

Table of Benefits

IRENA - Cat A –

Comprehensive Network

All benefit and deductible amounts are per person, per year of cover, unless otherwise indicated.

Overall maximum plan benefit USD(\$)	\$5,445,200
Core Plan	IRENA Cat A Direct
Maximum plan benefit USD(\$)	Included within overall maximum plan benefit
Hospital accommodation	Private room
Intensive care	Full refund
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and theatre charges	Full refund
Physician and therapist fees (in-patient and day-care treatment only)	Full refund
Surgical appliances and materials	Full refund
Diagnostic tests (in-patient and day-care treatment only)	Full refund
Organ transplant	Full refund
Psychiatry and psychotherapy – acute cases (in-patient and day-care treatment only)	Full refund
Treatment for alcohol and substance abuse (in-patient and out-patient treatment)	50% refund, Up to \$ 1,000
Accommodation costs for one parent staying in hospital with an insured child under 18	\$ 82 per night
Accommodation costs for an accompanying person staying in hospital in same room in cases of critical conditions	\$ 82 per night
Emergency in-patient dental treatment	Full refund
Day-care treatment	Full refund
Kidney dialysis	Full refund
Out-patient surgery	Full refund
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$275 per day, Up to 40 days
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after medical and/or surgical treatment ceases)	Full refund
Local ambulance	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days
Medical evacuation	Full refund

<ul style="list-style-type: none"> • Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical Centre • Where ongoing treatment is required, we will cover hotel accommodation costs • Evacuation in the event of unavailability of adequately screened blood • If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs 	max. 7 days
Expenses for one person accompanying an evacuated person	Full refund
Repatriation of mortal remains	Full refund
CT scans (in-patient and out-patient treatment)	Full refund
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	Full refund
Oncology (in-patient, day-care and out-patient treatment) <ul style="list-style-type: none"> • Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	Full refund \$270 per lifetime
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	Full refund
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	Full refund
Complications of pregnancy and childbirth (100% emergency cover)	Full refund
Circumcision	Full refund
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	Full refund
Palliative care	Full refund
Long term care	\$68,100 per lifetime
Prescribed hearing aids (in case of emergency only)	Full refund
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	Full refund
Laser eye surgery (in case of emergency only)	Full refund

Additional Core Plan Benefits	
Employee Assistance Programme (provided by Morneau Shepell) offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Confidential professional counselling (in-person, phone, video, on-line chat and email) • Legal and financial support services • Critical incident support • Wellness website access 	Covered
Travel Security Services offers 24/7 access to personal security information and advice	Covered

for all your travel safety queries. This includes:

- Emergency Security Assistance Hotline
- Country intelligence and security advice
- Daily security news and travel safety alerts

Out-patient Plan	IRENA Cat A Direct
Maximum plan benefit USD(\$)	Included within overall maximum plan benefit
Out-patient Plan Deductible	\$13 per visit
Out-patient benefits	
Medical practitioner fees	Full refund
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Prescribed Tamiflu	Full refund
Prescribed Viagra or Levitra (max 6 tablets per month)	Full refund
Prescribed contraceptives and birth control treatments	Full refund
Specialist fees	Full refund
Diagnostic tests	Full refund
Vaccinations	Full refund
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, podiatry, phytotherapy and Ayurvedic treatment	\$ 1,360
Chiropractic treatment	\$ 1,000
Dietician	\$ 60 per visit, Max. 18 visits
Prescribed physiotherapy	Full refund
Annual routine health checks. Checks are limited to: <ul style="list-style-type: none"> • Physical examination • Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, electrocardiogram, blood pressure) • Neurological examination (physical examination) 	\$ 545
Cancer screening <ul style="list-style-type: none"> - Annual pap smear - Mammogram (every two years for women aged 45+, or earlier where a family history exists) - Prostate screening (yearly for men aged 50+, or earlier where a family history exists) - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) 	Full refund

Infertility treatment	\$100,000 per lifetime
Psychiatry and psychotherapy – acute cases	Full refund
Psychiatry and psychotherapy – chronic cases (including treatment related to insomnia)	\$ 1,000
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	Full refund
Prescribed glasses and contact lenses including eye examination (you also have full refund cover under your Core Plan for prescribed glasses/contact lenses including eye examination, in the event of an emergency)	\$272
Laser eye treatment (Lasik only)	\$2,723
Annual hearing test	Full refund
Prescribed speech therapy and oculomotor therapy	Full refund
Dental Plan	IRENA Cat A Dental
Maximum plan benefit USD(\$)	\$ 5,445
Dental benefits	
Dental treatment	80% refund
Dental surgery	80% refund
Periodontics	80% refund
Orthodontic treatment and dental prostheses	80% refund
Repatriation Plan	M.E.
Medical repatriation <ul style="list-style-type: none"> • Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre • Where ongoing treatment is required, we will cover hotel accommodation costs • Repatriation in the event of unavailability of adequately screened blood • If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs 	Full refund max. 7 days
Expenses for one person accompanying a repatriated person	\$ 4,250
Travel costs of insured family members in the event of a repatriation	\$ 2,800 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	\$ 2,125 per lifetime