

## Schedule of Benefits (Secure Bronze DM5)

<b>Policy Holder Name :</b> RIT Dubai FZE	
<b>Reference No. :</b>	<b>UW-2025-48853/1</b>
<b>Plan Name</b>	<b>Secure Bronze DM5- Cat (3)</b>
Annual Benefit Limit	AED 300,000 Per Person Per Policy Year
Territorial Limit <sup>1</sup>	UAE Extended to Southeast Asia, India Subcontinent and Arab Country* for inpatient treatment only on reimbursement basis for elective and emergency treatment
Network (Allowing direct billing at designated provider)	<u>Network Within UAE:</u> Narrow In & Out-patient on direct billing in UAE  <u>Network Outside UAE:</u> Not applicable
Pre-existing conditions	Fully Covered
<b>Inpatient Treatment</b>	<b>Network</b> <b>Non-Network</b>
Inpatient & Day Treatment <sup>2</sup> (including Pre & Post in Hospital Treatment Covered)	100% covered 50% covered
Accommodation Type-Semi-Private Room	100% covered 50% covered
Hospital Accommodation & Services	100% covered 50% covered
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered 50% covered
Ambulance Services (Medical emergency cases, subject to General exclusions)	100% covered 100% covered
Parent Accommodation for accompanying an Insured Child under 18 years of age (Maximum limit of AED100 per day)	100% covered 50% covered
Companion Accommodation in cases of medical necessity at the recommendation of the treating doctor (Maximum limit of AED 100 per day)	100% covered 50% covered
Air fare for outside UAE treatment <sup>3</sup> (limited to geographical area specified) Covered if treatment outside UAE for the required medical procedure is less than 70% of UAE Customary rates with a minimum difference of AED 3,000 ; covered up to a maximum AED 2,000 on reimbursement basis. Covered for in-patient treatment for economy class round trip ticket only for patients.	100% covered 100% covered
<b>Out-patient Treatment</b>	<b>Network</b> <b>Non-Network</b>
Physician Consultation (Within Abu Dhabi Emirate - A deductible of AED 25 applicable. Outside Abu Dhabi Emirate - 10% coinsurance applicable with an Out-of-pocket limit of AED 25) (Co-insurance/deductible not applicable for follow up within 7 days)	Within Abu Dhabi -100% covered Outside Abu Dhabi -90% covered 50% covered
Diagnostics (X-Ray, MRI, CT-Scan, Ultrasound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only)	100% covered 50% covered
Pharmaceuticals (Maximum Annual Limit AED 1,500 Per Person per policy year) (Long term medications to be dispensed up to 30 days without pre-authorization)	70% covered 50% covered
Physiotherapy <sup>2</sup> Maximum 12 Sessions	100% covered 50% covered
Psychiatric Treatment, Psychotherapy other than mandated by DOH for Abu Dhabi schemes & Mental Health counselling <sup>2</sup> (Maximum Annual limit AED 10,000 Per Person)	100% covered 100% covered
Alternative Medicine <sup>3,16</sup> (including consultation up to AED 350 per Policy Year)	100% covered 100% covered
<b>Other Benefits</b>	<b>Network</b> <b>Non-Network</b>
Repatriation of Mortal Remains to country of origin <sup>3</sup> (Maximum limit AED 5000 Per Person)	100% covered 100% covered
Emergency Treatment	100% covered 100% covered <sup>8</sup>
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered 100% covered

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Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered
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% covered	50% covered
Annual Breast Cancer Screening (applicable for females > 35 years) <sup>2,9</sup>	100% covered	50% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,10</sup>	100% covered	50% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,11</sup>	100% covered	50% covered
Cervical Cancer Screening <sup>2,13</sup> (applicable for females aged 25-65 years)	100% covered	50% covered
Hepatitis B and C Virus Screening <sup>2</sup>	100% covered	50% covered
Patient Support Program <sup>2,14</sup>	100% covered	Not covered
Preventive services <sup>3,6</sup>	100% covered	100% covered
Organ Transplant <sup>2</sup>	100% covered	50% covered
Dialysis <sup>3,5</sup> (Maximum limit AED 60,000 per person per policy year, inclusive of coinsurance)	80% covered	80% covered
Essential vaccinations and inoculations (For newborns, children and adults as stipulated by DHA) <sup>3</sup> (Adult maximum limit AED 100 per person per policy year. Newborn and Children covered up to annual limit)	100% covered	100% covered
Adult Pneumococcal Conjugate Vaccine <sup>3</sup> (Covered as per DHA Adult Pneumococcal Vaccination guidelines)	100% covered	100% covered
Influenza Vaccine once per year <sup>2</sup>	100% covered	50% covered
Shingles (herpes zoster) Vaccine <sup>3,15</sup> (2 doses, once per lifetime)	100% covered	100% covered
Treatment and services related to viral hepatitis (A) and associated complications Pre-authorization required to avail this benefit"	100% covered	50% covered
Recreational non-hazardous sports activities (professional and hazardous sports activities even if recreational are not covered). For Dubai policies, Hazardous activities if not related to professional sports are covered	100% covered	50% covered
Ophthalmology: Medical conditions related to it (Illness/Injury) of the eye excluding vision, sight test & refraction error.	100% covered	50% covered
Vitamins (Covered only if medically necessary)	100% covered	50% covered
Hormone Replacement Therapy (Excluding growth hormones and excluded medical conditions) (Covered if medically necessary)	100% covered	50% covered
External Prosthetic devices and medical equipment <sup>3</sup> (Reimbursement)- Diabetic strips- Glucose strips & needles- Syringes	100% covered	100% covered
Immunotherapy and Immunomodulator (Covered if medically necessary) <sup>2</sup>	100% covered	50% covered
Varicocele / polycystic ovary / ovarian cyst / hormonal disturbances (If medically necessary). <sup>2</sup>	100% covered	50% covered
Acne Treatment (If medically necessary for acute cases only, not covered for cosmetic/aesthetic purpose). <sup>2</sup>	100% covered	50% covered
Omacor Medicine <sup>2</sup>	100% covered	50% covered
<b>Maternity</b>	<b>Network</b>	<b>Non-Network</b>
Inpatient Maternity (Maximum annual limit per person per policy year) <sup>2,12</sup> Maximum Annual limit Per Person Per Policy Year (Inpatient & Outpatient Maternity): Within UAE : Normal delivery: AED 10,000 Caesarian section, complications and medically necessary termination: AED 10,000	100% covered	50% covered

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Outside UAE :		
Normal delivery: AED 10,000		
Caesarian section, complications and medically necessary termination: AED 10,000		
Including Newborn Care (including BCG, Hepatitis B and neo-natal screening tests <sup>7</sup> )		
Outpatient Maternity	100% covered	50% covered
Outpatient Maternity – Physician Consultation (10% coinsurance applicable with an Out-of-pocket limit of AED 25) (Co-insurance/deductible not applicable for follow up within 7 days)	90% covered	50% covered
<b>Dental Module 5</b>	<b>Network</b>	<b>Non-network</b>
Dental <sup>3,4</sup> (Maximum limit AED 500 per person per policy year, inclusive of coinsurance)	70% covered	70% covered
Accidental dental treatment	100% covered	100% covered
<b>Other Services covered (Through designated Service Providers Only)</b>		
International Assistance Service		
Second Medical Opinion		
Teleconsultation healthcare services (Deductible Nil)		

\*As defined by Daman

<sup>1</sup> Please note: (1) A single holiday or business trip may not exceed 180 days. (2) Coverage outside UAE is limited to 180 days per treatment.

<sup>2</sup> Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours.

<sup>3</sup> Available on reimbursement only. Non-network Providers covered on re-imbursement only.

<sup>4</sup> Following services are covered: a) X-Rays; b) Extractions; c) Amalgam / Composite Fillings; d) Root Canal Treatments; e) Consultations; f) Scaling, g) Prophylaxis; h) Antibiotics and Other Prescribed Drugs for the above-mentioned services.

<sup>5</sup> Inpatient treatments Out of pocket limit of AED 500 per encounter and an annual aggregate limit of AED 1,000.

<sup>6</sup> Preventive services for diabetes, every 3 years from age 30 and for High-risk individuals annually from age 18.

<sup>7</sup> Neo-natal screening tests includes: Phenylketonuria (PKU), Congenital Hypothyroidism, Sickle cell screening, congenital adrenal hyperplasia.

<sup>8</sup> Exception: For inpatient maternity treatment at Non-Network Provider, 50% covered outside UAE

<sup>9</sup> Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

<sup>10</sup> Includes: a) Clinical Examination b) PSA c) Rectal sonogram

<sup>11</sup> Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

<sup>12</sup> Maternity: Where any condition develops into life threatening to either the mother or the newborn, the medically necessary expenses will be covered up to the annual aggregate limit.

<sup>13</sup> Papanicolaou test (Pap test) - Every 3 years for women aged 25-49 years, every 5 years for women aged 50-65 years.

<sup>14</sup> Mandated patient support program offering coverage for treatment of Cancer, Hepatitis B and Hepatitis C as per applicable DHA support program.

<sup>15</sup> Vaccine for members above the age of 50 years and immunocompromised patients above the age of 18 years as mandated by DHA. Effective from 1 July 2024 for new and renewal policies.

<sup>16</sup> Alternative Medicine is Limited to Osteopathy, Homeopathy, Acupuncture, Podiatry, Chinese Herbal Medicine & Ayurveda Treatment only