

PRODUCT FACT SHEET

HEALTH PLUS

It's always good to have options, especially when it comes to securing you and your family's health. Under the HealthPlus umbrella of insurance policies, you will be sure to find the perfect plan that has everything that you are looking for.

Designed for people with different requirements and budgets, the HealthPlus scheme offers you six different insurance plans to select from. Whether you are looking for an insurance scheme with worldwide coverage and high limits or a local cover offering a wide range of medical benefits, you are sure to find it here.

Key Advantages

Teleconsultation anytime, anywhere

No bookings or appointments required. We have enabled online consultation for our Healthcare members, in partnership with TruDoc 24x7. This means that you can access doctors, wellness experts and pharmacies from the comfort of your homes.

Access to our wellness programme

Take charge of your health with LivFit, our comprehensive wellness programme aimed to help you accomplish your fitness goals. You can get access to personalised training sessions with our wellness coaches, participate in self-improvement workshops, track your fitness plan and do so much more.

Personal accident coverage

Get your peace of mind knowing that whatever happens we will be by your side. You will receive a compensation of AED 100,000 in the event of permanent total disability or death due to an accident.

Global and local coverage

We can get you covered, no matter where you are. Three of the six insurance plans under HealthPlus offer worldwide coverage for its members. The rest can cover your medical expenses in the UAE and other Arab countries, as well as South-East Asian countries including India.

Wide range of cover limits

Starting from AED 150,000 to AED 5,000,000, you can select the right cover limit for you, depending on your medical requirements.

Maternity and newborn covers

HealthPlus also offers coverage for pre and post-natal consultation, investigations and procedures for all its members. Newborn delivered in the UAE will be covered for 30 days under the insurance scheme of the mother.

Benefits at a glance* (All amounts in AED)

*Benefits shown in the below table are for illustrative purpose, exact extent of coverage may vary depending on implementing regulations of the respective emirate.
*Individuals holding valid visa of Dubai shall be covered as per DHA mandate.

| | Prime | Pro | Max | Home | HomeLite | Safe |
|---|-----------|-----------|---------------------|-----------|-----------|----------------|
| Indemnity Limit | 5,000,000 | 3,000,000 | 500,000 | 250,000 | 250,000 | 150,000 |
| Basic Territory for Elective and Emergency Treatment | Worldwide | Worldwide | Worldwide | UAE, Arab | UAE, Arab | UAE, Arab |
| | excluding | excluding | excluding | Countries | Countries | Countries |
| | USA and | USA and | USA and | and South | and South | and South |
| | Canada | Canada | Canada | East Asia | East Asia | East Asia |
| Extended Territory for Emergency Treatment Only | Worldwide | Worldwide | Worldwide | Worldwide | Worldwide | - |
| Network Type | Premium | Edge | Signature+ Medicare | Signature | Advance | Vital |
| Pre-existing Conditions | | | | | | |
| Within UAE (subject to exclusions) | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 |
| Outside UAE | | | | | | |
| Other Benefits | | | | | | |
| Basic Vaccination: Vaccines for children (0-6) as per MOH mandatory schedule | Covered | Covered | Covered | Covered | Covered | Covered |
| DHA minimum preventive services including Diabetes screening, Hepatitis C virus screening & treatment, Hepatitis B virus screening & treatment, Adult Pneumococcal Conjugate vaccine, Herpes Zoster vaccine (for Dubai visa holders)* | Covered | Covered | Covered | Covered | Covered | Covered |
| Air Fare for Outside UAE Treatment (limited to geographical area specified) (reimbursement) | Covered | Covered | Covered | Covered | Covered | Covered |
| Maternity | | | | | | |
| Normal Delivery | 25,000 | 20,000 | 15,000 | 10,000 | 10,000 | 7,000 / 10,000 |
| Medically-necessary C-Section | | | | | | 10,000 |

| | | | | | | |
|---|----------------------|----------------------|----------------------|------------------------|----------------------|----------------------|
| Inside UAE | | | | | | |
| Inpatient Coinsurance | - | - | - | - | - | 20% |
| Outpatient Consultation Deductible/Coinsurance | 10% | 10% | 10% | 10% | 10% | 10% |
| Optional Benefits | | | | | | |
| Organ Transplant (excluding donor's expenses) | Covered up to 25,000 | Covered up to 15,000 | Covered up to 10,000 | Covered up to 10,000 | Covered up to 10,000 | Covered up to 10,000 |
| Home Nursing following Inpatient Treatment (reimbursement) | Covered up to 15,000 | Covered up to 15,000 | Covered up to 15,000 | Covered up to 15,000 | Covered up to 15,000 | Covered up to 15,000 |
| Psychiatric Treatment other than those mandated by DOH for Abu Dhabi schemes and DHA for Dubai schemes (reimbursement) with 30% coinsurance | 15,000 | 10,000 | 7,500 | 5,000 | 5,000 | 5,000 |
| TruDoc Telehealth | Covered | Covered | Covered | Covered | Covered | Covered |
| Personal Accident Benefit - Death due to Accident (subject to terms and conditions) | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| Personal Accident Benefit - Permanent Total Disability due to Accident (subject to terms and conditions) | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| Assist America Package | | | | | | |
| Emergency Medical Evacuation | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. |
| Medical Repatriation | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. | Activatedat 120 Kms. |
| Repatriation of Mortal Remains | Activatedat 0 Kms. | Activatedat 0 Kms. | Activatedat 0 Kms. | Activatedat 0 Kms. | Activatedat 0 Kms. | Activatedat 0 Kms. |
| Second Medical Opinion | Covered | Covered | Covered | Covered | Covered | Covered |
| Wellness Benefit | | | | | | |
| Wellness Health Check-Up | 3,000 | 1,000 | 500 | - | - | - |
| Alternative Medicine (with no co-insurance) | 5,000 | 3,000 | 3,000 | - | - | - |
| Dental Benefit (with 20% co-insurance) | 4,000 | 2,000 | 1,000 | 1,000 (Routine Dental) | - | - |
| Optical Benefit (with 20% co-insurance) | 1,500 | - | - | - | - | - |

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WE OFFER A WIDE RANGE OF INSURANCE
PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



MARINE



PROPERTY



LIFE



LIABILITY



HEALTH

Sukoon Insurance Company P.S.C. ("Sukoon")
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