

Heriot Watt University

Benefits	Category A	
Regulatory	DHA	
Regulatory Approval Number	SIAIC_SME_PEAK RE_2025_012	
Annual Limit	AED200,000	
Geographical Coverage	United Arab Emirates, Extended to Indian Sub-Continent, South East Asia & Arab countries for both emergency and non-emergency treatment. All treatments are based on network	
Geographical Coverage for Life Threatening Emergency only (Applicable only while on vacation or business trip provided the maximum aggregate period of stay does not exceed 60 days during the Period of policy)	United Arab Emirates, Extended to Indian Sub-Continent, South East Asia & Arab countries for both emergency and non-emergency treatment. All treatments are based on network	
Third Party Administrator (TPA)	NAS	
Assigned Network	SUPER RESTRICTED	
Restricted to Clinics	No	
Direct Access to Specialist	Yes	
Direct Billing (subject to applicable copay/ deductible)	100% covered	
Reimbursement (Within UAE), Subject to applicable, Reasonable & Customary Charges (R & C) of Equivalent Network for Direct Billing in UAE	Elective	80% covered
	Emergency	100% actual
Reimbursement (Outside UAE) (subject to R&C)	Elective	80% covered
	Emergency	100% R & C
Pre-existing & Chronic Conditions	Waiting Period	Not Applicable
	Limit	Up to Annual Limit
	At policy inception	MAF applicable for members aged 65 & above for new members only.
	At Endorsements	MAF applicable for Newborn, late additions & for members aged 65 & above.

IN-PATIENT BENEFITS

Covered up to Annual Limit - *subject to below co-insurance

Approval Requirements, Non urgent cases (Elective) - Prior approval is Mandatory	Applicable
Emergency Medical Service - Approval required from the insurance company within 24 hours of admission to the authorized network hospital	
In-patient and Daycare Services, including Accommodation, ICU, Consultation, Surgeons and Anesthetist Fee, including services like Chemotherapy, Radiotherapy, Physiotherapy etc	100% covered
Room and Board	Private Room
Ground transportation services in the UAE provided by an authorized party for medical emergencies (Ground Ambulance Services)	Covered
The cost of accommodating a person accompanying an insured child up to the age of 18 years	Covered maximum up to 150 AED per night
The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of the insurance company providing coverage	Covered maximum up to 150 AED per night

OUT-PATIENT BENEFITS

Deductible on OP consultation (Nil for follow up visit made within seven days for the same ailment)	Deductible	20% coinsurance up to AED 100
Virtual consultation / Tele- Health Services included.	Direct SP Access	Yes
Diagnostic Procedures (X-ray, MRI, CT scan, PET, Ultrasound, Lab test etc.)		Covered with 10% co-payment
Pharmacy	Sub-Limit	Up to Annual Limit
	Copay	Covered with 10% co-payment
	Formulary/ DHA Shifa	No
Physiotherapy treatment services (Prior approval is required)	Sessions / Year	Covered
	Copay	Nil

MATERNITY BENEFITS

Maternity Treatment - In-patient Any condition that turns into an emergency, the medically necessary expenses will be covered up to annual limit and requires prior approval from the company	Sub-Limit	Maximum benefit 10,000 AED per normal delivery, medically necessary C-section, complications and for medically necessary termination (All limits include coinsurance)
	Copay	Nil co-insurance
Maternity Treatment - Out Patient Any condition that turns into an emergency, the medically necessary expenses will be covered up to annual limit 8 out patient visits within the network as specified by the table of benefits Visits to include reviews, checks and tests in accordance with DHA antenatal care protocols All care provided by obstetrician for low risk or specialist obstetrician for high risk referrals by the network provider as specified on the TOB Investigations to include: - FBC and Platelets - Blood group, Rhesus status and antibodies - VDRL - MSU & urinalysis - Rubella serology - HIV - Hep C offered to high risk patients - GTT if high risk - FBS , random s or A1c for all due to high prevalence of diabetes in UAE 3 ante-natal ultrasound scans		Covered with 10% co-insurance

New Born Cover

BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)

New born covered for 30 days from birth up to the mothers annual limit

OTHER BENEFITS

Vaccination
Essential vaccinations and inoculations for new born and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)

Covered

Diabetes Screening test (only for Dubai Visa Holders)
Preventive services as mandated by DHA periodically

Normal risk

Every 3 years from age 30

High risk

Annually from age 18

Adult Pneumococcal Conjugate Vaccine (only for Dubai Visa Holders) As per DHA Adult Pneumococcal Vaccination guidelines	Covered	
Influenza Vaccine (only for Dubai Visa Holders)	Once in a year	
Herpes Zoster (shingles) Immunocompromised patients above the age of 18 years People above 50 years of age. Dose: 2 doses, 2 to 6 months apart once per lifetime	Covered for NLSBs only	
Disease Management Programs	Covered	
Hepatitis C Virus Screening and treatment (only for Dubai Visa Holders)	To be followed as per the guidelines laid out in the Hepatitis C Support program	
Hepatitis B Virus Screening and treatment (only for Dubai Visa Holders)	To be followed as per the guidelines laid out in the Hepatitis B program	
Hearing and vision aids, and vision correction by surgeries and laser	Covered only for emergency cases, subject to 20% co-insurance	
Diagnostic and treatment services for dental and gum treatments	Covered only for emergency cases, subject to 20% co-insurance	
Cancer Treatment (Breast, Cervical and Colorectal) Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only (only for Dubai Visa Holders)	Covered as per terms, conditions and exclusions of the program defined by DHA (To high risk patients for Breast /Cervical /Colorectal Cancer)	
Organ transplantation (Coverage for Recipients only)	Sub-Limit	AED 100,000/-
	Copay per visit	20%
Dialysis	Sub-Limit	AED 60,000/-
	Copay per visit	20%
Psychiatry and Mental Health Inpatient and outpatient and emergency coverage	Sub-Limit	AED10,000
	Copay per visit	NIL
Dental Benefit Dentist consultations, X-ray, root canal treatments, teeth extractions, composite fillings, glass ionomer, amalgam, medication (e.g. anti biotics and pain killers) and gum treatment related to infection and scaling and polishing if part of the same gum treatment	Sub-Limit	AED 750/-
	Copay per visit	30%
Repatriation costs for the transport of mortal remains to the country of origin	Covered up to AED 20,000/- (Per member per year)	

ADDITIONAL BENEFITS

Optical (Covered Services with Sub Limits are as follows: > Ophthalmologist's Consultation > Single Vision Lens up to AED 400/- per pair per year > Bifocal & Trifocal Lens up to AED 400/- per pair per year > Contact Lens up to AED 400/- per pair per year *All other services, except the above mentioned, are not covered)	Sub-Limit Copay per visit	Not Covered Not Covered
Alternative Medicine (limited to Acupuncture, Chiropractic, Herbal Medicine, Homeopathy Medicine, Osteopathy, Chinese Medicine and Ayurvedic Treatment only)	Sub-Limit Copay per visit	AED 3,000/- 20%
Accidental Damage to Natural Teeth Treatment for teeth damaged in an accident provided that treatment is requested within 24 hours following the accident		Not Covered
Air fare for inpatient treatment abroad(Limited to Geographical area specified)		Covered up to maximum AED 3,000 whenever the treatment cost at home country is 60% lower than the customary rates of the same treatment inside UAE, with a minimum difference of AED 3,000
Annual Screening for Breast Cancer Applicable for females aged 35 years or above within applicable network only, includes Clinical exam, Mamogram, Pelvic Sonogram (if medically indicated) and CA 15.3(if medically indicated)		Not Covered
Annual Screening for Prostate Cancer applicable for males aged 45 years or above within applicable network only, Includes Clinical Exam, PSA, Rectal Sonogram.		Not Covered
Colorectal Cancer Screening Applicable for Males/Females aged 50 years or above within applicable Network only, includes; Clinical exam, FIT (2 years), Colonoscopy (every 10 years)		Not Covered
Second Medical Opinion		Not covered
Telemedicine (TruDoc) 24 -7 access to speak to our western trained doctors and wellness experts to assist and educate members on their medical condition.		Not covered
Deviated Nasal Septum(Covered only if medically necessary) Treatment related to a septal deformity, Continuous nasal airway obstruction resulting in nasal breathing difficulty not responding to appropriate medical therapy.		Not Covered
Acne Treatment		Not covered

Allergy and Allergen Testing and Related Consultations	Not Covered
Bone Densitometry	Not covered
Circumcision for new Muslims subject to the following: 1-The member is insured with SALAMA 2-The member declared Islam in the Emirate of Abu Dhabi in line with all the legal formalities in this aspect along with a letter from Judicial Department in the Emirate.	Not Covered
Congenital (Includes treatment for structural or functional anomalies that occur during intrauterine life and can be identified prenatally, at birth or later in life.)	Not Covered
Elective Vitamins/Supplements Prescribed by Physician	Not Covered
External Prosthetic Appliance/Prescribed Medical Aids	Not Covered
Hormonal Disturbances, Fibroids, Endometriosis, and Menstrual Cycle Disorders (medically necessary cases)	Not covered
Hormone Replacement Therapy (Excluding growth Hormone and excluding medical conditions)	Not Covered
In-Hospital Cash Benefit for Free of Cost Treatment	AED 150/- per day up to a maximum of 20 days
Infertility Treatment (reimbursement)	Not covered
Injuries related to Road Traffic Accidents	Not Covered
Durable Medical Equipment	Not covered
Nursing at Home if medically necessary : Primary care services of a registered nurse in the insured person's home immediately after, or instead of, in-patient or daycare subject to Pre Approval	Covered up to Maximum AED 15,000 per person per annum,upto a maximum of 14 days per admission or procedure
Obstructive Sleep Apnea	Not covered
Oral & Maxillofacial Surgery (Reimbursement)	Not covered
Passive War and Terrorism Risk	Not covered
Cosmetic Surgery	Not covered
Professional and Hazardous Sports Activities	Not covered

REHABILITATION (medically necessary cases) (Reimbursement) Inpatient, day-care and Outpatient treatment Covered Must commence within 14 days of discharge after the acute medical and/or surgical treatment cases	Not Covered
Sexually Transmitted Infections (STD / STI)	Not covered
Speech Therapy	Not covered
Varicose Veins, Varicocele, Hydrocele (Medically necessary treatment of Varicose Veins excluding Sclerotherapy is covered. Surgical Treatment of Varicocele & Hydrocele is covered unless it is related to Infertility)	Not covered
Warts Removal	Not covered
Wellness Benefit (Includes Blood Examination (CBC, Blood Sugar, Lipid Profile, HIV & Hepatitis B), ECG, Chest X-Ray & Urine analysis). This benefit is subject to prior approval and applicable for employees only at selected providers)	Not covered
Work Related Injury Over and above medical expenses payable under workmen's compensation policy on reimbursement basis only.	Covered