Al-Buhaira National Insurance Co. شركة البحيرة الوطنية للتأمين

RENEWAL TERMS FOR SHARJAH CHAMBER OF COMMERCE AND INDUSTRY / Expo Centre Sharjah (AUH)

Treatment at ABNIC Network of Medical Providers **Currency: UAE Dirhams**

CAT - I			
Details	**Coverage**	**التغطية**	**المنافع التأمينية**
First: Total upper limit coverage			**أولاً: إجمالي التغطية الحد الأعلى**
The annual upper limit for Healthcare Services	**AED 1,000,000**	**1,000,000 درهم**	الحد الأعلى السنوي لخدمات الرعاية الصحية
Second: Geographic Coverage			**ثانياً: التغطية الجغرافية**
Health Insurance Services offered inside the Emirate of Abu Dhabi	Inpatient / Emergency / Outpatient	العلاج داخل المستشفى / الطوارئ / العلاج في العيادات الخارجية	خدمات التأمين الصحي المقدمة داخل إمارة أبوظبي
Health Insurance Services offered in other Emirates	Inpatient / Emergency / Outpatient	العلاج داخل المستشفى / الطوارئ / العلاج في العيادات الخارجية	خدمات التأمين الصحي المقدمة في الإمارات الأخرى
Worldwide	Inpatient / Emergency / Outpatient	العلاج داخل المستشفى / الطوارئ / العلاج في العيادات الخارجية	جميع دول انحاء العالم
Third: Inpatient Healthcare Services at Authorized Hospitals			**ثالثاً: خدمات الرعاية الصحية للمرضى الداخليين في المستشفيات المعتمدة**
In-patient Healthcare Services, subject to prior approval.	Private Room	غرفة خاصة	**نوع الغرفة** (بحاجة الى موافقة مسبقة من شركة التأمين)
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases, subject to prior approval.	100%	100%	التحاليل المخبرية، التشخيص، العلاجات والعمليات الجراحية في المستشفيات للحالات الطبية غير الطارئة. (بحاجة الى موافقة مسبقة من شركة التأمين)
Healthcare services for emergency cases	100%	100%	علاج الحالات الطارئة
Transportation services for medical emergencies inside the UAE by an authorized party.	100%	100%	خدمات النقل البري في الإمارات المقدمة من طرف طبي مصرح به للحالات الطارئة
Accommodation for a person accompanying an insured child up to 10 years of age.	AED 500 Per day	500 درهم في الليلة	تكلفة إقامة شخص مرافق لطفل مؤمن عليه حتى عمر 10 أعوام
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician, subject to prior approval.	AED 300 Per day	300 درهم في الليلة	تكلفة إقامة الشخص الذي يرافق المريض في نفس الغرفة في حالات الضرورة الطبية بناءً على توصية الطبيب المعالج وبعد موافقة مسبقة من شركة التأمين
Coverage of companions for any insured over the age of 60 years for all medical cases except intensive care stays	Covered up to AED 250 Per Day	مغطاة بحد أقصى250 درهم في اليوم	تغطية المرافق للمؤمن عليه من سن ال 60 سنه لجميع الحالات المرضية ما عدا اقامة العناية المركزه

In-patient maternity services, subject to insurance prior approval.	100% with copayment of AED 500/Delivery	100% ، مع قيمة تحمل 500 درهم لكل ولادة	خدمات الأمومة داخل المستشفى ، بشرط الحصول على موافقة مسبقة من التأمين.
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the regulation of work relations, as amended and applicable laws in this respect.	100%	%100	خدمات الرعاية الصحية للأمراض والإصابات في العمل وفقًا للقانون الاتحادي رقم 8 لعام 1980 بشأن تنظيم علاقات العمل ، كما هي القوانين المعدلة والمطبقة في هذا الصدد.
The inpatient coverage of high cost medical conditions as defined by the Health Authority, is subject to a 6-month waiting period unless there is continuity of health insurance coverage or specifically waived in this table of benefits.	Waiting period not waived	لا تنازل عن فترة الانتظار	تخضع تغطية المرضى الداخليين للحالات الطبية عالية التكلفة على النحو المحدد من قبل هيئة الصحة ، لفترة انتظار مدتها 6 أشهر ما لم يكن هناك استمرار في تغطية التأمين الصحي أو التنازل عنها على وجه التحديد في جدول المزايا هذا.
Fourth: Outpatient Healthcare Services			**رابعا: خدمات الرعاية الصحية الخارجية**
Examination, diagnostic and treatment services of clinics and health centers by general practitioners and specialists provided that the Insured Person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination.	100% with Co-payment of AED 50	100% ، مع قيمة تحمل 50 درهم	خدمات الفحص والتشخيص والعلاج من العيادات والمراكز الصحية من قبل الأطباء العامين والمتخصصين. تُعفى المتابعة من الرسوم إذا تمت خلال أسبوع من تاريخ الفحص الأول. يمكن للمريض الذهاب مباشرة إلى المتخصص دون إحالة من الطبيب العام
Laboratory tests services	100%	%100	خدمات الاختبارات المعملية
X-ray diagnostic services. In cases of non-medical emergencies, the insurance company's prior approval is required for MRI, CT scans and endoscopies.	100%	%100	خدمات تشخيص الأشعة السينية. في حالات الطوارئ غير الطبية ، يجب الحصول على موافقة مسبقة من شركة التأمين على التصوير بالرنين المغناطيسي والتصوير المقطعي بالمنظار.
Physiotherapy treatment services, subject to insurance company prior approval.	100%	100%	خدمات العلاج الطبيعي ، تخضع لموافقة شركة التأمين المسبقة.
Cost of medicine, subject to insurance company's prior approval for prescriptions which exceed AED 500.	100%	100%	تكلفة الدواء ، رهنا بموافقة مسبقة من شركة التأمين على الوصفات الطبية التي تتجاوز 500 درهم.

Examination, diagnostic and treatment services for pregnancy and gynecology services in authorized health centers and clinics by general practitioners and specialists. Follow ups are exempted from fees if made within a week from the date of first examination.	100% with Co-payment of AED 50	%100 ، مع قيمة تحمل 50 درهم	خدمات الفحص والتشخيص والعلاج لخدمات الحمل وأمراض النساء في المراكز الصحية والعيادات المعتمدة من قبل أطباء متخصصين وأخصائيين. تُعفى المتابعة من الرسوم إذا تمت خلال أسبوع من تاريخ الفحص الأول.
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the regulation of work relations, as amended and applicable laws in this respect.	100%	%100	خدمات الرعاية الصحية للأمراض والإصابات في العمل وفقًا للقانون الاتحادي رقم 8 لعام 1980 بشأن تنظيم علاقات العمل ، كما هي القوانين المعدلة والمطبقة في هذا الصدد.
Fifth: Other Benefits			**خامسا: المنافع الأخرى**
Diagnostic and treatment services for dental and gum treatments.	Medical Emergency cases	حالات الطوارئ الطبية	خدمات التشخيص والعلاج لعلاج الأسنان واللثة.
Hearing and vision aids, and vision correction by surgeries, and laser.	Medical Emergency cases	حالات الطوارئ الطبية	أجهزة السمع والبصر ، وتصحيح الرؤية عن طريق العمليات الجراحية والليزر.
Repatriation of Mortal remains to the country of origin	Covered up to AED 10,000 per person	مغطاة بحد اقصى 10,000 درهم للفرد سنويًا	إعادة الجثمان إلى موطنه الأصلي
Vaccination	Maximum limit up to AED 100 per vaccine	مغطى حتى 100 درهم لكل لقاح	اللقاحات
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure	Maximum limit covered up to AED 100,000 per person	مغطى حتى 100,000 درهم لكل شخص سنويًا	الحالات المزمنة التي تتطلب غسيل الكلى أو غسيل الكلى البريتوني و الفحص / العلاج المتعلق بالحالة
Breast Cancer Screening at designated Providers (applicable for females> 35 years) - Pre-authorization is required to avail this benefit. - Includes: a) Clinical Exam b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)	Covered once during the policy period	يتم تغطيتها مرة واحدة خلال فترة سريان الوثيقة	فحص سرطان الثدي لدى مقدمي خدمات معينين (ينطبق على الإناث> 35 سنة) - يلزم الحصول على موافقة مسبقة للاستفادة من هذه المنفعة. - يشمل: أ) الفحص السريري ب) صورة الثدي الشعاعية ج) الموجات فوق الصوتية للحوض (إذا كان محددًا طبيًا) د) CA 15.3 (إذا تم تحديده طبيًا)
Prostate Cancer Screening at designated Providers	Covered once during the policy period	يتم تغطيتها مرة واحدة خلال فترة سريان الوثيقة	فحص سرطان البروستاتا لدى مقدمي خدمات معينين

(applicable for males> 45 years) - Pre-authorization required is to avail this benefit. - Includes: a) Clinical exam b) PSA c) Rectal sonogram			(ينطبق على الذكور> 45 سنة) - يلزم الحصول على موافقة مسبقة للاستفادة من هذه المنفعة. - يشمل: أ) الفحص السريري ب) PSA ج) الموجات فوق الصوتية الشرجية
Colorectal Cancer Screening at designated providers (applicable for males and females> 40 years) -Pre-authorization is required to avail this benefit. -Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years	Covered once during the policy period	يتم تغطيتها مرة واحدة خلال فترة سريان الوثيقة	فحص سرطان القولون والمستقيم لدى مقدمي خدمات معينين (ينطبق على الذكور والإناث> 40 سنة) - يلزم الحصول على موافقة مسبقة للاستفادة من هذه المنفعة.. - يشمل: أ) FIT (اختبار البراز الكيميائي المناعي) كل عامين ؛ ب) تنظير القولون كل 10 سنوات
Psoriasis	Covered	مغطاة	الصدفية
Speech Therapy	Covered up to AED 10,000 Per person per year 20% Co-insurance payable by the insured	مغطى لغاية 10,000 درهم للفرد سنويا 20% نسبة مشاركة يدفعها المؤمن عليه	**علاج النطق**
Alternative Treatment including consultation: (Herbal Medicine, Homeopathy, Acupuncture, Osteopathy, Chinese Medicine and Ayurveda) ***Claims are handled purely on reimbursement basis***	Covered up to AED 5,000 per person per year	مغطى حتى 5,000 درهم للفرد سنويًا	**العلاج البديل (شامل الاستشارة):** (طب الأعشاب ، المعالجة المثلية، الوخز بالإبر ، تقويم العظام ، الطب الصيني والأيورفيدا) **على أساس التعويض النقدي فقط**
Chiropractic Treatment	Limited up to 18 sessions/consultations per person per year Maximum limit per visit AED 220	تقتصر على 18 جلسة / استشارة لكل شخص سنويًا لغاية 220 درهم	العلاج بتقويم العمود الفقري
• Dental Benefit Cover: • Dental consultation • Tooth extraction • Amalgam/composite fillings • Root canal treatment (R.C.T) • Prescribed drugs • Surgical interventions	• Covered up to AED 3,500 per person per year • 20% co-insurance	• مغطاة بحد اقصى 3,500 درهم للفرد سنوياً • نسبة مشاركة 20%	• تغطية الاسنان تشمل: • استشارة طبيب الأسنان • قلع الأسنان • الحشوات • علاج العصب **(R.C.T)** • الأدوية الموصوفة • الاجراءات الجراحية • الأشعة السينية • التخدير

• X-rays • Anesthesia • Cleaning (Once a year • Up to AED 200) • Dental exclusions • Fixed Bridgework, braces, dentures false teeth (crowns, caps, facings etc.) • Orthodontics • Appliances, Restorations or procedure to alter vertical dimension or restore occlusion. • Any Prosthesis or Precious metal covers • Scaling & Polishing • Cosmetics treatment under any circumstances			• التنظيف (جلسة في السنة ولغاية 200 درهم) • الاستثناءات • الجسور ، والأقواس ، وأطقم الأسنان الاصطناعية (التيجان ، والواجهات ، وما إلى ذلك) • تقويم الأسنان • الأجهزة أو الترميمات أو الإجراءات لتغيير البعد الرأسي أو استعادة الانسداد. • أي أطراف اصطناعية أو أغطية معدنية ثمينة • التحجيم والتلميع • العلاجات التجميلية
Physiotherapy for Congenital conditions	Covered	مغطاة	العلاج الطبيعي للحالات الخلقية
Accidental Dental Treatment	Covered	مغطاة	**علاج الأسنان العرضي**
Vitamin D Test and Medicine Covered if prescribed by treating doctor	Covered up to AED 1000 per person per year Test is covered once a year	مغطى حتى 1000 درهم للفرد سنويًا يتم تغطية الفحص مرة واحدة سنويًا	يتم تغطية فحص و ادوية فيتامين د إذا وصفها الطبيب المعالج
Nursing at home for post hospitalization, subject to prior approval (On reimbursement basis)	Covered up to AED 5,000 per person per year up to maximum 30 days (if medically required and if recommended by treating medical practitioner as mandatory)	مغطى حتى 5,000 درهم للفرد سنويا لغاية 30 يوما (إذا كان مطلوبًا طبيًا و أوصي به ممارس الطبي واعتبره إلزاميًا)	**التمريض في المنزل** لما بعد الاستشفاء ، رهنا بموافقة مسبقة (على أساس التعويض النقدي)
Inpatient Cash Benefit per day max 20 days (in case of free inpatient treatment inside UAE)	AED 250 per night	250 درهم في الليلة	**التعويض النقدي بدل المبيت في المستشفى لغاية 20 يوما** (في حالة العلاج المجاني داخل المستشفى داخل الإمارات العربية المتحدة)
Topography test for eye disease	Covered	مغطى	اختبار طبوغرافيا لأمراض العيون
Treatment not available in the network within the Emirate of AUH is covered 100%	Covered as per DOH	مغطى حسب وزارة الصحة	يتم تغطية العلاج غير المتاح في الشبكة داخل إمارة ابو ظبي بنسبة 100٪

Global Emergency Service through Assist America	Covered for emergency services only subject to policy terms & conditions	مغطاة لخدمات الطوارئ فقط على ان تخضع لشروط وأحكام الوثيقة	خدمة الطوارئ العالمية من خلال Assist America
***Exclusions:* The standard defined exclusions of the Abu Dhabi Health Insurance law shall apply (as attached), unless explicitly listed above as other covered benefits.**		***الاستثناءات: تطبق الاستثناءات المعيارية المحددة في قانون أبوظبي للتأمين الصحي (على النحو المرفق) ، ما لم يتم إدراجها صراحةً أعلاه كفوائد أخرى مغطاة.***	
ANNEXURE –I (CAT - I)		**الملحق الأول (CAT - I)**	
Geographic Coverage	• United Arab Emirates • Extended to Worldwide for Elective and Emergency. • Maximum period of stay outside UAE whilst the Insured is on business trip or on leave is 60 days • Medical expenses incurred outside the UAE will be reimbursed based on usual & customary charges at Company's / TPA's Network of medical providers in the UAE or actual cost whichever is less. • Co-insurance: Nil	• دولة الامارات العربية المتحدة • تمتد الى جميع انحاء العالم في الحالات الطارئة و غير الطارئة • • الحد الأقصى لمدة الإقامة خارج دولة الإمارات العربية المتحدة بينما يكون المؤمن عليه في رحلة عمل أو في إجازة 60 يومًا • سيتم تعويض النفقات الطبية المتكبدة خارج دولة الإمارات العربية المتحدة بناءً على الرسوم المعتادة والعرفية في شبكة TPAلمقدمي الخدمات الطبية في الإمارات العربية المتحدة او التكلفة الفعلية على حسب ايهما اقل • نسبة المشاركة: لا يوجد	التغطية الجغرافية
Network	***Comprehensive- ABNIC**	***ABNIC-الشاملة**	الشبكة الطبية المعتمدة

Treatment outside Network within UAE: Medical expenses incurred outside the network will be reimbursed based on usual & customary charges at Company's / TPA's Network of medical providers in the UAE	**Nil Co-insurance**	**بدون نسبة مشاركة**	**العلاج خارج الشبكة داخل الامارات العربية المتحدة:** سيتم استرداد المصاريف الطبية المتكبدة خارج الشبكة بناءً على الرسوم المعتادة و المعقولة في شبكة مقدمي الخدمات الطبية الطبية في الإمارات العربية المتحدة

*The company reserves the right to update the list of medical providers

* تحتفظ الشركة بالحق في تحديث قائمة مقدمي الخدمات الطبية

Limit of maternity outside Emirate of Abu Dhabi	AED 10,000	10,000 درهم	الحد الاقصى لمنفعة الحمل و الولادة خارج إمارة أبوظبي
List of High Cost Medical Conditions as defined by the Health Authority –Abu Dhabi. **قائمة الحالات الطبية عالية التكلفة على النحو المحدد من قبل هيئة الصحة - أبو ظبي.**			
• Diabetes • Vascular Diseases • Chronic Obstructive Pulmonary Diseases • Cancer • Neurosurgery • Neurovascular Diseases • Deliveries		• داء السكري • أمراض الأوعية الدموية • أمراض الانسداد الرئوي المزمن • السرطان • جراحة الاعصاب • أمراض الأوعية الدموية العصبية • الولادة	

General Conditions:

- Cover provided will be as per our standard Medical Expenses Policy Wording.
- Age Limit: 18 - 72 years for employees/spouses
  0 days to 18 years for Children
- No. of members: 618 Members
- **Mode of payment: Quarterly in Advance**
- The benefits offered in this quotation comply with Abu Dhabi Health Authority regulation for the compulsory medical insurance.
- The benefits offered in this quotation do not comply with the Dubai Health Authority of Dubai regulation for the compulsory medical insurance
- Coverage is mandatory for all employees. Dependents (wives and Children) can be included on mandatory basis or should be mandatory for certain category.
- Additions: Additions to the scheme during the policy period will be considered in the following cases:
  - New employees from date of joining
  - New born children from date of birth
  - Employees' families who have entered the country on residence permit for the first time from the date they enter the country.

  The employer should send an official request form within maximum 15 days.
- Deletions: Deletions from the scheme during the policy period will be considered in the following cases
  - Death of the assured from date of Death.
  - Loss of Residence Permit from the date of cancellation of visa.
  - Termination/resignation of the assured.
- Additions and deletions are calculated on pro rata basis.
- No deductible to be paid for follow-up visits at same clinic and for the same ailment within 7 days
- ABNIC reserves the right to update the list of medical providers
- ABNIC reserves the right to impose relevant additional charges in the event of any regulations related to health insurance during the validity period of the policy by the concerned authorities in the UAE, these charges may be imposed as per the regulations set by the authorities.
- All employees to be covered should be actively at work at the commencement of coverage
- All insured should be located in the UAE.

- It is hereby declared and agreed that if Value Added Tax (VAT) is applicable on the insurance premium and other charges payable/paid in relation to this insurance policy retrospectively from inception or prospectively from the date of implementation of VAT, the Insurer reserves its right to collect the same from the Insured in line with the impending VAT laws and regulations as implemented in the UAE.

- **Treatment at UAE government hospital – For cases where medical services are available at Government Hospital, ABNIC liability shall be limited to the policy terms and condition, deductible, co-insurance and any other uncovered services shall be debited to the member' account through this/ her employer. As per the Ministry of Health rules and regulations mandates payment of all cases at Government Hospital to be settled by the concerned Insurance Company to the Ministry of Health accounts.**

- **We encourage our valued members to seek medical services at healthcare providers within ABNIC network for direct billing services as per their network coverage.**

Validity: up to30 days from the date of the quotation
Exclusions: As Attached

Documents required for issuing the policy and cards

1	**HAAD complied Census List**	6	**Continuity Certificates**
2	**Passport copy with Visa Page**	7	**Trade License copies**
3	**Emirates ID copy**	8	**Confirmation Letter**
4	**Photograph in JPEG Format**	9	**Salary Certificates**
5	**Labor List from Ministry of Labor**	10	**Letter stating the sponsorship of the members**

Excluded Healthcare Services as per Abu Dhabi HAAD Rules

This Schedule sets out the non basic (excluded) healthcare services:

1. Healthcare Services, which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Domiciliary care; private nursing care; care for the sake of travelling.
4. Custodial care includes
   (1) Non-medical treatment services; or
   (2) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. Healthcare Services and associated expenses for replacement of an existing breast implant. Cosmetic operations which improve physical appearance and which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body. Breast reconstruction following a mastectomy for cancer is covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medically non-approved experimental, research, investigational healthcare services, treatments, devices and pharmacological regimens.
10. Healthcare Services that are not performed by Authorised Healthcare Service Providers, apart from Healthcare Services rendered in a Medical Emergency.
11. Healthcare services, treatments & associated expenses for alopecia, baldness, hair falling, dandruff or wigs.
12. Supplies, Treatment and services for smoking cessation programs and the treatment of nicotine addiction.
13. Non-medically necessary Amniocentesis
14. Treatment, services and surgeries for sex transformation, sterility and sterilization
15. Treatment and services for contraception
16. Treatment and services related to fertility / sterility (treatment including varicocele / polycystic ovary / ovarian cyst / hormonal disturbances / sexual dysfunction).
17. Prosthetic devices and consumed medical equipments, unless approved by the insurance company
18. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities
19. Growth hormone therapy.
20. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
21. Mental Health diseases, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
22. Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
23. Preventive services, including vaccinations, immunizations, allergy testing and desensitization; any physical, psychiatric or psychological examinations or testing during these examinations.
24. Services rendered by any medical provider relevant of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent or child.

25. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during treatment.
26. Healthcare services for adjustment of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure, by any means, except treatment of fractures and dislocations of the extremities.
27. Healthcare services and treatments) by acupuncture; acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatments, and all forms of treatment by alternative medicine.
28. All Healthcare services & Treatments for in-vitro fertilization (IVF), embryo transport; ovum and male sperms transport
29. Elective diagnostic services and medical treatment for correction of vision
30. Nasal septum deviation and nasal concha resection.
31. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related test/treatment or procedure.
32. Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
33. Birth defects, Congenital diseases for newborn &/or Deformities unless life-threatening.
34. Healthcare services for Senile dementia and Alzheimer's disease
35. Air or Terrestrial Medical evacuation except for Emergency cases or unauthorised transportation services.
36. Circumcision healthcare services.
37. Inpatient treatment received without prior approval from the insurance company including cases of Medical Emergency which were not notified within 24 hours from the date of admission.
38. Any inpatient treatment, tests and other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health
39. Any test or treatment, for purpose other than medical such as tests related for employment, travel, licensing or insurance purposes.
40. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions) and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, convenience items / options, exercise equipment and sanitary supplies.
41. More than one consultation or follow up with a medical specialist in a single day unless referred by a physician.
42. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
43. Services and educational program for handicaps.

Schedule No. 3
Healthcare Services outside the Scope of Health Insurance

1. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
2. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters (including but not limited to) earthquakes, tornados and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Insured Person.
6. Healthcare services for patients suffering from AIDS and its complications.

7. All cases resulting from the use of alcohol, drugs and hallucinatory substances.
8. Any test or treatment not prescribed by a doctor.
9. Injuries resulting from attempted suicide or self-inflicted injuries.
10. Diagnosis and treatment services for complications of exempted illnesses.
11. All healthcare services for internationally and locally recognized epidemics.
12. Venereal sexually transmitted diseases. A list with respect thereto will be set out by the Health Authority - Abu Dhabi.