

REGULATORY UPDATE

Date: 20th December 2021
Territory: Dubai, United Arab Emirates
Subject: Enhancements to the minimum requirements in the Table of Benefits

As of 1st January 2022, the Dubai Health Authority will apply the following enhancements to the minimum requirements in the Table of Benefits:

Addition of Psychiatry & Mental Health Coverage	Inclusion of Psychiatry and Mental Health as a benefit under Inpatient, Outpatient and emergency coverage with a limit of 10,000 AED/- per year with 20% co-pay on OP by the insured per visit. No coinsurance if a follow-up visit made within seven days. Exclusion related to this has been removed.
Addition of Alternate Medicine Coverage	Inclusion of Alternative Medicines, Homeopathy and Ayurveda coverage with a limit of 2,500 AED/- per year with 20% co-pay on OP by the insured per visit. No coinsurance if a follow-up visit made within seven days.
Influenza Vaccine once a year	Inclusion of Influenza Vaccine mandatory once per annum.
Maternity Limit enhanced	Maximum benefit 10,000 AED per normal delivery (increased from AED 7k)
Change of Exclusion on Organ Transplant	Exclusion was: Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or a recipient. This exclusion also applies to follow-up treatments and complications unless if left untreated will develop into an emergency. Amended to: Health services and associated expenses for organ and tissue transplants for donor. This exclusion also applies to follow-up treatments and complications unless if left untreated will develop into an emergency.
Change of Exclusion on Hepatitis	Exclusion was: Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A and C hepatitis. Amended to: Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A, B and C hepatitis.

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