



Select the Medical Plan
That's Right For You

 **ADNIC**
شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY
YOUR RELIABLE INSURER



Who is ADNIC?

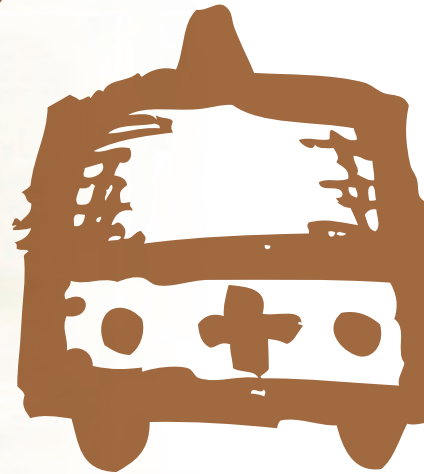
Abu Dhabi National Insurance Company (ADNIC) is one of the foremost insurance providers in the UAE. With more than 40 years of industry leading experience, we've built a reputation for delivering dynamic, innovative, and quality-driven products that ensure every one of our clients enjoys complete peace of mind in protecting everything that matters. Our award-winning portfolio spans everything from medical and life to travel and property insurance offerings to both individuals and corporations.

Beyond innovation and flexibility, we're renowned for our dedication, a quality that has earned us our famous slogan: Your Reliable Insurer. With consistently outstanding financial ratings, a highly decorated record of industry awards and more than four decades of service excellence, we stand ready to raise the bar for quality business insurance once again.

What can we do for your business?

Being 'Your Reliable Insurer', we believe in bringing you a suite of world-class medical insurance products that offer comprehensive local and international coverage, value-added services and market-leading customer service – all in an easy, straightforward tier-based selection system. Now you can focus on running your business while we focus on protecting you.



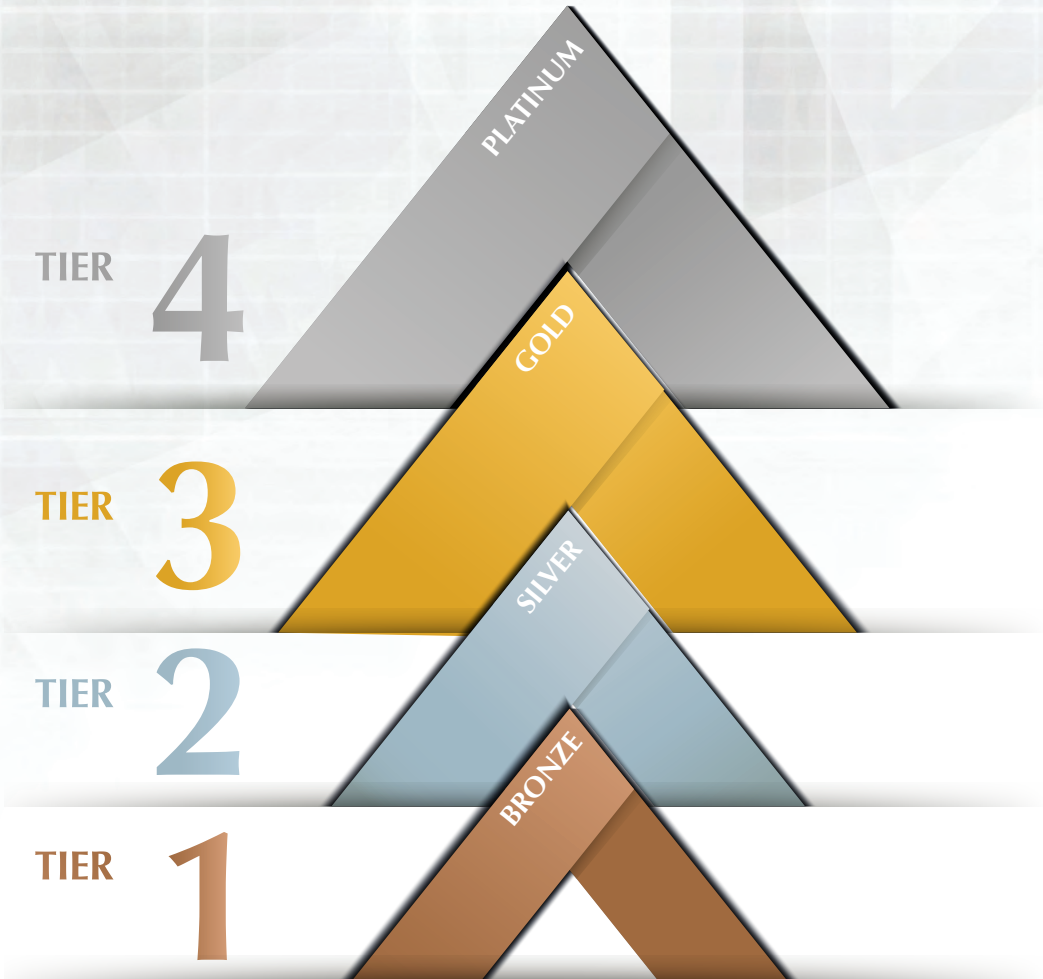


How does the tier-based system work?

We understand that your business is constantly going through changes. So, when it comes to finding the right medical insurance, you need a solution that is quick, simple, and perfectly suited to your needs.

With our color-coded 4 tier products – Platinum, Gold, Silver, and Bronze, which have a clearly defined set of benefits, you simply have to select a tier that is most suitable for your needs. You can also select your plan with the facility of upgrading your network by one tier*. It is perfect, simple, fast, and matches your personal benefit requirements.

*Network upgrade option is not available for individual policies.



TIER 4

PLATINUM

TIER 3

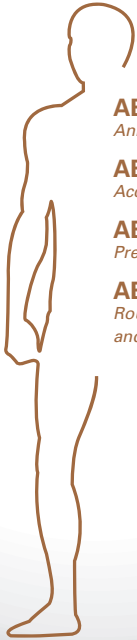
GOLD

TIER 2

SILVER

TIER 1

BRONZE



AED 250,000

Annual limit

AED 100

Accommodation: Parent or family member

AED 250,000

Pre-existing condition

AED 750

*Routine examination
and annual screening*

MOH
*vaccination
(child)*

**Option for
upgrading
the network
to Silver**

**Option for
different
Third Party
Administrators
(TPAs)**



BRONZE

The Bronze plan offers coverage across the United Arab Emirates. This is the most economical plan offering adequate medical coverage.



UAE only



SILVER

The Silver plan is a decently designed and reasonably priced plan. The coverage is available internationally for inpatient and outpatient services excluding USA, Canada, and Europe. The plan offers a range of options to select what suits you most. The plan also has the flexibility to opt for routine dental cover for groups.



Worldwide excluding USA, Canada,
and Europe



AED 1,500
Routine Dental Care
(Optional)



MOH Vaccination (Child)



AED 15,000
Kidney Dialysis

Option for different Third Party Administrators (TPAs)

Option for upgrading to Gold network

AED 100
Cash benefit (10 nights)

AED 750
Routine examination and annual screening

AED 500,000
Annual limit

AED 250
Accommodation: Parent or family member

AED 1,500
*Psychiatry treatment
Psychological counseling*

AED 5,000
Medical appliances

Global Emergency Assistance Program



AED 2,000,000
Annual limit

AED 750
Accommodation: Parent or family member

AED 10,000
*Psychiatry treatment
Psychological counseling*



AED 3,500
Diabetic consumables



AED 25,000
Medical appliances

**Option for
different
Third Party
Administrators
(TPAs)**

**Option for
upgrading to
Platinum
network**

AED 250
*Cash benefit
(15 nights)*

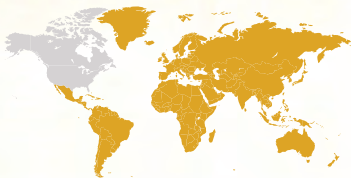
AED 1,000
*Routine health
checkup
and annual
screening*

**Global
Emergency
Assistance
Program**



GOLD

The Gold plan offers comprehensive coverage for inpatient and outpatient services worldwide, excluding USA and Canada. This plan has the largest range of options to select what suits you most. Routine dental care and major dental care can be selected by groups. Vision care is also offered as an option to be selected for groups.



Worldwide excluding USA and Canada



AED 200/120 days
Home Nursing



AED 50,000
Kidney Dialysis



AED 5,000 (each)
*Routine Dental Care
(Major)
Routine Dental Care
(Optional)*



At Actual
Vaccination (Child & Adult)



PLATINUM

The Platinum plan is an exclusive plan designed for VIPs and top executives who do not like to compromise on benefits. This plan offers worldwide coverage for inpatient and outpatient services. Routine dental care and major dental care can be selected by groups. Vision care is also offered as an option to be selected for groups.



Worldwide



AED 200/180 days
Home Nursing



AED 100,000
Kidney Dialysis



AED 7,000 (each)
Routine Dental Care (Major)
Routine Dental Care
(Optional)



At Actual
Vaccination (Child & Adult)

AED 500
Cash benefit
(15 nights)

AED 2,500
Routine health
checkup
and annual
screening

**Global
Emergency
Assistance
Program**

**Option for
different
Third Party
Administrators
(TPAs)**

AED 5,000,000
Annual limit

AED 1,000
Accommodation: Parent or family member

AED 30,000
Psychiatry treatment
Psychological counseling

AED 7,500
Diabetic consumables

AED 50,000
Medical appliances



Table of Benefits

Benefit	Bronze	Silver	Gold	Platinum
Annual limit	AED 250,000	AED 500,000	AED 2,000,000	AED 5,000,000
Geographical limit	UAE only	Worldwide excluding USA, Canada, and Europe	Worldwide excluding USA and Canada	Worldwide
Pre-existing and chronic condition	✓	✓	✓	✓
Accommodation	Semi-private	Private	Private	Standard suite
Accompanying family member	AED 100	AED 250	AED 750	AED 1,000
Ambulance	✓	✓	✓	✓
Birth defects and congenital (diseases, illnesses/disorders) within the network in the UAE	✓	✓	✓	✓
Medical expenses due to work-related injuries	✓	✓	✓	✓
Maternity inside the network	✓	✓	✓	✓

Benefit	Bronze	Silver	Gold	Platinum
Maternity outside the network and overseas	✘	AED 15,000	AED 30,000	AED 50,000
Deductible	AED 30 or AED 50	AED 30 or AED 50	AED 30 or AED 50	Nil
Pharmaceutical co-insurance	Nil or 20%	Nil or 20%	Nil or 10% or 20%	Nil
Outside the network (in and outside the UAE) co-insurance	✘	20%	20%	Nil
Medical appliances	✘	AED 5,000	AED 25,000	AED 50,000
Kidney dialysis	✘	AED 15,000	AED 50,000	AED 100,000
Repatriation	✘	At Actual	At Actual	At Actual
Vaccination (child)	Covered as per MOH schedule	Covered as per MOH schedule	At Actual	At Actual
Vaccination (adult)	✘	✘	At Actual	At Actual

Benefit	Bronze	Silver	Gold	Platinum
Organ transplant	✘	✘	✘	At Actual
Second medical opinion	✘	✓	✓	✓
Alternative medicine	✘	AED 1,500	AED 7,500	AED 15,000
Routine health checkup	AED 750	AED 750	AED 1,000	AED 2,500
Annual screening				
Medical evacuation	✘	At Actual	At Actual	At Actual
Diabetic consumables	✘	✘	AED 3,500	AED 7,500
Airfare	✘	✓	✓	✓

Benefit		Bronze	Silver	Gold	Platinum
Psychiatry treatment		✘	AED 1,500	AED 10,000	AED 30,000
Psychological counseling					
Visiting doctor		✘	✓	✓	✓
Cash benefit		✘	AED 100 (10 nights)	AED 250 (15 nights)	AED 500 (15 nights)
Home nursing		✘	✘	AED 200/120 days	AED 200/180 days
Overseas direct billing		✘	This feature will be available only under SHIFA medical product		
Dental care (optional)	Routine	Bronze: N/A Silver: AED 1,500 20% co-insurance to apply		Gold: AED 5,000 20% co-insurance to apply Platinum: AED 7,000 20% co-insurance to apply	
	Major	Bronze: N/A Silver: N/A		Gold: AED 5,000 50% co-insurance to apply Platinum: AED 7,000 20% co-insurance to apply	
Vision Care (optional)		Bronze: N/A Silver: AED 500		Gold: AED 750 Platinum: AED 1,000	

Our Value-added Benefits

Adding value to the flexibility of our tier-based system, is our range of universal benefits that comes with all our tiers. Each of these added features have been carefully selected to give businesses more control and convenience when it comes to making the most of their medical policies. Here's what you can expect with every one of ADNIC's medical insurance solutions:

- Medical history disregarded above 25 and up to 100 members
- Book rates and generate quotes up to 100 members by the distribution team with no underwriting referral
- Pre-existing and chronic medical conditions are covered up to the annual limit
- Maternity cover up to the annual limit with no waiting period for groups
- Medical expenses due to work-related injuries and illness are covered
- No minimum number of members to qualify for any product level
- Annual limit up to AED 5 million
- Dental and optical covers are optional
- Direct billing facility is available for overseas treatment except for Bronze plan
- No individual underwriting for members above 60 years or below 6 months old for groups above 25 members



Medical history
disregarded for groups
numbering between

25 &
100



What about Claims?

All your employees can benefit from world-class healthcare services with our enhanced claims process.

- Pharmacy Benefit Management includes:
 - Enhanced patient safety and clinical outcomes
 - Clinical consulting and guidance
 - Real-time submission (6 seconds)
 - Consistency in customer service levels
 - Cost containment by controlling abuse
- 24/7 set-up for medical authorization
- SMS notifications to customers on approvals
- Claims management by a medically qualified team in-house or from a selection of leading and reputable Third Party Administrators (TPAs) in the market that ADNIC has partnered with
- Claims reimbursement: Complete processing within 14 working days
- Scanned documents accepted for claims less than AED 1,000 and seamless submission process through ADNIC's mobile app
- Electronic Fund Transfer (EFT) facility for claim settlement
- Ability to access the network providers list through the mobile app or ADNIC website



Claims less than
AED 1,000

can be settled via
Electronic Fund Transfer
(EFT) within
2 days through
ADNIC's mobile app



Our Services and Coverage

Service and reliability have always been fundamentals for us at ADNIC. So whether it's our vast network of providers and partners or our friendly and dynamic customer service units, you'll find that all your needs are constantly taken care with our special medical insurance solutions:

- **Mobile app:** Submit your claims on ADNIC's mobile app anytime and anywhere
- **Our exclusive service for VIPs:** Special jet services for our VIP members
- **Medical self servicing portal:** A dedicated online assistance tool for you as an insured and/or employer
- **Our Third Party Administrating partners:** We offer a variety of the best Third Party Administrators (TPAs) available in the market
- **Multi-lingual 24/7 call center assistance** for approvals, claims status, feedback, complaints, network, and benefits
- **Flexibility** to include providers as per your requirements (subject to ADNIC guidelines)
- **Monthly updates** on provider networks
- **Comprehensive pharmacy network:** Access to all pharmacies in our network through all product tiers
- **Global Medical Emergency Services** through Assist America



Access
to our comprehensive
dental
network on most of
our product tiers

Our Network Coverage*

Emirate	Total hospitals	Total clinics/ medical centers	Dental	Pharmacy	Total
AD/AA	39	356	104	364	863
Dubai	27	319	51	313	710
Sharjah	9	130	22	124	285
Ajman	2	17	2	24	45
RAK	3	21	11	30	65
Fujairah	2	18	3	16	39
UAQ	0	4	2	6	12
Total	82	865	195	877	2019

Cumulative Hospitals & Clinics**

Emirate	Platinum	Gold	Silver	Bronze	Dental***	Pharmacy***	Total
AD/AA	338	258	220	163	95	340	773
Dubai	318	300	238	107	42	259	619
Sharjah	124	123	110	65	11	90	225
Ajman	18	18	17	10	2	20	40
RAK	26	26	23	14	7	28	61
Fujairah	18	18	17	8	1	12	31
UAQ	7	7	6	3	0	6	13
Total	849	750	631	370	158	755	1762

Note:

*Network coverage is accurate as of October 2014. ADNIC reserves the right to change the network distribution when deemed necessary.

All updates will be communicated to policyholders via the website at www.adnic.ae

**Network coverage is based on a cumulative calculation i.e. Gold is the combined provider for Gold, Silver, and Bronze network.

***Dental and pharmacy networks apply across all cardholders.



SEHA Facilities
Mubadala Healthcare Facility
Abu Dhabi Police Medical Services
ADNOC Al Ruwais

American Hospital
Mediclinic (EHL) Group
Saudi German Hospital
University Hospital of Sharjah





How quickly can I apply?

ADNIC makes applying for medical insurance fast and simple just by following these steps:

- Select a tier suitable to your needs
- Provide us with all necessary documents
- Smooth end-to-end handling is provided right from quote to policy issuance

It is simple, fast, and easy.

FAQs

Medical authorization

Q How long does an approval process take (inside network hospital)?

A Maximum of 24 hours upon receipt of complete documents.

Q How can I get a medical approval?

A The provider has to send a request of approval to ADNIC or the Third Party Administrator (TPA) (if applicable).

Q I decided to do my medical treatment with a different hospital. How does this affect ADNIC's approval process?

A An approval can be given to your selected hospital after receiving a cancellation request from the previous provider, considering both providers are within the ADNIC or Third Party Administrator (TPA) network (if applicable).

Q Can I take an approval for an outside network hospital within the UAE?

A Approval is not required; you can get treated, pay cash and submit for reimbursement as applicable in your plan for covered services.

Q Can I send the approval request on behalf of the hospital?

A No, it is the provider's responsibility.

Q How can I get an approval for an overseas medical treatment?

A If your policy has overseas coverage for any elective treatment outside the UAE, prior approval needs to be taken by sending an email to medicalclaims@adnic.ae or to your designated Third Party Administrator (TPA) (if applicable) and this will be subject to policy terms and conditions.

Q For how long is an approval valid?

A 30 days (within network and overseas).

Q Can an expired approval request be extended?

A A new prior approval has to be requested by the provider.

Overseas – Can be extended subject to intimation.

Q Can I cancel an approval request on behalf of the hospital?

A Not applicable for treatment in the UAE; however, for overseas, entitled members can cancel their request.

Medical claims

Q What is the process to reimburse a claim?

A A customer needs to send the claim form filled and signed by the treating doctor along with the original bills and receipts stamped as “paid”, and the copy of medical reports, if any.

Claims less than AED 1,000 can be submitted through ADNIC’s mobile app or Third Party Administrator (TPA) (if applicable).

Q *What is the time frame to submit the claims?*

A The customer has 120 days from the date of treatment to submit the claim.

Q *How long does ADNIC take to settle a reimbursement claim?*

A ADNIC takes 14 working days to settle claims with complete documents. Claims amounting less than AED 1,000 are settled within 7 working days. However, your claims can be settled in 2-3 working days by using our mobile app if your claims are less than AED 1,000 and claim payments can be settled via Electronic Fund Transfer (EFT).

Q *From where do we get the claim form?*

A It is available on ADNIC's website.

Q *Where should we submit the claims for reimbursement?*

A In case of group insurance plan, your claims should be submitted to the company's HR and in case of individual insurance plan, you should submit them to ADNIC or a Third Party Administrator (TPA) directly (if applicable).

Q *What is the mode of payment?*

A Approved amounts will be refunded by cheque or Electronic Fund Transfer (EFT) to the beneficiary.

Q *What is the Turn Around Time (TAT) to resubmit the claims?*

A The customer has 30 days for resubmission of requested documents from the date of intimation.

Medical policy related queries

Q How do I use my health insurance card?

A You need to present your ADNIC health insurance card along with your ID each time you visit one of our network health service providers.

Q How can I add or cancel my dependents in my medical policy?

A For group policy, your HR should send the request of addition or cancelation to ADNIC. For individual policy, you should contact ADNIC directly.

Q How can I have a copy of my medical policy?

A Your HR is responsible for providing you with the policy terms and conditions.

Q Which hospitals are included in ADNIC's network?

A ADNIC's medical network can be checked through the online directory provided on our website www.adnic.ae.

Q Can I visit a non-network provider?

A Please check if you are entitled for treatment on reimbursement basis i.e. (outside network) in your policy or by contacting ADNIC's contact centre 800 8040.

Q Can I upgrade my medical policy?

A For group medical insurance, you need to refer back to your HR. For individual insurance, upgrading is not applicable.

Q What do I do in case I lose my card? How can I get a replacement card?

A You have to ask your HR to send ADNIC a request for a replacement.

Q How do I rectify errors in the information on my health insurance card?

A You have to ask your HR to send ADNIC a request for rectification.

Q How can I register a complaint?

A You have to call our contact centre on 800 8040 or visit our branches.

Q Can I upgrade my network?

A With ADNIC, you can upgrade your network by one tier. For e.g., if you have a Bronze plan and network, you can upgrade your network to Silver.

Q Whom do I approach for Global Emergency Assistance Services?

A You may contact Assist America giving your reference number (if benefit is applicable) on:

+1-609-275-4999 (outside the USA)

+1-877-488-9857 (inside the USA)

Email: medservices@assistamerica.com

How can I get in touch?

Be it inquires, quotes or sales visits, our team is always ready to provide you with all the necessary information and assistance in obtaining an ADNIC medical insurance solution. Simply select your favorite mode of communication.

Locations

Head Office

ADNIC Building
Sheikh Khalifa Street
P.O. Box: 839 – Abu Dhabi
Tel: 02 4080100
Fax: 02 4080604
Toll Free: 800 8040
Email: adnic@adnic.ae
Website: www.adnic.ae

Regional Branch – Abu Dhabi & Western Region

Al Zubara Tower, Al Salam Street
P.O. Box: 3275 – Abu Dhabi
Tel: 02 4080400
Fax: 02 4080699

Musaffah Branch

Shops (GF-A11 & A07)
The Village Mall, Workers Village, Mussafah M24
P.O. Box: 92572 – Abu Dhabi
Tel: 02 4080696
Fax: 02 4080690

Al Ain Branch

H.E. Khalaf Bin Ahmad Al Otaibah Building, Sheikh Zayed Street
P.O. Box: 1407 – Al Ain
Tel: 03 7641834
Fax: 03 7663147

Regional Branch – Dubai & Northern Emirates

Al Muraikhi Tower, Al Maktoum Street, Deira
P.O. Box: 11236 – Dubai
Tel: 04 2222223
Fax: 04 2235672

Sheikh Zayed Road Branch

P.O. Box: 118658, Sheikh Zayed Road, Dubai
Tel: 04 5154800
Fax: 04 3306751

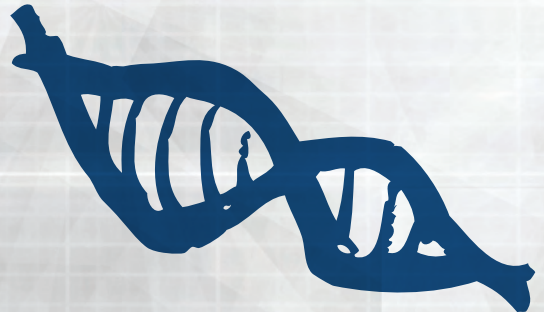
Sharjah Branch

Al Hassan Tower, Showroom No. 2, Building No. 617/A
Al Ittihad Street
P.O. Box: 3674 – Sharjah
Tel: 06 5683743
Fax: 06 5672713

Satellite Office

Khalifa City Office

C9, Ground Floor, Etihad Plaza Complex
Tel: 02 4080547/02 5568048
Fax: 02 5567697





Medical insurance



Travel insurance



Motor insurance



Boat insurance



Life insurance



Home insurance