



Help employees thrive with global healthcare built around your business

Business Health Plans

1 December 2025

This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans membership guide. Please contact us for a copy.
Sukoon Insurance PJSC is the insurer and local administrator in the UAE. Plans are internationally administered by Bupa Global.

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Ready to talk?

Let's build your global healthcare plan together



Decades of supporting employee health

For many years, we've helped businesses look after their greatest asset: their people

Trusted by companies throughout UAE, Sukoon Insurance and Bupa Global are focused on creating healthier, happier workforces.

Sukoon Insurance have collaborated with Bupa Global to bring you Business Health Plans that are designed to address business needs in the UAE and provide the security of DHA compliant plans.

We understand that every business is unique, and so are the people who make it thrive. That's why we offer exceptional global healthcare, tailored to your business needs and designed to support your teams wherever they work.

With decades of experience, an extensive global network and an uncompromising commitment to quality care, we're more than just insurance; we're your partner in health, protecting your employees' wellbeing and supporting your business to grow with confidence.

Business benefits at a glance



Your business, our priority

We build our health insurance around your business needs. And with no shareholders, we can reinvest profits into clinical innovation and care for your people.



Speak to a doctor, anytime

Through [MembersWorld](#), your employees can have unlimited virtual appointments with a doctor. Anytime, anywhere, and at no additional cost. [Learn more](#)



Expert second opinions

When your people need extra reassurance, they can get a second medical opinion from international specialists for added confidence in their diagnosis and treatment.



Multilingual support

Your employees get 24/7 telephone support in multiple languages, because clear advice makes global healthcare simpler for everyone.



Mental health matters

We treat mental health as seriously as physical health. Our plans include equal in-patient annual limits for mental health support, meaning your people get rounded care.



Bupa LifeWorks

Available 24/7/365, Bupa LifeWorks is a confidential digital platform that supports your employees with a range of health and wellbeing services.

blua. Digital health by Bupa

On-demand digital tools

With MembersWorld, your employees can manage their health plan quickly and easily. They can also access Blua digital healthcare services. Expert support at the touch of a button. [Learn more](#)



Convenient claims worldwide

We settle directly with our global network of over 2.1 million healthcare providers, so your employees don't have to pay upfront and claim back.

An employee-centred approach

We understand that your people are your greatest asset, and therefore investing in their physical and mental health makes good business sense.

Our cover is designed to protect your employees wherever work takes them, supporting both mind and body to create a healthier, happier and more resilient workforce.

A range of international medical insurance tiers for workforces of three to ninety-nine employees:

Frequent travellers

Protection for employees who travel for work, with access to leading hospitals and clinics worldwide.

Expat employees

Cover for expat employees and their families based in the UAE (subject to local regulatory requirements).

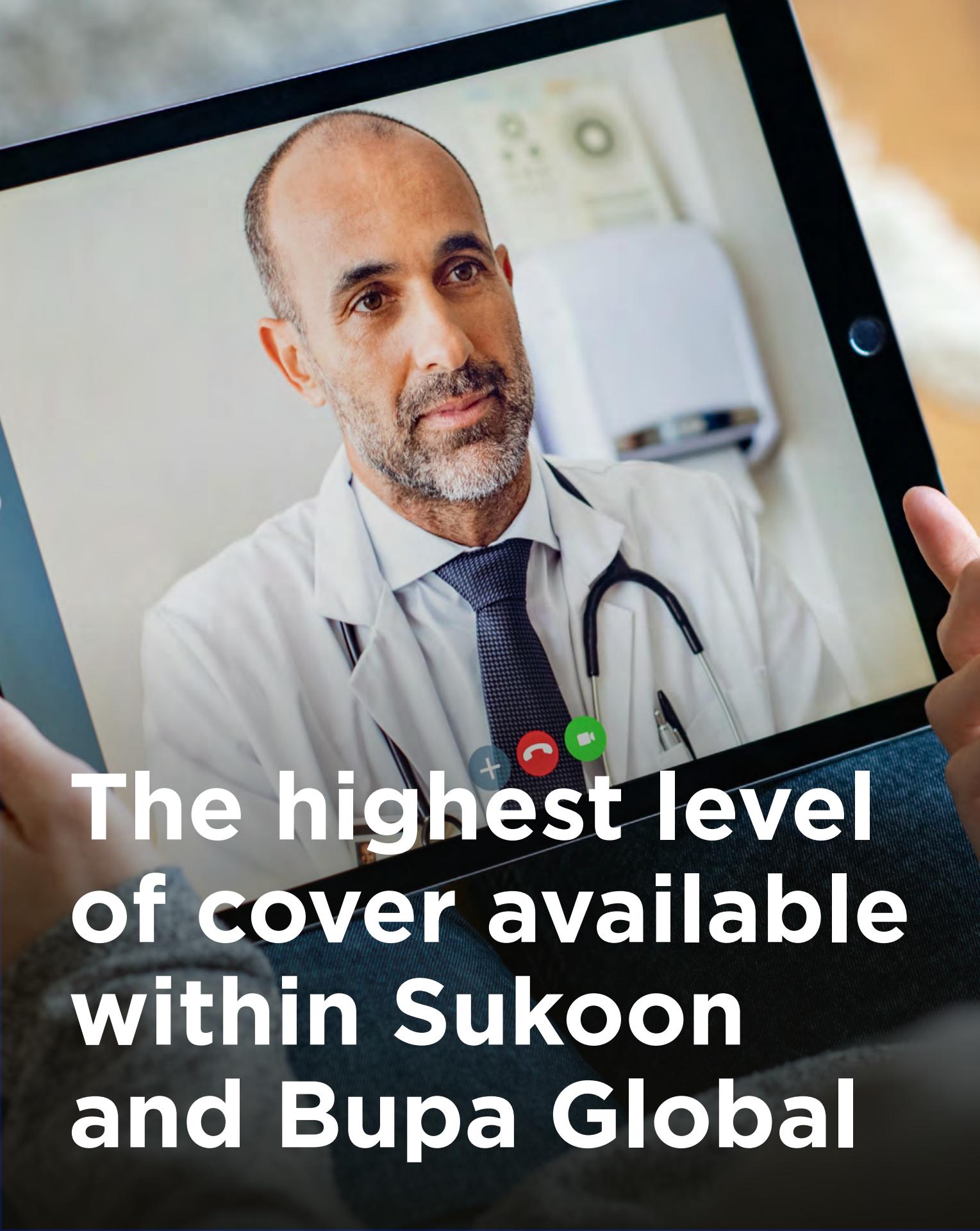
Key executives

Flexible, high-level cover for the senior people whose health and availability are critical to your business's success

Better health means better business

We believe better health benefits everyone. As a company with no shareholders, we can reinvest our profits into medical innovation, global partnerships and local communities, helping to protect your people and contributing to healthier societies for the future.





The highest level of cover available within Sukoon and Bupa Global

Our health plans are designed for organisations that want extensive cover for their people, with access to high-quality care worldwide.

Our multi-level Business Health Plans goes beyond insurance. They support your employees' overall health and wellbeing through a range of dedicated services and wellness benefits, helping you to care for your teams wherever they're based.

From preventive care and virtual consultations to second medical opinions and mental health support, you can give your employees the confidence that they're covered at every stage of their health journey.

With flexible levels of cover to suit your budget and business needs, you can choose the right protection to help attract and retain the best talent, while looking after the people who drive your business forward.

Full details of the benefits, limitations and exclusions can be found in the table of benefits.

Summary of key inclusions

Each level of our Business Health Plans provide your employees with exceptional service and the uncompromising quality of health insurance you would expect from Sukoon Insurance and Bupa Global.

Specifically, the following is included in all Business Health Plans plan tiers:

- ✓ Treatment for cancer and other serious illnesses
- ✓ Transplants and recovery care
- ✓ Congenital and hereditary conditions
- ✓ Mental health support
- ✓ Reconstructive surgery
- ✓ Evacuation and repatriation



Cancer care your employees can rely on

Our experience has taught us that dealing with cancer is not just about having access to the right healthcare; it's also about having the right support.

Whether your employees want expert advice from a leading oncologist, or a friendly voice at the end of the phone, we have people who can help.

As part of our Sukoon Insurance and Bupa Global cancer promise, if your employees are diagnosed with cancer, we'll look after them for as long as they are our member.

If an employee is diagnosed with cancer, each employee will have a specialist adviser – giving them one point of contact whenever they want to reach us.

Direct access to cancer care
We'll use national clinical guidance to advise your employees on their next steps – depending on the level of cover and condition

International cancer cover
Your employees get direct access and freedom to choose leading specialists and overseas specialists, without waiting for a referral

Specialist oncology support team
Offer your employees understanding, advice and vital support through difficult decisions

Evacuation and repatriation options
Your employees can get treatment in the nearest appropriate centre or return to their country of nationality or residence when their treatment is not available locally

Treatment across the country or from your employee's home
Your employees could receive chemotherapy from a specialist nurse in the comfort of their own home* or a network of hospitals and specialist centres

Access to proven drugs and treatment
We may cover new breakthrough cancer drugs, tests, and treatments, subject to availability and medical policy

* Subject to geographic and clinical restrictions.





Expert case management

Global expertise, local care and unwavering customer support

Our case management team in the UAE is part of Sukoon and Bupa Global's renowned clinical network, delivering personalised, end-to-end support for customers facing complex health challenges. Whether navigating a serious diagnosis, managing an international care plan or arranging critical interventions, our team of doctors, nurses and specialists are here to support your employees every step of the way.

24/7/365 global clinical network

With around 100 clinicians operating across six regional hubs, we can provide worldwide medical guidance and case oversight for your people whenever and wherever they need it.

Specialist case management for complex needs

Including cancer care, intensive care, psychiatric treatment and prolonged hospital stays, we manage serious and complex cases as a fundamental part of our service.

Our cancer pledge

Members concerned about possible cancer symptoms can contact us directly, without a referral from a doctor. We offer unlimited cover on eligible cancer treatments.

Coordinated, personalised pathways

Our integrated care pathways combine medical expertise with proactive case support to achieve the best outcomes.

Our Business Health Plans

Whether your employees are at home, abroad, or in transit—our **Global Business Health Plans** deliver dependable, healthcare coverage every day of the year

1

Start with a base plan

Select the tier of cover that suits your specific needs, circumstances and budget.

Select

Essential global cover for peace of mind—affordable, reliable, and DHA-compliant.

Premier

Protection with flexibility—regional or worldwide, plus optional U.S. cover.

Elite

High-limit global care with enhanced wellness and maternity benefits for your top talent.

Ultimate

Unlimited coverage, worldwide access, and premium perks—healthcare without boundaries.

2

Customise the plan

Choose your preferred options to stay in control of costs.

Geographical area of cover

Choose the coverage that best fits your workforce—whether it's regional protection across the Middle East, worldwide coverage excluding the U.S., or global access including the U.S.

Maternity cover

From essential coverage for routine deliveries to benefits that include prenatal, postnatal, and full maternity care, you can select the level of support that aligns with your employees' needs. This tailored approach ensures peace of mind for both employers and families during life's most important moments.

Additional benefits

From enhanced wellness programs and preventive care to physiotherapy, dental, and vision, you have the flexibility to choose the level of support your employees need. Alternative therapies are also included across all tiers, with varying benefit limits.

Choose coverage levels to suit your needs

The main 'Table of Benefits' below shows all the benefits and limits that are applicable for your treatment inside the UAE and elsewhere in the world, in accordance with your geographical coverage. The membership can only be purchased in USD, GBP and EUR but AED limits have been added in accordance with Dubai Health Authority (DHA) law. These have been pegged against USD at an exchange rate of AED 3.6725 to USD 1 and rounded up to the nearest dirham.

Please note: This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found in the Product Overview document. Please ask your sales adviser for further information.

Benefit	Select	Premier	Elite	Ultimate
Overall annual maximum All benefits in this table, even those paid in full will contribute to the overall annual policy maximum limit	USD 1,000,000 (AED 3,672,500) / GBP 750,000 / EUR 900,000 each membership year	USD 4,700,000 (AED 17,260,750) / GBP 3,500,000 / EUR 4,200,000 each membership year	USD 13,400,000 (AED 49,211,500) / GBP 10,000,000 / EUR 12,000,000 each membership year	Unlimited
Geographical cover	Regional Middle East countries ¹ or Worldwide excluding U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875) / GBP 110,000 / EUR 130,000 per person per year monetary limit on Regional Middle East plan	Regional Middle East countries ¹ or Worldwide excluding U.S. or Worldwide including U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875) / GBP 110,000 / EUR 130,000 per person per year monetary limit on Regional Middle East plan	Regional Middle East countries ¹ or Worldwide excluding U.S. or Worldwide including U.S. Emergency cover Worldwide excluding U.S. with 30 nights and annual maximum USD 150,000 (AED 550,875) / GBP 110,000 / EUR 130,000 per person per year monetary limit on Regional Middle East plan	Worldwide including U.S.
Available networks in the UAE ²	Optional: Signature Network + Medcare Group ³ or Premium network	Optional: Signature Network + Medcare Group ³ or Premium network	Optional: Signature Network + Medcare Group ³ or Premium network	Premium network only

¹Regional Middle East countries: Afghanistan, Algeria, American Samoa, Angola, Bahrain, Bangladesh, Benin, Bhutan, Botswana, Burkina Faso, Burundi, Cabo Verde, Cambodia, Cameroon, Central African Republic, Chad, China, Comoros, Democratic Republic of Congo, Republic of Congo, Cote d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Fiji, Gabon, Gambia, Ghana, Guinea, Guinea Bissau, India, Indonesia, Iraq, Jordan, Kenya, Kiribati, Republic of Korea, Kuwait, Lao PDR, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Malaysia, Maldives, Mali, Marshall Islands, Mauritania, Mauritius, Micronesia, Mongolia, Morocco, Mozambique, Myanmar, Namibia, Nepal, Niger, Nigeria, Oman, Pakistan, Palau, Papua New Guinea, Philippines, Qatar, Rwanda, Samoa, Sao Tome and Principe, Kingdom of Saudi Arabia, Senegal, Seychelles, Sierra Leone, Solomon Islands, Somalia, South Africa, Sri Lanka, Eswatini, Tanzania, Thailand, Timor-Leste, Togo, Tonga, Tunisia, Turkey, Tuvalu, Uganda, United Arab Emirates, Vanuatu, Vietnam, West Bank and Gaza, Republic of Yemen, Zambia, Zimbabwe.

²To view a summary of hospitals, visit Facilities Finder at sukoon.com/bupaglobal/facilityfinder or contact us for more information.

³Signature network + Medcare Group includes over 3,000 providers and the Premium network includes over 3,200 providers in the UAE. On Business Select, claims for treatment outside of your purchased level of Sukoon network will not be paid.

Sukoon shall not provide cover or be liable to pay any claim where this would expose Sukoon and/or Bupa Global (acting as Sukoon's international administrator) to any sanction, prohibition or restriction under United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, United Arab Emirates and/ or all other jurisdictions where Sukoon and/or Bupa Global transacts its business and/or where Sukoon is not licensed/restricted/prohibited by law to provide insurance.

Benefit	Select	Premier	Elite	Ultimate
Signature Network + Medcare Group ³	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines or Optional 80% paid (20% co-insurance up to AED 50) for out-patient consultants' fees for consultations only	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines or Optional 80% paid (20% co-insurance up to AED 50) for out-patient consultants' fees for consultations only	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines	Not covered
Premium network	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines or Optional 80% paid (20% co-insurance up to AED 50) for out-patient consultants' fees for consultations only	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines or Optional 80% paid (20% co-insurance up to AED 50) for out-patient consultants' fees for consultations only	Applicable co-insurances: In-patient - 100% paid (nil co-insurance) Out-patient - 100% paid (nil co-insurance) or Optional 80% paid (20% co-insurance up to AED 100) for out-patient consultants' fees for consultations and prescribed medicines	In-patient and out-patient - 100% paid (nil co-insurance)
Outside of your purchased level of Sukoon network	Applicable co-insurances: Signature Network + Medcare Group ³ : In-patient and out-patient - 60% paid (mandatory 40% co-insurance, no AED cap applies) Premium Network: Optional in-patient and out-patient 80% paid (mandatory 20% co-insurance, no AED cap applies) or Optional in-patient and out-patient 60% paid (mandatory 40% co-insurance, no AED cap applies)	Applicable co-insurances: Signature Network + Medcare Group ³ : In-patient and out-patient - 80% paid (mandatory 20% co-insurance, no AED cap applies) Premium Network: Optional in-patient and out-patient - 100% (nil co-insurance) or Optional in-patient and out-patient - 80% paid (mandatory 20% co-insurance, no AED cap applies)	Applicable co-insurances: Signature Network + Medcare Group ³ : In-patient and out-patient - 80% paid (mandatory 20% co-insurance)	Applicable co-insurances: In-patient and out-patient - 100% paid (nil co-insurance)
Outside the UAE	Claiming rules and co-insurance outside the UAE In-patient - 100% paid Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil co-insurance)	Claiming rules and co-insurance outside the UAE In-patient - 100% paid Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil co-insurance)	Claiming rules and co-insurance outside the UAE In-patient - 100% paid Out-patient - optional 80% paid (20% co-insurance) or 100% paid (nil co-insurance)	Claiming rules and co-insurance outside the UAE In-patient - 100% paid Out-patient - 100% paid (nil co-insurance)
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Consultants' fees for consultations	Paid in full	Paid in full	Paid in full	Paid in full
Costs for treatment by a family doctor	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, X-rays and diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	Select	Premier	Elite	Ultimate
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Paid in full up to 10 visits each membership year	Paid in full up to 20 visits each membership year	Paid in full up to 30 visits each membership year	Paid in full up to 50 visits each membership year
Homeopaths and ayurvedic physicians	We pay up to USD 680 (AED 2,500) / GBP 520 / EUR 615 each membership year	We pay up to USD 1,360 (AED 5,000) / GBP 1,040 / EUR 1,230 each membership year	We pay up to USD 2,040 (AED 7,500) / GBP 1,560 / EUR 1,845 each membership year	We pay up to USD 3,400 (AED 12,500) / GBP 2,600 / EUR 3,075 each membership year
Physiotherapy treatment services	Paid in full up to 15 visits each membership year	Paid in full up to 30 visits each membership year	Paid in full up to 50 visits each membership year	Paid in full up to 60 visits each membership year
Prescribed medicines	Option 1: We pay up to USD 20,000 (AED 73,450) / GBP 15,000 / EUR 17,800 each membership year or Option 2: We pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year or Option 3: We pay up to USD 2,000 (AED 7,345) / GBP 1,500 / EUR 1,800 each membership year	Paid in full	Paid in full	Paid in full
Durable medical equipment	Not covered	We pay up to GBP 2,950 / USD 5,000 (AED 18,300) / EUR 3,700 each membership year	We pay up to GBP 2,950 / USD 5,000 (AED 18,300) / EUR 3,700 each membership year	We pay up to GBP 2,950 / USD 5,000 (AED 18,300) / EUR 3,700 each membership year
Preventive services				
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	We pay up to USD 500 (AED 1,837) / GBP 380 / EUR 450 each membership year	We pay up to USD 1,000 (AED 3,673) / GBP 750 / EUR 900 each membership year	We pay up to USD 2,000 (AED 7,345) / GBP 1,500 / EUR 1,800 each membership year	We pay up to USD 7,800 (AED 28,646) / GBP 5,900 / EUR 7,000 each membership year
Full health screening	Not covered			
Vaccinations - from 7 years onwards	We pay up to USD 170 (AED 625) / GBP 130 / EUR 150 each membership year	We pay up to USD 300 (AED 1,102) / GBP 230 / EUR 270 each membership year	We pay up to USD 1,000 (AED 3,673) / GBP 750 / EUR 900 each membership year	Paid in full
Influenza vaccine	1 vaccine each policy year	1 vaccine each policy year	1 vaccine each policy year	1 vaccine each policy year
Diabetes screening	Paid in full	Paid in full	Paid in full	Paid in full
Young childcare - up to and including age 6 years	Paid in full	Paid in full	Paid in full	Paid in full
In-patient and day-case treatment				
Hospital accommodation	Paid in full - standard private room	Paid in full - standard private room	Paid in full - standard private room	Paid in full - standard suite
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	Select	Premier	Elite	Ultimate
Physicians' fees	Paid in full	Paid in full	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation for a person accompanying an insured child up to 18 years of age	Paid in full	Paid in full	Paid in full	Paid in full
Accommodation of an accompanying person in the same room in cases of critical conditions and at the recommendation of an attending physician	We pay up to USD 55 (AED 202) / GBP 40 / EUR 50 maximum benefit each night	We pay up to USD 55 (AED 202) / GBP 40 / EUR 50 maximum benefit each night	We pay up to USD 136 (AED 500) / GBP 100 / EUR 120 maximum benefit each night	We pay up to USD 136 (AED 500) / GBP 100 / EUR 120 maximum benefit each night
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (after two years' membership)	Paid in full	Paid in full	Paid in full	Paid in full
Further benefits				
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Bupa LifeWorks, your Global Employee Assistance Programme	Included	Included	Included	Included
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full
Chronic conditions requiring haemodialysis (kidney dialysis) or peritoneal dialysis, and related test/treatment or procedure	Paid in full	Paid in full	Paid in full	Paid in full
Congenital and hereditary conditions	We pay up to USD 84,000 (AED 308,490) / GBP 63,000 / EUR 75,000 maximum benefit for the whole of your lifetime	We pay up to USD 116,300 (AED 427,112) / GBP 87,000 / EUR 104,000 maximum benefit for the whole of your lifetime	We pay up to USD 155,000 (AED 569,238) / GBP 117,000 / EUR 139,000 maximum benefit for the whole of your lifetime	We pay up to USD 193,800 (AED 711,731) / GBP 146,000 / EUR 173,500 maximum benefit for the whole of your lifetime
Diagnostic tests and treatment services for dental and gums for emergency dental treatment only inside the UAE	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full
Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit				

Benefit	Select	Premier	Elite	Ultimate
Emergency medical services inside the UAE Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full
Genetic cancer screening	Not covered	Not covered	Not covered	Paid in full
Healthcare services for senile dementia and Alzheimer's disease	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit	Paid in full, covered as part of normal benefits i.e. same as any general condition or sickness up to benefit limit
Healthline services	Included	Included	Included	Included
Hearing aids, vision aids, and vision correction by surgeries, and laser for emergency medical conditions only inside the UAE Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full	Inside the UAE: paid in full
Hepatitis and associated complications inside the UAE Treatment taking place outside the UAE will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit	Inside the UAE: paid in full for hepatitis	Inside the UAE: paid in full for hepatitis	Inside the UAE: paid in full for hepatitis	Inside the UAE: paid in full for hepatitis
HIV / AIDS drug therapy including ART	We pay up to USD 40,850 (AED 150,000) / GBP 31,100 / EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000) / GBP 31,100 / EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000) / GBP 31,100 / EUR 36,750 per membership year	We pay up to USD 40,850 (AED 150,000) / GBP 31,100 / EUR 36,750 per membership year
Home nursing after in-patient treatment	We pay up to USD 200 (AED 735) / GBP 150 / EUR 180 per day up to a maximum of 10 days each membership year	We pay up to USD 200 (AED 735) / GBP 150 / EUR 180 per day up to a maximum of 20 days each membership year	We pay up to USD 200 (AED 735) / GBP 150 / EUR 180 per day up to a maximum of 30 days each membership year	We pay up to USD 200 (AED 735) / GBP 150 / EUR 180 per day up to a maximum of 30 days each membership year
Hospice and palliative care	We pay up to USD 41,000 (AED 150,573) / GBP 31,000 / EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573) / GBP 31,000 / EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573) / GBP 31,000 / EUR 37,000 maximum benefit for the whole of your lifetime	We pay up to USD 41,000 (AED 150,573) / GBP 31,000 / EUR 37,000 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to USD 150 (AED 551) / GBP 110 / EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551) / GBP 110 / EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551) / GBP 110 / EUR 130 per night up to 20 nights each membership year	We pay up to USD 150 (AED 551) / GBP 110 / EUR 130 per night up to 20 nights each membership year
Prosthetic devices	We pay a maximum benefit of USD 3,300 (AED 12,120) / GBP 2,500 / EUR 3,000 per membership year	We pay a maximum benefit of USD 4,700 (AED 17,261) / GBP 3,500 / EUR 4,200 per membership year	We pay a maximum benefit of USD 6,200 (AED 22,770) / GBP 4,700 / EUR 5,500 per membership year	Paid in full
Rehabilitation	We pay in full for up to 20 days of treatment (which may be in-patient treatment or day-case treatment) each membership year	We pay in full for up to 45 days of treatment (which may be in-patient treatment / day-case treatment or out-patient treatment) each membership year	We pay in full for up to 60 days of treatment (which may be in-patient treatment / day-case treatment or out-patient treatment) each membership year	We pay in full for up to 90 days of treatment (which may be in-patient treatment / day-case treatment or out-patient treatment) each membership year

Benefit	Select	Premier	Elite	Ultimate
Rehabilitation in a health resort	Not covered	Not covered	Not covered	We pay in full for up to 30 days each membership year following serious illness
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Preventative and routine dental treatment	We pay up to USD 136 (AED 500) / GBP 100 / EUR 120 each policy year	We pay up to USD 136 (AED 500) / GBP 100 / EUR 120 each policy year	We pay up to USD 136 (AED 500) / GBP 100 / EUR 120 each policy year	See dental / optical treatment section
Mental health conditions				
In-patient / day-case treatment	Paid in full	Paid in full	Paid in full	Paid in full
Out-patient treatment	We pay up to USD 8,500 / (AED 31,217) / GBP 6,400 / EUR 7,600 each membership year	We pay up to USD 8,500 / (AED 31,217) / GBP 6,400 / EUR 7,600 each membership year	Paid in full	Paid in full
Maternity and childbirth cover				
Maternity and childbirth cover	Option 1: Maternity and childbirth: we pay up to USD 2,725 (AED 10,000) / GBP 2,000 / EUR 2,400 per delivery Childbirth at home (where permitted) or birthing centre: we pay up to USD 2,725 (AED 10,000) / GBP 2,000 / EUR 2,400 per delivery Medically essential caesarean section: we pay up to USD 2,890 (AED 10,614) / GBP 2,200 / EUR 2,600 each membership year Complications of maternity and childbirth: paid in full or Option 2: Maternity and childbirth: we pay up to USD 6,000 (AED 22,040) / GBP 4,500 / EUR 5,400 per delivery Childbirth at home (where permitted) or birthing centre: we pay up to USD 2,725 (AED 10,000) / GBP 2,000 / EUR 2,400 per delivery Medically essential caesarean section: we pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year Complications of maternity and childbirth: paid in full	Option 1: Maternity and childbirth: we pay up to USD 8,500 (AED 31,217) / GBP 6,400 / EUR 7,600 per delivery Childbirth at home (where permitted) or birthing centre: paid in full Medically essential caesarean section: paid in full Complications of maternity and childbirth: paid in full	Maternity and childbirth: paid in full Childbirth at home (where permitted) or birthing centre: paid in full Medically essential caesarean section: paid in full Complications of maternity and childbirth: paid in full	Maternity and childbirth: paid in full Childbirth at home (where permitted) or birthing centre: paid in full Medically essential caesarean section: paid in full Complications of maternity and childbirth: paid in full
Out-patient ante-natal services	Paid in full	Paid in full	Paid in full	Paid in full
Neonatal / newborn cover	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth	Paid in full for up to 30 days from birth

Benefit	Select	Premier	Elite	Ultimate
Transportation / travel				
Evacuation	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered	Paid in full
Local air ambulance	We pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year	We pay up to USD 10,000 (AED 36,725) / GBP 7,500 / EUR 8,900 each membership year
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	Visit and return: we pay up to 5 trips maximum benefit for the whole of your lifetime up to USD 1,600 (AED 5,876) / GBP 1,200 / EUR 1,400 per trip Visit living allowance: we pay up to USD 160 (AED 588) / GBP 120 / EUR 140 per day for a maximum of 10 days each trip	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Paid in full
Living allowance	We pay up to USD 63 (AED 232) / GBP 47 / EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232) / GBP 47 / EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232) / GBP 47 / EUR 56 per day for up to 10 days per membership year	We pay up to USD 63 (AED 232) / GBP 47 / EUR 56 per day for up to 10 days per membership year
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full
Ground transportation services for medical emergency conditions inside the UAE by an authorised party	Paid in full	Paid in full	Paid in full	Paid in full

Optional benefits	Select	Premier	Elite	Ultimate
Dental / optical treatment ⁴				
Dental treatment	<p>Optional cover, if purchased</p> <p>We pay up to USD 840 (AED 3,085) / GBP 630 / EUR 750 maximum benefit each membership year</p>	<p>Optional cover, if purchased</p> <p>Option 1: We pay up to USD 1,000 (AED 3,675) / GBP 750 / EUR 900 maximum benefit each membership year or</p> <p>Option 2: We pay up to USD 2,000 (AED 7,343) / GBP 1,500 / EUR 1,800 maximum benefit each membership year or</p> <p>Option 3: We pay up to USD 4,100 (AED 15,058) / GBP 3,100 / EUR 3,700 maximum benefit each membership year</p>	<p>Optional cover, if purchased</p> <p>We pay up to USD 4,100 (AED 15,058) / GBP 3,100 / EUR 3,700 maximum benefit each membership year</p>	<p>Included</p> <p>We pay up to USD 7,250 (AED 26,626) / GBP 5,850 / EUR 6,950 maximum benefit each membership year</p>
Dental co-insurance	<p>100% of preventive treatment</p> <p>80% of routine treatment</p> <p>50% of major restorative</p> <p>50% of orthodontic treatment (up to the age of 19 years)</p>	<p>Option 1: 100% of all covered treatment paid to displayed limit or</p> <p>Option 2: 100% of preventive treatment 80% of routine treatment 50% of major restorative 50% of orthodontic treatment (up to the age of 19 years)</p>	<p>100% of preventive treatment</p> <p>100% of routine treatment</p> <p>50% of major restorative</p> <p>50% of orthodontic treatment (up to the age of 19 years)</p>	<p>100% of preventive treatment</p> <p>100% of routine treatment</p> <p>50% of major restorative</p> <p>50% of orthodontic treatment (up to the age of 19 years)</p>
Optical treatment	<p>Optional cover, if purchased</p> <p>We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year</p>	<p>Optional cover, if purchased</p> <p>We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year</p>	<p>Optional cover, if purchased</p> <p>We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year</p>	<p>Included</p> <p>We pay up to USD 425 (AED 1,561), GBP 320, EUR 380 maximum benefit each membership year</p>
Optical co-insurance	<p>Option 1: 75% of eligible costs</p> <p>or</p> <p>Option 2: 80% of eligible costs</p>	<p>Option 1: 75% of eligible costs or</p> <p>Option 2: 80% of eligible costs or</p> <p>Option 3: 100% of eligible costs</p>	<p>75% of eligible costs</p>	<p>75% of eligible costs</p>
Refractive eye surgery	Not covered	Not covered	Not covered	We pay for one surgery per eye for the whole of your lifetime

Optional benefits	Select	Premier	Elite	Ultimate
U.S. cover				
U.S. cover	Not covered	Optional cover, if purchased 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised	Optional cover, if purchased 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised	Included 100% of costs in network. Reasonable and customary costs out of network. Treatment must be pre-authorised

⁴On Business Select, Premier and Elite, the dental and optical benefits can only be purchased together as a single module.

This healthcare plan is an 'enhanced' plan which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No.11 of 2013)'. In addition to the benefits detailed in the 'Table of Benefits' above, the following benefits are also covered under this health plan:

- o Chronic conditions – any treatment for a disease, illness or injury which has a characteristic of chronic condition is covered. These will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit. Please refer to the description of Chronic conditions in the Glossary section of the Product Overview document.
- o Pre-existing conditions – any treatment for a pre-existing condition, related symptom, or any condition that results from or is related to a pre-existing condition is covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit subject to exclusions.
- o Injuries resulting from road traffic accidents – treatment for injuries from road traffic accidents are covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit.
- o Healthcare services for work-related illnesses and injuries – treatment for illnesses and injuries resulting from work-related activities are covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit.
- o Injuries resulting from sports activities – Injuries resulting from sports activities treatment for illnesses and injuries resulting from sports activities that are not classified as professional sports activities. Please refer to the 'professional sports activities' exclusion.
- o Temporomandibular joint (TMJ) disorders - this will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit, inside the UAE only.
- o In emergency cases as defined by DHA Guidelines, healthcare services outside the scope of health insurance are covered until stabilisation as a minimum.
- o All healthcare services for internationally and/or locally recognised epidemics.
- o Hospital-acquired infections - any infections acquired during a pre-authorised in-patient stay will be covered from your standard benefits as with any other treatment.
- o Healthcare services outside the scope of health insurance - In emergency cases as defined by DHA Guidelines, healthcare services outside the scope of health insurance are covered until stabilisation as a minimum.

Business Health plan exclusions

Full details of exclusions for each health plan can be found in the Business Health Plans Product Overview document. Please contact us for a copy.

Applies across all Business Health Plans: Administration / registration fees; Advance payments / deposits; Alternative therapies; Antenatal classes; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Gender issues; Genetic testing; Growth Hormone Therapy; Hair Loss; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Health related services which do not seek to improve or which do not result in a change in the medical condition of the patient; Healthcare services, which are not medically necessary; Infertility treatment; In-patient treatment received without pre-authorisation; Infertility treatment; Mechanical or animal donor organs; Multiple consultations with consultants inside the UAE; Natural disasters; Non-medical treatments and supplies; Obesity and weight management; Patient treatment supplies; Personal comfort and convenience items; Physical aids and devices; Professional sports activities; Reconstructive or remedial surgery; Sexual problems/gender issues; Sleep disorders; Smoking cessation programmes; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders (outside the UAE); Travel costs for treatment; Unrecognised medical practitioner, hospital or healthcare facility.

Additional exclusions for Business Elite Health Plan: Dental treatment/gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

Additional exclusions for Business Premier Health Plan: Dental treatment/gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

Additional exclusions for Business Select Health Plan: Dental treatment/gum disease (unless optional module purchased); U.S. treatment.

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