as per the chosen plan under the chronic condition benefit, in case the medical condition started after the effective date of your health insurance policy. Otherwise, if it is a pre-existing chronic condition it will be covered under the pre-existing condition benefit of your plan.

How can we be sure that we are covered before we go ahead with the treatment?

Simply contact our customer service team with the details of the proposed treatment and they'll confirm the cover before any treatment costs are incurred.

Are we protected if we travel outside the chosen area of cover?

Under AXA Global plan you are covered worldwide. Regional health plans will cover you for emergency medical treatments outside your area of cover. Please refer to the Table of Benefits for the level of cover applicable as per the chosen plan.

Who should be included under the policy?

All eligible employees should be included under the policy and the evidence for the same must be provided to us for our reference and approval.

Can we include our dependants under the policy?

Yes, for an additional premium you can include your eligible dependants (spouse and any unmarried dependant children) under your sponsorship. Unmarried dependent children can only be included under the policy until they reach the age of 21, after which they will need to take out their own policy.

Can we choose where we get our treatment?

Yes, you can visit any medical practitioners within your area of cover, provided they are registered. Use of the network applicable to your plan will minimise delays in settling any claims you may need to make.

What is the AXA network in the GCC?

AXA works in the region with a wide network of high-quality medical providers. These fall into four different categories referred to as AXA1, AXA2, AXA3, AXA4, and AXA5. Please contact us for further details.

Do you always pay claims in full?

All eligible reimbursement claims are paid based on the AXA reasonable and customary rates within the GCC. Out of the GCC, AXA Insurance (Gulf) will base the calculation of the reimbursement amount on the average cost of the treatment in that area or country.

What will happen if we get treatment outside the AXA network?

If you go outside the AXA network, you can claim reimbursement. However, the payment will be based on an assessment. Please note:

- Only eligible claims as per the policy terms would be reimbursed.
- The level of reimbursement would be as per the AXA reasonable and customary rates within the GCC.
- Out of the GCC, the level of reimbursement would be the average cost of treatment in that area or country.