

## BENEFITS OVERVIEW



<b>DUBAI INSURANCE</b>				
Health Insurance				
DHA Plan:	VIP BRONZE	VIP SILVER	VIP GOLD	VIP PLATIN
Annual overall limit for inpatient treatment:	1.000.000 AED	2.500.000 AED	10.000.000 AED	20.000.000 AED
Annual overall limit for outpatient treatment:	1.000.000 AED	2.500.000 AED	10.000.000 AED	20.000.000 AED
Excess:	20% up to 50 AED per doctor visit	20% up to 50 AED per doctor visit	0 AED	0 AED
Worldwide coverage	Worldwide	Worldwide	Worldwide	Worldwide
Network	MSH COMPREHENSIVE NETWORK Elective treatment outside network with prior approval in UAE: 80% / worldwide: 100%	MSH PLATINUM NETWORK Elective treatment outside network with prior approval in UAE: 80% / worldwide: 100%	MSH PLATINUM NETWORK Elective treatment outside network with prior approval in UAE: 80% / worldwide: 100%	MSH PLATINUM NETWORK Elective treatment outside network with prior approval in UAE: 100% / worldwide: 100%
Hospital accommodation	Private room	Private room	Private room	Private room
Hospital charges	Covered	Covered	Covered	Covered
Health checks	Not covered	Not covered	1 Health check per year	1 Health check per year
Dental + Dentures	Not covered	Up to 5.000 AED / 20% co-insurance	Up to 15.000 AED / 20% co-insurance	Up to 25.000 AED / no co-insurance
Alternative medicine (chiropractic + osteopathy)	Not covered	Up to 5.000 AED	Up to 25.000 AED	Up to 25.000 AED
Maternity care and childbirth	Outpatient (ante-natal): covered in full Inpatient: up to 15.000 AED	Outpatient (ante-natal): covered in full Inpatient: up to 20.000 AED	Outpatient (ante-natal): covered in full Inpatient: up to 25.000 AED	Outpatient (ante-natal): covered in full Inpatient: up to 40.000 AED
Optics	Not covered	Up to 2.000 AED / 20% co-insurance contact lenses and frames are not covered	Up to 5.000 AED / 20% co-insurance contact lenses and frames are not covered	Up to 10.000 AED / no co-insurance contact lenses and frames are covered

**IMPORTANT NOTIFICATION:** The benefits in this brief overview are just short information. The detailed plan benefits can be viewed in the insurance terms & conditions of each insurance company. GERMAN FINANCE EXPERTS will not be held responsible for content, completeness and currentness of this insurance comparison.