

# Business Premier Health Plan



**Business Premier with Dental | Worldwide | Premium Network | Plan Effective: Jul23**

## **Business health plan – table of benefits**

This document details the benefits available under your **health plan** and should be read in conjunction with the rest of your **membership pack**.

Oman Insurance Company P.S.C. ("Sukoon") is the insurer and local administrator in the UAE. Plans are internationally administered by Bupa Global.

## Table of Benefits

The main 'Table of Benefits' below shows all the benefits and limits that are applicable for **your treatment** inside the **UAE** and elsewhere in the world, in accordance with **your** geographical coverage. The membership can only be purchased in USD, GBP and EUR. AED limits have been pegged against USD at an exchange rate of AED 3.6725 to USD 1 and rounded up to the nearest dirham.

**You** also need to read the 'General Exclusions' section so that **you** understand the exclusions on **your health plan** which these benefits are subject to.

### Payment for treatment

Wherever **you** claim, the aim is to provide a quick and easy claims process. Claims for **treatments** received inside the **UAE** within **your** purchased **Oman Insurance Company P.S.C. ("Sukoon")** level of **network**, will be directly settled by **Sukoon** with the **benefits provider** unless otherwise stated. For claims for **treatment** received with a **benefits provider** outside of **your** purchased **Sukoon network**, **you** will need to pay for **your treatment** and submit a claim for reimbursement. For **treatment** outside the **UAE**, **direct billing** may be available at participating **benefits providers** and at the discretion of the **benefits provider** concerned.

Please note. Claims may not be paid in full where outside of **your** level of purchased **Sukoon network** - see 'Available **network** in the **UAE**' in this Table of Benefits for detail.

Benefits	Premier	Explanation of Benefits
Overall annual maximum	USD 4,700,000 (AED 17,260,750), GBP 3,500,000, EUR 4,200,000 each <b>membership year</b>	All benefits below, even those Paid in full will contribute to the overall annual policy maximum limit. The currency applicable for <b>your</b> contract is as shown on <b>your membership certificate</b>
Geographical cover	Worldwide Including U.S.  Or  Worldwide Excluding U.S.	<b>Worldwide including U.S. cover:</b> Please see the U.S. cover benefit for more information on Worldwide including U.S. cover  <b>Worldwide excluding U.S. cover:</b> Please see the 'U.S. <b>treatment</b> ' exclusion for more information on unforeseen <b>treatment</b> on Worldwide excluding U.S. cover  <b>The geographical cover applicable for <b>your</b> contract is as shown on your <b>membership certificate</b>.</b>
Available <b>network</b> in the UAE	Premium <b>Network</b>	To confirm the <b>network</b> of <b>Sukoon</b> benefits providers available to <b>you</b> , please visit Facilities Finder at <a href="http://sukoon.com/bupaglobal/facilityfinder">sukoon.com/bupaglobal/facilityfinder</a> or contact <b>us</b> for support in accessing these <b>networks</b> .
Premium <b>Network</b>	<b>In-patient</b> - 100% paid (nil <b>co-insurance</b> ) <b>Out-patient</b> - 100% paid (nil <b>Co-insurance</b> )	Please note that some benefits may have different <b>co-insurance</b> applied. This will be specified in the 'Table of Benefits'.
Outside of <b>your</b> purchased level of <b>Sukoon network</b>	<b>In-patient</b> and <b>out- patient</b> - 80% paid (mandatory 20% <b>co- insurance</b> , no AED cap applies)	
Outside the <b>UAE</b>	<b>In-patient</b> - 100% paid <b>Out-patient</b> - 100% paid (nil <b>co-insurance</b> )	

## Out-patient treatment

This is **treatment** which does not normally require a patient to occupy a **hospital** bed. The list below details the benefits payable for **out-patient treatment** only. If **you** are having **treatment** and **you** are not sure which benefit applies, please call the number on **your** insurance card or write via [sukoon.com/bupaglobal/membersworld](http://sukoon.com/bupaglobal/membersworld)

Benefits	Premier	Explanation of Benefits
Out-patient surgical operations	Paid in full	<b>We pay for out-patient surgical operations</b> when carried out by a <b>specialist</b> or a family <b>doctor</b> .
Consultants' fees for consultations	Paid in full	This normally means a meeting with a <b>consultant</b> to assess <b>your</b> condition. Such meetings may take place in the <b>specialist's</b> or <b>doctor's</b> office, by telephone or using the internet.
Costs for <b>treatment</b> by a family <b>doctor</b>	Paid in full	<b>We pay for family doctor treatment.</b> Such meetings may take place in the <b>specialist's</b> or <b>doctor's office</b> , by telephone or using the internet.
Pathology, X-rays and <b>diagnostic tests</b>	Paid in full	<b>We pay for:</b> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples for specific abnormalities,</li> <li>○ radiology, such as X-rays, and</li> <li>○ <b>diagnostic tests</b>, such as electro-cardiograms (ECGs)</li> </ul> when recommended by <b>your consultant</b> or family <b>doctor</b> to help determine or assess <b>your</b> condition.
Costs for <b>treatment</b> by <b>therapists, complementary medicine practitioners</b> and <b>qualified nurses</b>	Paid in full up to 20 visits each <b>membership year</b>	<b>We pay for nursing charges for general nursing care</b> , for example injections or wound dressings by a <b>qualified nurse</b> and consultations and <b>treatment with therapists and complementary medicine practitioners</b> (except homeopaths and ayurvedic physicians – see separate benefit for <b>treatment</b> within <b>out-patient treatment</b> ) when they are appropriately qualified and registered to practice in the country where <b>treatment</b> is received.  This includes the cost of both the consultation and <b>treatment</b> , including any complementary medicine prescribed or administered as part of <b>your treatment</b> .  Should any complementary medicines or <b>treatments</b> be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate visit.  Note: for dieticians, <b>we</b> pay the initial consultation plus two follow-up visits when needed as a result of an eligible condition.  Please note that obesity is not covered under this benefit.  For physiotherapists, there is a separate benefit for physiotherapy <b>treatment</b> within <b>out-patient treatment</b> .

Homeopaths and Ayurvedic physicians	<b>We pay up to USD 1,360 (AED 5,000), GBP 1,040, EUR 1,230 each membership year</b>	Consultations and <b>treatment</b> with homeopaths and ayurvedic physicians when the practitioners are appropriately qualified and registered to practise in the country where <b>treatment</b> is received.  <b>We only pay for the complementary medicines.</b>
Physiotherapy <b>treatment</b> services	Paid in full up to 30 visits each <b>membership year</b>	<b>We pay for the cost of both the consultation and treatment.</b>
Prescribed medicines	Paid in full	<b>We pay for the cost of medicines prescribed for you by your medical practitioner for eligible treatment.</b>  <b>Note: this benefit does not include costs for complementary medicine prescribed or administered, as these are paid under the benefit described in the costs for treatment by therapists and complementary medicine practitioners benefit</b>
Durable medical equipment	<b>We pay up to GBP 2,950 USD 5,000 (AED 18,300) or EUR 3,700 each membership year</b>	We pay for durable medical equipment that: <ul style="list-style-type: none"> <li>○ can be used more than once</li> <li>○ is not disposable</li> <li>○ is used to serve a medical purpose</li> <li>○ is not used in the absence of a disease, illness or injury and</li> <li>○ is fit for use in the home</li> </ul> <p>For example, oxygen supplies or wheelchairs.</p>
<b>Preventive services:</b>		
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	<b>We pay up to USD 1,000 (AED 3,673), GBP 750, EUR 900 each membership Year</b>	<b>We pay for these four preventive checks only.</b>
Full Health Screening		<b>This benefit will be on a reimbursement basis only in the UAE.</b>  A full health screening generally includes various routine tests performed to assess <b>your</b> state of health and could include tests such as high cholesterol, high blood pressure, diabetes, anaemia and lung function, liver and kidney function and cardiac risk assessment. In addition, <b>you</b> may also have the specific screenings as part of a full health screening. The actual tests <b>you</b> have will depend on those supplied by the <b>benefits provider</b> where <b>you</b> have <b>your</b> screening.  <b>This benefit will be on a reimbursement basis only in the UAE.</b>
Vaccinations - from 7 years onwards	<b>We pay up to USD 300 (AED 1,102), GBP 230, EUR 270 each membership Year</b>	<b>We pay for vaccinations including vaccinations to aid the prevention of cancer, such as the human papilloma virus (HPV) vaccination, as and when such vaccines have completed medical trials and are approved for use in the country or Emirate of treatment.</b>  <b>We also pay for the following for adults aged 19 years and above, either at risk of, or with high risk as covered under Adult pneumococcal vaccination</b> <ul style="list-style-type: none"> <li>○ PCV 13</li> <li>○ PPSV 23</li> </ul>

Influenza vaccine	1 vaccine each policy Year	<b>We</b> pay the cost of the influenza vaccine.
Young childcare - up to and including age 6 years	Paid in full	The cost of routine and preventive care, including check-ups and inoculations for newborns from age 31 days following birth and children up to and including age 6 years, as stipulated in the <b>Dubai Health Authority's (DHA)</b> policies and updates in the assigned facilities (currently the same as the Federal Ministry of Health (MOH)).
Diabetes Screening	Paid in full	<b>We</b> pay for one test each insurance period from the age of 18 years onwards.

## In-patient and day-case treatment

### For all in-patient and day-case treatment costs:

- it must be medically essential for **you** to occupy a **hospital** bed to receive the **treatment**
- **your treatment** must be provided, or overseen, by a **consultant**
- if the cost of **treatment** is linked to the type of room, **we** pay the cost of **treatment** at the rate which would be charged if **you** occupied a standard single room with a private bathroom
- the **hospital** where **you** have **your treatment** must be a recognised **hospital**

### Long in-patient stays: 5 nights or longer

In order for **us** to cover an **in-patient** stay lasting 5 nights or more, **you** or **your** health provider of **treatment** must send us a medical report from **your consultant** before the fifth night, confirming:

- **your** diagnosis
- **treatment** already given
- **treatment** planned
- discharge date

Benefits	Premier	Explanation of Benefits
Hospital accommodation	Paid in full – standard private room	<p><b>We</b> pay charges for <b>your hospital</b> accommodation, including all your own meals and refreshments, when:</p> <ul style="list-style-type: none"> <li>○ there is a medical need to stay in <b>hospital</b></li> <li>○ the <b>treatment</b> is given or managed by a <b>specialist</b>, and</li> <li>○ the length of <b>your</b> stay is medically appropriate</li> </ul> <p><b>We do not pay for personal items such as telephone calls, newspapers, guest meals or cosmetics.</b></p> <p><b>We pay for accommodation in a room that is no more expensive than the <b>hospital's</b> standard single room with a private bathroom.</b></p> <p><b>We</b> pay for the length of stay that is medically appropriate for the procedure that <b>you</b> are admitted for. For example, unless medically essential, <b>we</b> do not pay for day-case accommodation for <b>out-patient treatment</b>, and <b>we do not pay for in-patient accommodation for day-case treatment.</b></p> <p>Please also read convalescence and admission for general care in the 'General Exclusions' section</p>
Surgical operations, including pre- and post-operative care	Paid in full	<p><b>We</b> pay surgeons' and anaesthetists' fees for a <b>surgical operation</b>, including all pre- and post-operative care.</p> <p><b>Note: this benefit does not include follow-up consultations with <b>your consultant</b>, as these are paid under the <b>consultants'</b> fees for consultations benefit</b></p>
Nursing care, drugs and surgical dressings	Paid in full	<p><b>We</b> pay for nursing services, drugs and surgical dressings <b>you</b> need as part of <b>your treatment</b> in <b>hospital</b>.</p> <p><b>Note: <b>we</b> do not pay for nurses hired in addition to the <b>hospital's</b> own staff. In the rare case where a <b>hospital</b> does not provide nursing staff <b>we</b> will pay for the reasonable cost of hiring a <b>qualified nurse</b> for your <b>treatment</b>.</b></p>

Physicians' fees	Paid in full	<p><b>We</b> pay physicians' fees for <b>treatment</b> you receive in <b>hospital</b> if this does not include a <b>surgical operation</b>, for example if <b>you</b> are in <b>hospital</b> for <b>treatment</b> of a medical condition such as pneumonia.</p> <p>If <b>your treatment</b> includes a <b>surgical operation</b>, <b>we</b> will only pay physicians' fees if the attendance of a physician is <b>medically necessary</b>, for example, in the rare event of a heart attack following a <b>surgical operation</b>.</p>
Theatre charges	Paid in full	<b>We</b> pay for use of an operating theatre.
<b>Intensive Care</b> , intensive therapy, coronary care and high dependency unit	Paid in full	<p><b>We</b> pay for <b>intensive care</b> in an <b>intensive care</b> unit/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when:</p> <ul style="list-style-type: none"> <li>○ it is an essential part of <b>your treatment</b> and is required routinely by patients undergoing the same type of <b>treatment</b> as <b>yours</b>, or</li> <li>○ it is <b>medically necessary</b> in the event of unexpected circumstances, for example if <b>you</b> have an allergic reaction during surgery</li> </ul>
Pathology, X-rays, <b>diagnostic tests</b> and therapies	Paid in full	<p><b>We</b> pay for:</p> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples</li> <li>○ radiology (such as X-rays), and</li> <li>○ <b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> to help determine or assess <b>your</b> condition when carried out in a <b>hospital</b>.</p> <p><b>We</b> also pay for <b>treatment</b> provided by <b>therapists</b> (such as physiotherapy) and <b>complementary medicine practitioners</b> (such as acupuncturists) if it is needed as part of <b>your treatment</b> in <b>hospital</b>.</p>
Prosthetic implants and appliances	Paid in full	<p>This means an artificial body part or appliance which is designed to form a permanent part of <b>your</b> body and is surgically implanted for one or more of the following reasons:</p> <ul style="list-style-type: none"> <li>○ to replace a joint or ligament</li> <li>○ to replace one or more heart valves</li> <li>○ to replace the aorta or an arterial blood vessel</li> <li>○ to replace a sphincter muscle</li> <li>○ to replace the lens or cornea of the eye</li> <li>○ to act as a heart pacemaker</li> <li>○ to remove excess fluid from the brain</li> <li>○ to control urinary incontinence (bladder control)</li> <li>○ to reconstruct a breast following surgery for cancer when the reconstruction is carried out as part of the original <b>treatment</b> for the cancer and <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b></li> <li>○ to restore vocal function following surgery for cancer</li> </ul> <p><b>We</b> also pay for the following appliances:</p> <ul style="list-style-type: none"> <li>○ a knee brace which is an essential part of a <b>surgical operation</b> for the repair to a cruciate (knee) ligament, or</li> <li>○ a spinal support which is an essential part of a <b>surgical operation</b> to the spine</li> </ul>

Accommodation for a person accompanying an insured child up to 18 years of age	Paid in full	<p><b>We</b> pay room and board costs for the parent staying in <b>hospital</b> with their child when:</p> <ul style="list-style-type: none"> <li>○ the costs are for one parent or legal guardian only</li> <li>○ the parent or guardian is staying in the same <b>hospital</b> as the child,</li> <li>○ the child is under the age of 18 years old, and</li> <li>○ the child is receiving <b>treatment</b> that is covered</li> </ul>
Accommodation of an accompanying person in the same room in cases of critical conditions and at the recommendation of an attending physician	<p><b>We</b> pay up to USD 55 (AED 202), GBP 40, EUR 50 maximum benefit each night</p>	<p>Room and board for one accompanying person, in the same room as the patient, in cases of critical conditions and at the recommendation of an attending physician.</p> <p><b>Benefit will not be paid unless pre-authorisation has been provided.</b></p>
<b>Prophylactic surgery</b>	Paid in full	<p><b>We</b> may pay subject to our medical policy criteria, for example, a mastectomy and reconstruction when there is a significant family history and/or <b>you</b> have a positive result from genetic testing.</p> <p>Please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> for pre-authorisation before proceeding with <b>treatment</b>.</p> <p><b>Benefit will not be paid unless pre-authorisation has been provided.</b></p>
Reconstructive surgery	Paid in full	<p><b>Treatment</b> to restore <b>your</b> appearance after an illness, injury or surgery. <b>We</b> may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during <b>your</b> continuous membership.</p> <p>Please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> for pre-authorisation before proceeding with any reconstructive surgery.</p> <p><b>Benefit will not be paid unless pre-authorisation has been provided.</b></p>
Obesity surgery (after two years' membership)	Paid in full	<p>Once <b>you</b> have been covered on this <b>health plan</b> for two years, <b>we</b> may pay, subject to our medical policy criteria, for bariatric surgery, if <b>you</b>:</p> <ul style="list-style-type: none"> <li>○ have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese</li> <li>○ can provide documented evidence of other methods of weight loss which have been tried over the past two years and</li> <li>○ have been through a psychological assessment which has confirmed that it is appropriate for <b>you</b> to undergo the procedure.</li> </ul> <p>The bariatric surgery technique needs to be evaluated by <b>our</b> medical teams and is subject to our medical policy criteria.</p> <p>In some cases, <b>you</b> may qualify for weight-loss surgery if <b>your</b> BMI is between 35 and 40 and <b>you</b> have a serious weight-related health problem, such as type 2 diabetes. The decision for <b>us</b> to cover this will be entirely made by our medical teams.</p> <p>Please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> for pre-authorisation before proceeding with <b>treatment</b>.</p> <p><b>Benefit will not be paid unless pre-authorisation has been provided.</b></p>



## Further benefits

### Important

These are the additional benefits provided by **your** membership of the **health plan**. These benefits may be **in-patient**, **out-patient** or day-case. For **out-patient treatment** under 'Further benefits', **out-patient co-insurance** options may apply.

Benefits	Premier	Explanation of Benefits
Advanced imaging	Paid in full	<p><b>We</b> pay for magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography (PET) when recommended by <b>your consultant</b> or family <b>doctor</b> to help diagnose or assess <b>your</b> condition.</p> <p>In cases of non-medical <b>emergencies</b>, benefit will not be paid unless pre-authorisation has been provided.</p>
<b>Advanced therapy medicinal products (ATMPs)</b>	Paid in full, one course of <b>treatment</b> for each condition per lifetime	<p><b>We</b> pay for <b>ATMP treatment</b> if it is:</p> <ul style="list-style-type: none"> <li>○ administered by a <b>specialist</b> in the country where <b>you</b> receive it, and;</li> <li>○ approved by the licensing authority in the country where <b>you</b> receive it, for <b>your</b> condition, stage of disease and stage of <b>treatment</b> that <b>you</b> have, and;</li> <li>○ endorsed by an independent <b>specialist</b> appointed by <b>Sukoon</b> or <b>Bupa Global</b> who confirms it:               <ul style="list-style-type: none"> <li>○ as medically appropriate, based on established medical practice, or</li> <li>○ is provided under a registered and ethically approved study (in this case <b>we</b> will not apply the 'experimental or unproven <b>treatment</b>' exclusion).</li> </ul> </li> </ul> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>.</p>
Cancer <b>treatment</b>	Paid in full	<p>Once cancer is diagnosed, <b>we</b> pay fees that are related specifically to planning and carrying out <b>treatment</b> for cancer. This includes tests, scans, consultations and drugs (such as cytotoxic drugs or chemotherapy).</p> <p>If <b>your treatment</b> involves <b>advanced therapy medicinal products (ATMP)</b>, this will be paid from the <b>ATMP</b> benefit.</p>
<b>Chronic conditions</b> requiring haemodialysis (kidney dialysis) or peritoneal dialysis, and related test/ <b>treatment</b> or procedure	Paid in full	<p>Benefit will not be paid unless pre-authorisation has been provided.</p>
Congenital and hereditary conditions	<p><b>We</b> pay up to USD 116,300 (AED 427,112), GBP 87,000, EUR 104,000 maximum benefit for the whole of <b>your</b> lifetime</p>	<p><b>We</b> pay for <b>treatment</b> of congenital and hereditary conditions:</p> <ul style="list-style-type: none"> <li>○ by congenital conditions we mean any abnormalities, deformities, diseases, illnesses or injuries present at birth</li> <li>○ by hereditary conditions we mean any abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family</li> </ul> <p>If <b>you</b> are unsure whether <b>your</b> condition may be classed as congenital or hereditary, please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> for further information.</p> <p>The amount shown here is the total amount <b>we</b> shall pay for these expenses during the whole of <b>your</b> lifetime, whether <b>your</b> membership is continuous or not.</p> <p>This benefit is on a reimbursement basis only in the <b>UAE</b>.</p> <p>In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum.</p>

<p><b>Diagnostic tests</b> and <b>treatment</b> services for dental and gums for <b>emergency dental treatment</b> only inside the <b>UAE</b></p>	<p>Inside the <b>UAE</b>: Paid in full</p>	<p><b>This is for emergency dental treatment that you need from a dental practitioner.</b></p> <p><b>Emergency dental treatment</b> means the <b>treatment</b> of any <b>sound natural tooth</b> due to dental trauma usually caused by an accident or injury.</p> <p>This cover will only apply if the <b>dental practitioner</b> confirms that the teeth treated were <b>sound natural teeth</b>, which were damaged as the result of a dental trauma usually caused by an accident or injury. <b>This cover does not apply for the repair or provision of dental implants, crowns or dentures.</b></p> <p><b>Note. No co-insurance</b> applies for this benefit for <b>treatment</b> both inside or outside <b>your purchased Sukoon network.</b></p> <p><b>Treatment</b> taking place outside the <b>UAE</b> will be covered as part of normal benefits i.e., same as any general condition or sickness, up to the benefit limit</p>
<p><b>Emergency</b> medical services inside the <b>UAE</b></p>	<p>Inside the <b>UAE</b>: Paid in full</p>	<p><b>When you need the treatment as a result of an emergency medical condition.</b></p> <p><b>Note. No co-insurance</b> applies for this benefit for <b>treatment</b> both inside or outside <b>your purchased Sukoon network.</b></p> <p><b>Treatment</b> taking place outside the <b>UAE</b> will be covered as part of normal benefits i.e., same as any general condition or sickness, up to the benefit limit</p>
<p>Bupa LifeWorks, <b>your</b> Global Employee Assistance Programme</p>	<p>Included</p>	<p><b>We</b> pay in full for up to 5 counselling sessions, per issue, each <b>membership year</b>. No limit applies to the number of issues per year.</p> <p>Bupa LifeWorks, <b>your</b> global Employee Assistance Programme, provides 24/7 confidential support from a <b>specialist</b>, plus a wealth of expert tips and toolkits to support <b>your</b> wellbeing, at work and at home. Note: The overall annual maximum benefit limit does not apply.</p> <p><b>Important: Support and advice provided through this service does not confirm that any related treatment or additional support which may be discussed would be covered under your Health Plan. For full details of how this service works and how to contact LifeWorks, please see the Bupa LifeWorks section in your membership pack.</b></p>
<p>Healthcare services for senile dementia and Alzheimer's disease</p>	<p>Paid in full, covered as part of normal benefits i.e., same as any general condition or sickness up to benefit limit</p>	<p>Any <b>treatments</b> and associated expenses for the <b>treatment</b> of senile dementia and Alzheimer's disease, once diagnosed. For example, this may include:</p> <ul style="list-style-type: none"> <li>○ consultations</li> <li>○ medication</li> </ul>

Healthline services	Included	<p>This is a telephone advice line which offers help 24 hours a day, 365 days a year. Please call +44 (0) 1273 333 911 at any time when <b>you</b> need to.</p> <p>The following are some of the services that may be offered by telephone:</p> <ul style="list-style-type: none"> <li>○ general medical information from a health professional</li> <li>○ medical referrals to a physician or <b>hospital</b></li> <li>○ medical service referral (i.e., locating a physician) and assistance arranging appointments</li> <li>○ inoculation and visa requirements information</li> <li>○ <b>emergency</b> message transmission</li> <li>○ interpreter and embassy referral</li> </ul> <p><b>Note: treatment</b> arranged through this service may not be covered under <b>your health plan</b>. Please check <b>your</b> cover before proceeding.</p>
Hearing aids, vision aids, and vision correction by surgeries, and laser for <b>emergency</b> medical conditions only inside the <b>UAE</b>	Inside the <b>UAE</b> : Paid in full	<p>This is <b>treatment</b> or aids which <b>you</b> need as a result of an <b>emergency</b> medical condition inside the <b>UAE</b>.</p> <p>Example: <b>Emergency treatment</b> required as a result of a detached retina.</p> <p><b>Note. No co-insurance</b> applies for this benefit for <b>treatment</b> both inside or outside your purchased <b>Sukoon network</b>.</p> <p><b>Treatment</b> taking place outside the <b>UAE</b> will be covered as part of normal benefits i.e., same as any general condition or sickness, up to the benefit limit</p>
Hepatitis and associated complications inside the <b>UAE</b>	Inside the <b>UAE</b> : Paid in full for Hepatitis	<p><b>We pay</b> for any healthcare services, investigations and <b>treatments</b> related to all types of Hepatitis and associated complications inside the <b>UAE</b> only</p> <p><b>Treatment</b> for any healthcare services, investigations and <b>treatments</b> related to all types of Hepatitis and associated complications taking place outside the <b>UAE</b> will be paid in full, covered as part of normal benefits i.e., same as any general condition or sickness, up to the benefit limit</p>
HIV / AIDS drug therapy including ART	<b>We pay</b> up to USD 40,850 (AED 150,000), GBP 31,100, EUR 36,750 per <b>membership year</b>	<b>We pay</b> for HIV / AIDS drug therapy.
Home nursing after <b>in-patient treatment</b>	<b>We pay</b> up to USD 200 (AED 735), GBP 150, EUR 180 per day up to a maximum of 20 days each <b>membership year</b>	<p>Following <b>treatment</b> in <b>hospital</b> which is covered under this <b>health plan</b>, when it:</p> <ul style="list-style-type: none"> <li>○ is prescribed by your <b>specialist</b></li> <li>○ starts immediately after <b>you</b> leave <b>hospital</b></li> <li>○ reduces the length of <b>your</b> stay in <b>hospital</b></li> <li>○ is provided by a <b>qualified nurse</b> in <b>your</b> home and</li> <li>○ is needed to provide medical care, not personal assistance</li> </ul> <p><b>This benefit is on a reimbursement basis only in the UAE.</b></p>

Hospice and palliative care	<p><b>We</b> pay up to USD 41,000 (AED 150,573), GBP 31,000, EUR 37,000 maximum benefit for the whole of <b>your</b> lifetime</p>	<p>Hospice and palliative care services if <b>you</b> have received a terminal diagnosis and can no longer have <b>treatment</b> which will lead to <b>your</b> recovery:</p> <ul style="list-style-type: none"> <li>○ <b>hospital</b> or hospice accommodation</li> <li>○ nursing care</li> <li>○ prescribed medicines</li> <li>○ physical, psychological, social and spiritual care</li> </ul> <p>The amount shown here is the total amount <b>we</b> shall pay for these expenses during the whole of <b>your</b> lifetime membership, whether continuous or not.</p> <p>This benefit is on a reimbursement basis only in the <b>UAE</b>.</p>
In-patient cash benefit	<p><b>We</b> pay up to USD 150 (AED 551), GBP 110, EUR 130 per night up to 20 nights each <b>membership year</b></p>	<p>This benefit is paid instead of any other benefit for each night <b>you</b> receive eligible <b>in-patient treatment</b> without charge.</p> <p>To claim this benefit, please ask the <b>hospital</b> to sign and stamp <b>your</b> claim form. Then send the completed form with a covering letter stating that <b>you</b> were treated with no charge. Please note that <b>you</b> need to ensure that the medical section of <b>your</b> claim form is completed by <b>your consultant</b>.</p> <p>This benefit is on a reimbursement basis only in the <b>UAE</b>.</p>
Prosthetic devices	<p><b>We</b> pay a maximum benefit of USD 4,700 (AED 17,261), GBP 3,500, EUR 4,200 per <b>membership year</b></p>	<p>The initial prosthetic device needed as part of <b>your treatment</b> is covered. This means an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of <b>your</b> surgical procedure. Replacement prosthetic devices for adults are not covered.</p> <p>The initial device and up to two replacements per device for children under the age of 16 years are covered.</p>
Rehabilitation	<p><b>We</b> pay in full for up to 45 days of <b>treatment</b> (which may be <b>in-patient treatment, day-case treatment</b> or <b>out-patient treatment</b>) each <b>membership year</b></p>	<p><b>We</b> pay for <b>rehabilitation</b>, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. <b>We do not pay for room and board for rehabilitation when the treatment being given is solely physiotherapy.</b></p> <p><b>We</b> pay for <b>rehabilitation</b>, only when <b>you</b> have received pre-authorization before the <b>treatment</b> starts, for up to 30 days' <b>treatment</b> in each insurance period. For <b>in-patient treatment</b> one day is each overnight stay and for <b>day-case treatment</b> and <b>out-patient treatment</b>, one day is counted as any day on which <b>you</b> have one or more appointments for <b>rehabilitation treatment</b>.</p> <p><b>We</b> only pay for <b>rehabilitation</b> where it:</p> <ul style="list-style-type: none"> <li>○ starts within 6 weeks of <b>in-patient treatment</b> which is covered by <b>your health plan</b> (such as trauma or stroke), and</li> <li>○ arises as a result of the condition which required the <b>in-patient treatment</b> or is needed as a result of such <b>treatment</b> given for that condition.</li> </ul> <p>Note: In order to give pre-authorization, full clinical details must be received from <b>your consultant</b>; including <b>your</b> diagnosis, <b>treatment</b> given and planned, and the proposed discharge date if <b>you</b> receive <b>rehabilitation</b> on an <b>in-patient</b> basis</p>

Transplant services	Paid in full	<p><b>We</b> pay for transplant services that <b>you</b> need as a result of an eligible condition. <b>We</b> pay medical expenses if <b>you</b> need to receive a cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung, or heart/lung transplant. <b>We</b> also pay for bone marrow transplants (either using <b>your</b> own bone marrow or that of a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy. <b>We</b> also cover any condition for the recipient that if left untreated will develop into an <b>emergency</b>.</p> <p><b>We</b> do not pay for costs associated with the donor or the donor organ, except if a condition if left untreated will develop into an <b>emergency</b> Please see donor organs in the 'General Exclusions' section.</p> <p>Any drugs prescribed for use as an <b>out-patient</b>, including anti-rejection drugs are paid from <b>your</b> prescribed drugs and dressings benefit.</p>
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## Mental health conditions

Benefits	Premier	Explanation of Benefits
In-patient / day-case treatment	Paid in full	<p><b>Consultants'</b> fees, <b>psychologists'</b> and <b>psychotherapists</b> fees for <b>mental health conditions</b> are included.</p>
Out-patient treatment	<p><b>We</b> pay up to USD 8,500, (AED 31,217), GBP 6,400, EUR 7,600 each <b>membership year</b></p>	<p>These benefits include covering <b>treatment</b> for, but not limited to:</p> <ul style="list-style-type: none"> <li>◦ Stress</li> <li>◦ Depression</li> <li>◦ Anxiety</li> <li>◦ Self-inflicted injuries</li> <li>◦ Eating disorders</li> </ul> <p>In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum.</p>

## Maternity and childbirth cover

Benefits	Premier	Explanation of Benefits
Maternity and childbirth cover	<p>Maternity and childbirth: Paid in full</p> <p>Childbirth at home or <b>birthing centre</b>: <b>We</b> pay up to USD 2,725 (AED 10,000), GBP 2,000 EUR 2,400 per delivery</p> <p>Medically essential Caesarean section: Paid in full</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p><b>Benefit will not be paid unless pre-authorisation has been provided.</b></p> <p><b>Maternity and childbirth cover</b></p> <p>These benefits include for example:</p> <ul style="list-style-type: none"> <li>○ ante-natal care such as ultrasound scans</li> <li>○ <b>hospital</b> charges, obstetricians' and midwives' fees for pregnancy and childbirth</li> <li>○ post-natal care required by the mother immediately following normal childbirth, such as stitches</li> <li>○ obstetricians' and midwives' fees for delivering <b>your</b> baby</li> </ul> <p><b>Treatment</b> for</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatidiform mole)</li> <li>○ foetus growing outside the womb (ectopic pregnancy)</li> </ul> <p>are not covered from this benefit but may be covered by <b>your</b> other benefits, such as your <b>in-patient</b>, day case or <b>out-patient treatment</b> benefits.</p> <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by <b>your</b> other benefits, as above.)</p> <p><b>Childbirth at home (where permitted) or birthing centre</b></p> <p>This benefit includes obstetricians' and midwives' fees for delivering <b>your</b> baby at home (where legally permitted) or a <b>birthing centre</b>.</p> <p><b>This benefit is on a reimbursement basis only in the UAE.</b></p> <p><b>Medically Essential Caesarean Section</b></p> <p>This benefit includes <b>hospitals</b>, obstetricians and other medical fees for the cost of the delivery of <b>your</b> baby by Caesarean section when medically essential for example, non-progression during labour leading to <b>emergency</b> Caesarean section (e.g., dystocia, foetal distress, haemorrhage).</p> <p>Where any condition develops which becomes <b>life threatening</b> to either the mother, newborn or the foetus, the <b>medically necessary</b> costs will be covered up to the annual limit.</p> <p><b>Note: if it cannot be determined that <b>your</b> Caesarean section was medically essential, it will be paid from <b>your</b> maternity and childbirth benefit limit.</b></p> <p><b>Complications of maternity and childbirth</b></p> <p><b>Treatment</b> which is <b>medically necessary</b> as a direct result of pregnancy and childbirth complications.</p> <p>Complications means <b>treatment</b> which is <b>medically necessary</b> as a result of any condition that develops which becomes <b>life threatening</b> to either the mother or the newborn.</p> <p>Please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> for pre-authorisation where possible. If <b>you</b> require an <b>emergency</b> admission as a direct result of pregnancy and childbirth complications, please call the number on <b>your</b> insurance card or write via <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a> within 48 hours of <b>your</b> admission.</p> <p><b>Please see maternity and childbirth, and surrogate parenting in the 'General Exclusions' section.</b></p>

<p><b>Out-patient</b> ante-natal services</p>	<p>Paid in full</p>	<p><b>We</b> pay for <b>out-patient</b> examination, <b>diagnostic tests</b> and <b>out-patient treatment</b> services for pregnancy, including consultation fees by general practitioners, a family <b>doctor</b> and/or <b>consultants</b>.</p> <p>Pregnancy benefits and services include for example:</p> <ul style="list-style-type: none"> <li>○ Ante-natal care such as ultrasound scans, including a minimum of 3 ultrasound scans</li> <li>○ <b>Hospital</b> charges, obstetricians' and midwives' fees for pregnancy</li> </ul> <p><b>Note. No out-patient co-insurance applies for this benefit for treatment inside your purchased Sukoon network.</b></p>
<p>Neonatal / Newborn cover</p>	<p>Paid in full for up to 30 days from birth</p>	<p>This benefit is paid instead of any other benefit for all <b>treatment</b> required by a newborn child.</p> <p><b>We</b> pay for any routine / non-routine care for <b>your</b> baby for up to and including 30 days following birth. This includes routine vaccinations, screening tests for congenital illness, for example BCG, Hepatitis B and other neonatal screening tests.</p> <p>A newborn child is covered for 30 days from their date of birth on their mother's policy. For a claim to be paid the invoice must state the mother's name, policy number and child's date of birth. If the newborn child is enrolled on their own policy, before 30 days from their date of birth, their <b>treatment</b> costs will be taken from their 'Neonatal / Newborn cover' benefit. <b>Children older than 30 days must be enrolled as a new dependant on the policy and the 'Neonatal / Newborn cover' benefit' will no longer be used.</b></p> <p><b>Where full U.S. cover has not been purchased prior to the mother falling pregnant, newborn care/treatment will not be covered by the 28 day emergency U.S. cover or other, unless the baby is prematurely born in unforeseen circumstances.</b></p> <p><b>For adding your newborn please also see the 'Want to add more people to your health plan?' section.</b></p>

## Transportation / Travel

When the **treatment you** need is not available locally, the evacuation and repatriation options cover **you** for reasonable transport costs to the nearest appropriate place of **treatment**. Repatriation gives **you** the option of returning to **your specified country of nationality** or **your specified country of residence** when the **treatment** is not available locally.

For all medical transfers, either evacuation or repatriation:

- **you** must contact us for pre-authorization before **you** travel
- the **treatment** must be recommended by **your specialist** or **doctor**
- the **treatment** is not available locally
- the **treatment** must be covered under **your health plan**
- **we** must agree the arrangements with **you**, and
- benefit is applicable for **hospital treatment**, either overnight or as a day-patient

Evacuation may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.

**We** will only pay if all arrangements are agreed and approved in advance. Should **you** arrange transportation covered under the **health plan yourself you** shall only be compensated for **your** expenses to the equivalent cost if **Sukoon** inside the **UAE** or the international claims management company outside the **UAE** had arranged **your** transportation.

### Note:

- **Sukoon** or **Bupa Global** do not pay for extra nights in **hospital** when **you** are no longer receiving **active treatment** which requires **you** to be hospitalised, for example when **you** are awaiting **your** return flight.
- A transfer will not be approved which in reasonable opinion is considered inappropriate, based on established clinical and medical practice, and a review of **your** case will be conducted, when it is reasonable to do so. Evacuation or repatriation will not be authorised if it is against the advice of the internal medical team.
- Evacuation or repatriation will not be arranged in cases where the local situation, including geography, makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. Such intervention depends upon and is subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. Interventions may depend on the attainment of necessary authorisations issued by the various authorities concerned, which may be outside of the reasonable control or influence of **Sukoon, Bupa Global** or **our service partners**.
- **Sukoon** or **Bupa Global** cannot be held liable for any delays or restrictions in connection with the transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or by the pilot or any other condition beyond **our** control.
- **Sukoon** or **Bupa Global** are not the provider of the transportation and other services set out in the transportation/travel section, but will arrange those services on **your** behalf. In some countries **service partners** may be used to arrange these services locally, but **you** will always be supported.

Benefits	Premier	Explanation of Benefits
Evacuation	Paid in full	<p>Transport costs for an evacuation:</p> <ul style="list-style-type: none"> <li>○ to the nearest when the required <b>treatment</b> is not available locally (this could be to another part of the country that <b>you</b> are in or to another country), and</li> <li>○ for the return journey to the place <b>you</b> were transferred from</li> </ul> <p><b>when this is pre-authorized.</b> Please see the 'Pre-authorization' section for more details.</p> <p>The costs <b>we</b> pay for the return journey will be either:</p> <ul style="list-style-type: none"> <li>○ the reasonable cost of the return journey by land or sea, or</li> <li>○ the cost of an economy class air ticket</li> </ul> <p>whichever is the lesser amount.</p> <p><b>We</b> do not pay any other costs related to the evacuation such as travel costs or hotel accommodation. In some cases, it may be more appropriate for <b>you</b> to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, <b>we</b> will pay for taxi fares.</p>



Repatriation	Paid in full	<p>Transport costs for a repatriation:</p> <ul style="list-style-type: none"> <li>○ to <b>your specified country of nationality</b> as given on <b>your</b> application form, or <b>your specified country of residence</b>, when the required <b>treatment</b> is not available locally, and</li> <li>○ the return journey to the place <b>you</b> were transferred from</li> </ul> <p><b>when this is pre-authorised.</b> Please see the 'Pre-authorisation' section for more details.</p> <p>The costs <b>we</b> pay for the return journey will be either:</p> <ul style="list-style-type: none"> <li>○ the reasonable cost of the return journey by land or sea, or</li> <li>○ the cost of an economy class air ticket</li> </ul> <p>whichever is the lesser amount.</p> <p><b>We do not pay any other costs related to the repatriation such as travel costs or hotel accommodation.</b></p> <p>In some cases, it may be more appropriate for <b>you</b> to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, <b>we</b> will pay for taxi fares.</p> <p><b>In some cases you may request a repatriation when seeking authorisation, but this may not be medically appropriate. In these cases, you will first be evacuated to the nearest appropriate place where treatment is available. Once you have been stabilised, you may then be repatriated to your specified country of nationality or your specified country of residence.</b></p>
Local air ambulance	<p><b>We</b> pay up to          USD 10,000          (AED 36,725),          GBP 7,500,          EUR 8,900          each <b>membership year</b></p>	<p><b>We</b> pay for <b>medically necessary</b> travel for <b>you</b> to be transported by local air ambulance such as a helicopter, when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b>, either:</p> <ul style="list-style-type: none"> <li>○ from the location of an accident to <b>hospital</b>, or</li> <li>○ for a transfer from one <b>hospital</b> to another</li> </ul> <p>when it is appropriate for this method of transfer to be used to transport <b>you</b> over short journeys of up to 100 miles/160 kilometres. A local air ambulance may not always be available in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone.</p> <p>This benefit does not include mountain rescue.</p> <p><b>Note: you would be covered under the evacuation benefit if the treatment you need is not available locally.</b></p>
Local road ambulance	Paid in full	<p><b>We</b> pay for a local road ambulance</p> <ul style="list-style-type: none"> <li>○ from the location of an accident to a <b>hospital</b></li> <li>○ for a transfer from one <b>hospital</b> to another, or</li> <li>○ from <b>your</b> home to the <b>hospital</b></li> </ul> <p>when a local road ambulance is</p> <ul style="list-style-type: none"> <li>○ <b>medically necessary</b>, and</li> <li>○ related to <b>treatment</b> that is covered that <b>you</b> need to receive in <b>hospital</b></li> </ul>

Travel cost for an accompanying person	Paid in full	<p>Reasonable travel costs for a close relative (spouse/partner, parent/guardian, child, brother or sister) to accompany <b>you</b> if there is a reasonable need for <b>you</b> to be accompanied. 'Reasonable need' means that <b>you</b> need someone to accompany <b>you</b> for one of the following reasons:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> need assistance to board or disembark from transport</li> <li>○ <b>you</b> need to be transferred over a long distance (over at least 1000 miles or 1600 KM)</li> <li>○ there is no medical escort</li> <li>○ in the case of <b>serious acute illness</b></li> </ul> <p>The accompanying person may travel in a different class from <b>you</b>, depending on medical requirements.</p> <p>Reasonable travel costs for the return journey to the place <b>you</b> were transferred from when:</p> <ul style="list-style-type: none"> <li>○ this is pre-authorized, and</li> <li>○ the return journey is within 14 days of the end of the <b>treatment</b></li> </ul> <p>The costs <b>we</b> pay for the return journey will be either:</p> <ul style="list-style-type: none"> <li>○ the reasonable cost of the return journey by land or sea, or</li> <li>○ the cost of an economy air ticket whichever is the lesser amount</li> </ul> <p><b>We do not pay for someone to travel with <b>you</b> when the evacuation is for <b>you</b> to receive <b>out-patient treatment</b> such as advanced imaging or cancer <b>treatment</b> such as radiotherapy or chemotherapy.</b></p>
Travel cost for the transfer of children	Paid in full	<p>Reasonable travel costs for children to be transferred with <b>you</b> in the event of an evacuation or repatriation, provided they are under the age of 18 when:</p> <ul style="list-style-type: none"> <li>○ it is <b>medically necessary</b> for <b>you</b> as their parent or guardian to be evacuated or repatriated</li> <li>○ <b>your</b> spouse, partner, or other joint guardian is accompanying <b>you</b>, and</li> <li>○ they would otherwise be left without a parent or guardian</li> </ul>
Living allowance	<b>We</b> pay up to USD 63 (AED 232), GBP 47, EUR 56 per day for up to 10 days per <b>membership year</b>	<p>Costs towards living expenses for a relative (spouse/partner, parent/guardian, child, brother or sister) who is authorised to travel with you:</p> <ul style="list-style-type: none"> <li>○ following an evacuation, and</li> <li>○ for up to 10 days, or <b>your</b> date of discharge whichever is the earlier, whilst away from their usual <b>specified country of residence</b></li> </ul> <p><b>We do not pay for someone to travel with you when evacuation is for <b>out-patient treatment</b> only such as advanced imaging or cancer <b>treatment</b> such as radiotherapy or chemotherapy.</b></p>
Repatriation of mortal remains	Paid in full	<p>Reasonable costs for the transportation of <b>your</b> body or cremated mortal remains to <b>your specified country of nationality</b> or to <b>your specified country of residence</b>:</p> <ul style="list-style-type: none"> <li>○ in the event of <b>your</b> death while <b>you</b> are away from home, and</li> <li>○ subject to airline requirements and restrictions</li> </ul> <p><b>We will only pay statutory arrangements, such as cremation and an urn or embalming and a zinc coffin, if this is required by the airline authorities to carry out the transportation.</b></p> <p><b>We do not pay for any other costs related to the burial or cremation, the cost of burial caskets, etc, or the transport costs for someone to collect or accompany <b>your</b> mortal remains.</b></p>
Ground transportation services for medical <b>emergency</b> conditions inside the <b>UAE</b> by an <b>authorised party</b>	Paid in full	<p>Ground transportation must be by an <b>authorised party</b> and only applies for medical <b>emergency</b> conditions inside the <b>UAE</b></p>

## Dental / Optical treatment

Dental and optical benefits can only be purchased together as a single module.

Benefits	Premier	Explanation of Benefits
Dental	<p><b>We</b> pay up to USD 2,000 (AED 7,343), GBP 1,500, EUR 1,800 maximum benefit each <b>membership year</b></p>	<p><b>Benefit limits are paid in accordance with the percentage covered below.</b></p> <ul style="list-style-type: none"> <li>○ 100 percent of preventive <b>treatment</b> (such as check-ups, X-rays, scale and polishing)</li> <li>○ 80 percent of routine <b>treatment</b> (such as fillings, extractions and root canal therapy)</li> <li>○ 50 percent of major restorative (such as crowns, bridges or implants)</li> <li>○ 50 percent of orthodontic <b>treatment</b> of overbite or under bite etc, up to the age of 19.</li> </ul> <p>Note: <b>Treatment</b> must be provided by a <b>dental practitioner</b></p> <p><b>Dental and optical benefits are not subject to any network restrictions inside the UAE and will be paid accordance with the benefit limits stated.</b></p>
Optical	<p><b>We</b> pay up to USD 425 (AED 1,562), GBP 319, EUR 383 maximum benefit each <b>membership year</b></p>	<p><b>Benefit limits are paid in accordance with the percentage covered below.</b></p> <p><b>We</b> pay:</p> <ul style="list-style-type: none"> <li>○ maximum of one eye test each <b>membership year</b>, which includes the cost of <b>your</b> consultation and sight/vision testing</li> <li>○ percent of eligible costs for spectacle and contact lenses which are prescribed to correct a sight/vision problem, such as short or long sight</li> <li>○ percent of eligible costs of spectacle frames only if <b>you</b> have been prescribed spectacle lenses, <b>your</b> spectacle lens prescription or invoice will be required in support of <b>your</b> claim for spectacle frames</li> </ul> <p><b>Dental and optical benefits are not subject to any network restrictions inside the UAE and will be paid accordance with the benefit limits stated.</b></p>

## U.S. cover (If U.S. cover is applicable for your contract, it will be shown in your membership certificate)

Benefits	Premier	Explanation of Benefits
U.S. cover	<p>100 percent of eligible costs in <b>network</b>.</p> <p><b>Reasonable and Customary</b> costs out of <b>network</b>.</p> <p><b>In-patient treatment or day-case treatment, cancer treatment, MRI, CT and PET scans</b> must be pre-authorised or only 50% of eligible costs may be payable.</p>	<p><b>Want to add U.S. cover to your plan?</b></p> <p>If <b>your sponsor</b> agrees, <b>you</b>, the <b>principal member</b> may apply to include coverage in U.S. at any time following <b>Your</b> original date of joining. To apply <b>you</b>, the <b>principal member</b> will need to complete an application form for <b>your</b> U.S. upgrade which can be downloaded easily from <a href="http://sukoon.com/bupaglobal/membersworld">sukoon.com/bupaglobal/membersworld</a>. <b>Your</b> application will be reviewed by internal medical underwriters and may result in exclusions or restrictions specific to coverage in the U.S.</p> <p><b>Pre-authorisation and the U.S. provider network</b></p> <p>If <b>you</b> have U.S. cover, then before any <b>in-patient treatment or day-case treatment, cancer treatment, MRI, CT and PET scans</b>, in the U.S. <b>you</b> must contact the internal dedicated team for pre-authorisation. If coverage in the U.S. was included after <b>your</b> original date of joining please check <b>your membership certificate</b> for any specific exclusions applied when coverage was added.</p> <p>Please contact them by calling 844 369 3797 (from inside the U.S.), or +1 844 369 3797 (from outside the U.S.). To find out more please visit <a href="http://bupaglobalaccess.com">bupaglobalaccess.com</a></p> <p><b>In-patient treatment, day-case treatment, cancer treatment, MRI, CT and PET scans received in the U.S. without preauthorisation may not be paid beyond 50%.</b> Any pre-authorised <b>treatment</b> costs are covered according to this 'Table of Benefits'.</p> <p><b>Bupa Global's U.S. Service Partner</b> uses a national <b>network</b> of <b>hospitals, clinics and medical practitioners</b>. This is the U.S. provider <b>network</b>. The internal dedicated team can help <b>you</b> to find a <b>hospital</b> or clinic in the U.S. provider <b>network</b>, when <b>you</b> contact them for pre-authorisation. When eligible <b>treatment</b> takes place in the U.S. using the U.S. provider <b>network</b>, benefit is paid at 100 percent, once any <b>co-insurance</b> or deductible amount which may apply, and which <b>you</b> are responsible to pay, has been deducted from the claimed amount.</p> <p>Where eligible <b>treatment</b> takes place in the U.S. but outside the U.S. provider <b>network</b>, benefit is paid at <b>Reasonable and Customary</b> costs. Please see the "<b>Our approach to costs</b>" section of this Guide.</p> <p>Please also see U.S <b>treatment</b> in the 'What is not covered?' section</p>

This healthcare plan is an 'enhanced' plan which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No.11 of 2013)'. In addition to the benefits detailed in the 'Table of Benefits' above, the following benefits are also covered under this **health plan**:

- **Chronic conditions** – any **treatment** for a disease, illness or injury which has a characteristic of **chronic condition** is covered. These will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit. Please refer to the description of **Chronic conditions** in the Glossary section
- Pre-existing conditions – any **treatment** for a pre-existing condition, related symptom, or any condition that results from or is related to a pre-existing condition is covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit subject to Exclusions. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit, **emergency in UAE**. In **emergency** cases as defined by **DHA** guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum
- Injuries resulting from road traffic accidents – **treatment** for injuries from road traffic accidents are covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit
- Healthcare services for work-related illnesses and injuries – **treatment** for illnesses and injuries resulting from work-related activities are covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit
- Injuries resulting from sports activities – **treatment** for illnesses and injuries resulting from sports activities that are not classified as professional sports activities. Please refer to the 'professional sports activities' exclusion
- Temporomandibular joint (TMJ) disorders - this will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit, inside the **UAE** only

## General Exclusions

In the 'General Exclusions' section below, there is a list of specific **treatments**, conditions and situations that are not covered as part of **your health plan**. If **you** are unsure about anything in this section, please call the number on **your** insurance card or write via [sukoon.com/bupaglobal/membersworld](http://sukoon.com/bupaglobal/membersworld) before **you** go for **your treatment**.

Important note: **Our Business Health Plans** are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and it will not be possible to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance or speak to **your health plan** administrator for more information.

### General Exclusions

This section describes some circumstances where exceptions can be made to exclusions or restrictions. Where this is the case, benefit is payable up to the limits set out in the 'Table of Benefits'.

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your membership certificate**, we do not pay for conditions which are directly related to:

- excluded conditions or **treatments** (except in an **emergency**)
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

### Mandatory healthcare benefits

Care has been taken to seek to ensure that the following exclusions do not exclude, reduce or restrict **your** entitlement to any mandatory healthcare benefits defined as minimum coverage by Dubai health insurance law within the **Dubai Health Authority** mandatory geographical area of coverage. **Sukoon** confirm that the exclusions shall not be applied to the extent that this would exclude, reduce or restrict **your** entitlement to any such mandatory healthcare benefit.

These exclusions shall fully apply in relation to any benefits sought outside of the **Dubai Health Authority** mandatory geographical area of coverage.

Exclusion	Notes	Rules
Administration / registration fees		Administration and/or registration fees (unless <b>Sukoon</b> or <b>Bupa Global</b> , at their reasonable discretion, deem that such fees are proper and usual, accepted practice in the relevant country).
Advance payments / deposits		Advance payments and/or deposits towards the costs of any <b>covered benefits</b> .
Birth control		Contraception, sterilisation, vasectomy, or other attempt to correct a state of sterility, termination of pregnancy (unless there is a threat to the mother's health), family planning, such as meeting <b>your doctor</b> to discuss becoming pregnant or contraception.
Chinese medicine		Any of the following traditional Chinese medicines: cordyceps; ganoderma; antler; cubilose; donkey-hide gelatin; hippocampus; ginseng; red ginseng; American Ginseng; Radix Ginseng Silvestris; antelope horn powder; placenta hominis; Agaricus blazei murill; musk; and pearl powder, rhinoceros horn and substances from Asian Elephant, Sun Bear, and Tiger or other endangered species.

Exclusion	Notes	Rules
Conflict and disaster		<p><b>We</b> shall not be liable for any claims which concern, are due to or are incurred as a result of <b>treatment</b> for sickness or injuries directly or indirectly caused by <b>you</b> putting <b>yourself</b> in danger by entering a known area of conflict (as listed below) or if <b>you</b> were an active participant or <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety.</p> <p>In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum:</p> <ul style="list-style-type: none"> <li>○ nuclear or chemical contamination</li> <li>○ war, invasion, acts of a foreign enemy</li> <li>○ civil war, rebellion, revolution, insurrection</li> <li>○ terrorist acts</li> <li>○ military or usurped power</li> <li>○ martial law</li> <li>○ civil commotion, riots, or the acts of any lawfully constituted authority</li> <li>○ hostilities, army, naval or air services operations whether war has been declared or not</li> </ul>
Convalescence and admission for general care		<p>Convalescence and admission for general care, or staying in <b>hospital</b> for</p> <ul style="list-style-type: none"> <li>○ convalescence, pain management, supervision, or</li> <li>○ receiving only general nursing care, or</li> <li>○ <b>therapist</b> or complementary <b>therapist</b> services, or</li> <li>○ domestic/living assistance such as bathing and dressing</li> </ul>
Cosmetic <b>treatment</b>		<p>Non-medically essential surgery and <b>treatment</b> to alter <b>your</b> appearance including abdominoplasty or <b>treatment</b> related to or arising from the removal or addition of non-diseased or surplus or fat tissue is not covered.</p> <p><b>We</b> do not pay for <b>treatment</b> of keloid scars. <b>We</b> also do not pay for scar revision.</p> <p>For example: All cosmetic healthcare services and services associated with replacement of an existing breast implant will be excluded. Cosmetic operations which are related to an injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.</p>
Deafness		<p><b>Treatment</b> for or arising from deafness or partial hearing loss not caused by a congenital abnormality or ageing.</p>
Desensitisation and neutralisation		<p><b>Treatment</b> to de-sensitise or neutralise any allergic condition or disorder, including immunomodulators and immunotherapy.</p>
Developmental problems		<p><b>Treatment</b> for, or related to developmental problems, including:</p> <ul style="list-style-type: none"> <li>○ learning difficulties, such as dyslexia</li> <li>○ developmental problems treated in an educational environment or to support educational development</li> </ul>
Donor organs		<p><b>Treatment</b> costs for, or as a result of the following:</p> <ul style="list-style-type: none"> <li>○ transplants involving mechanical or animal organs</li> <li>○ the removal of a donor organ from a donor</li> <li>○ the removal of an organ from <b>you</b> for purposes of transplantation into another person</li> <li>○ the harvesting and storage of stem cells, when this is carried out as a preventive measure against future possible diseases or illness</li> <li>○ the purchase of a donor organ</li> </ul>

Exclusion	Notes	Rules
Experimental or unproven <b>treatment</b>		<p>Clinical tests, <b>treatments</b>, equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.</p> <ul style="list-style-type: none"> <li>○ <b>We</b> do not pay for any test, <b>treatment</b>, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in reasonable clinical opinion of the internal medical teams, be) under investigation in clinical trials with respect to its safety and efficacy.</li> <li>○ <b>We</b> do not pay for any tests, <b>treatment</b>, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorized in line with internal criteria for standard clinical use.</li> </ul> <p>Standard clinical use includes:</p> <ul style="list-style-type: none"> <li>○ <b>treatment</b> agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the <b>UK</b> Cancer Drugs Fund), Royal Colleges or equivalent national <b>specialist</b> bodies in the country of <b>treatment</b>;</li> <li>○ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or the in-house Clinical Effectiveness team) indicate that the <b>treatment</b> is safe and effective;</li> <li>○ where the <b>treatment</b> has received full regulatory approval by the licensing authority (e.g. <b>US</b> Food and Drugs Agency (FDA), the European Medicines Agency (EMA), the Saudi Arabia Food and Drug Agency, etc.) in the location where the <b>member</b> has requested <b>treatment</b>, and is duly licensed for the condition and patient population being requested (please note – full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or</li> <li>○ tests, <b>treatments</b>, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which <b>treatment</b> is requested.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>○ Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, <b>treatment</b>, equipment, medicine, device or procedure should be used in standard clinical use.</li> <li>○ Where licensing authority approval to market tests, <b>treatment</b>, equipment, medicines, devices or procedures does not, in reasonable clinical opinion of the internal medical teams, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail.</li> </ul>
Eyesight		<p><b>Treatment</b>, equipment or surgery to correct eyesight, such as laser <b>treatment</b>, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Examples: <b>We</b> will pay for eligible <b>treatment</b> or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p>
Footcare		<p><b>Treatment</b> for corns, calluses, or thickened or misshapen nails.</p>
Gender issues		<p>Sex changes or gender reassignments.</p>
Genetic testing		<p>Genetic tests, when such tests are solely performed to determine whether or not <b>you</b> may be genetically likely to develop a medical condition.</p> <p>Example: <b>we</b> do not pay for tests used to determine whether <b>you</b> may develop Alzheimer's disease, when that disease is not present.</p>
Growth Hormone Therapy		<p>Growth hormone therapy unless <b>medically necessary</b>.</p> <p>In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum.</p>

Exclusion	Notes	Rules
Hair Loss		<b>Treatments</b> and associated expenses for alopecia, baldness, hair falling, dandruff or wigs, unless required as a result of <b>treatment</b> for cancer.
Harmful or hazardous use of alcohol, drugs and/or medicines		<p><b>Treatment</b> for or arising:</p> <ul style="list-style-type: none"> <li>○ directly or indirectly, from the deliberate, reckless (including where <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and</li> <li>○ in any event, from the illegal use of any such substance</li> </ul> <p>In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum.</p>
Professional sports activities		Any <b>treatments</b> and services arising as a result professional sports activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any other professional sports activities.
Health hydros, nature cure clinics or any establishment that is not a <b>hospital</b>		<b>Treatment</b> or services which do not seek to improve or which do not result in a change in the medical condition of the patient received in a health hydro, nature cure clinic, spa, or any similar establishment that is not a <b>hospital</b> .
Health related services which do not seek to improve or which do not result in a change in the medical condition of the patient		<p><b>We</b> will not pay for non-medical <b>treatment</b> or <b>artificial life maintenance</b> – including mechanical ventilation, where such <b>treatment</b> will not or is not expected to result in <b>your</b> recovery or restore <b>you</b> to <b>your</b> previous state of health.</p> <p>Example: <b>We</b> will not pay for <b>artificial life maintenance</b> when <b>you</b> are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding except in the cases of cancer. <b>We</b> will not pay for <b>treatment</b> while staying in <b>hospital</b> for permanent neurological damage or if <b>you</b> are in a <b>persistent vegetative state</b>.</p>
Healthcare services, which are not <b>medically necessary</b>		<b>Treatment</b> or services received that are not <b>medically necessary</b> .
Infertility <b>treatment</b>		<p><b>Treatment</b> to assist reproduction, or to correct a state of infertility such as:</p> <ul style="list-style-type: none"> <li>○ in-vitro fertilisation (IVF)</li> <li>○ gamete intrafallopian transfer (GIFT)</li> <li>○ zygote intrafallopian transfer (ZIFT)</li> <li>○ artificial insemination (AI)</li> <li>○ prescribed drug <b>treatment</b></li> <li>○ embryo transport (from one physical location to another), or</li> <li>○ donor ovum and/or semen and related costs</li> </ul> <p>Note: <b>we</b> pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> had not been aware of any problems before joining, and</li> <li>○ <b>you</b> have been a <b>member</b> of this plan (or any plan administered by <b>Sukoon</b> or <b>Bupa Global</b> which included cover for this type of investigation) for a continuous period of two years before the investigations start</li> </ul> <p>Once the cause is confirmed, <b>we</b> will not pay for any additional investigations in the future.</p>
<b>In-patient treatment</b> received without prior approval		This includes medical <b>emergency</b> cases which were not notified within 24 hours from the date of admission.



Exclusion	Notes	Rules
Mechanical or animal donor organs		Mechanical or animal organs, except where a mechanical appliance is temporarily used to maintain bodily function whilst awaiting transplant, purchase of a donor organ from any source or harvesting or storage of stem cells when a preventive measure against possible future disease.
Multiple consultations with <b>consultants</b> inside the <b>UAE</b>		More than one consultation or follow up with a <b>consultant</b> in a single day unless referred by a physician. This exclusion is specific to <b>treatment</b> in the <b>UAE</b> only
Natural disasters		<b>Treatment</b> in the <b>UAE</b> for injuries resulting from natural disasters (including but not limited to) earthquakes, tornados and any other type of natural disaster.  In <b>emergency</b> cases as defined by <b>DHA</b> guidelines, healthcare services outside the scope of health insurance must be covered until stabilisation as a minimum.
Non-medical <b>treatments</b> and supplies		All supplies which are not considered as medical <b>treatments</b> including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions) and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, convenience items/options, exercise equipment and sanitary supplies.
Obesity		<b>Treatment</b> for or as a result of obesity (including morbid obesity) such as: slimming aids or drugs, weight control programs or slimming classes.  <b>We</b> may cover costs associated with obesity surgery as detailed in the 'Table of Benefits'.
Patient <b>treatment</b> supplies		These include: Elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and <b>treatments</b> , excluding such supplies required as a result of <b>treatment</b> rendered during a medical <b>emergency</b> .
Personal comfort and convenience items		These include television, barber, or beauty services, guest services and similar incidental services and supplies.
Physical aids and devices		Any physical aid or device which is not a prosthetic implant, prosthetic device, or defined as an appliance. Examples: <b>we</b> will not pay for hearing aids except required as a result of a medical <b>emergency</b> , crutches or walking sticks.
Reconstructive or remedial surgery		<b>Treatment</b> required to restore <b>your</b> appearance after an illness, injury or previous surgery, unless: <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is a <b>surgical operation</b> to restore <b>your</b> appearance after an accident, or as the result of surgery for cancer, if either of these takes place during <b>your</b> current continuous membership of the plan</li> <li>○ the <b>treatment</b> is carried out as part of the original <b>treatment</b> for the accident or cancer</li> <li>○ <b>you</b> have obtained written consent before the <b>treatment</b> takes place</li> </ul>
Sexual problems/gender issues		<b>We</b> do not cover <b>treatment</b> of any sexual problem, including impotence (whatever the cause).  <b>We</b> also do not cover any <b>treatment</b> related to gender re-assignment, gender dysphoria or any other gender-related <b>treatment</b>
Sleep disorders		<b>Treatment</b> , including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.
Smoking cessation programmes		Supplies, <b>treatment</b> and services for smoking cessation programmes and the <b>treatment</b> of nicotine addiction.

Exclusion	Notes	Rules
Speech disorders		<p><b>Treatment</b> for speech disorders, including stammering or speech developmental delays, unless all of the following apply:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is short term therapy which is <b>medically necessary</b> as part of <b>active treatment</b> for an <b>acute condition</b> such as a stroke,</li> <li>○ the speech therapy takes place during and/or immediately following the <b>treatment</b> for the <b>acute condition</b>, and</li> <li>○ the speech therapy is recommended by the <b>consultant</b> in charge of <b>your treatment</b>, and is provided by a <b>therapist</b></li> </ul> <p>in which case <b>we</b> may pay at <b>our</b> discretion.</p>
Stem cells		<p>Harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.</p> <p>Note: <b>we</b> pay for bone marrow transplants and peripheral stem cell transplants when carried out as part of the <b>treatment</b> for cancer. This is covered under the cancer <b>treatment</b> benefit.</p>
Surrogacy		<p><b>Treatment</b> directly related to surrogacy. This applies to you if you act as a surrogate, or to anyone else acting as a surrogate for <b>you</b>.</p>
Temporomandibular joint (TMJ) disorders, outside the <b>UAE</b>		<p>Disorders of the Temporomandibular joint (TMJ) and related complications. This is defined as any <b>medically necessary</b> operative procedure or portion of a procedure performed to treat diseases, injuries and defects in the head, neck, face, jaws and the hard and soft tissues of the oral (mouth) and Maxillofacial (jaws and face). Such costs will be covered in the <b>UAE</b> for TMJ medical conditions and it's management by <b>medical practitioners</b>. This may include TMJ disorders and neoplasm of the salivary glands.</p>
Travel costs for <b>treatment</b>		<p>Any travel costs related to receiving <b>treatment</b>, unless otherwise covered by:</p> <ul style="list-style-type: none"> <li>○ local air ambulance benefit</li> <li>○ local road ambulance benefit</li> <li>○ medical evacuation</li> <li>○ medical repatriation</li> <li>○ non-medical evacuation</li> <li>○ travel cost for an accompanying person</li> <li>○ travel cost for the transfer of children</li> <li>○ compassionate visit transport costs and compassionate visit living allowance, or</li> <li>○ compassionate <b>emergency</b> repatriation</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for taxis or other travel expenses for <b>you</b> to visit a <b>medical practitioner</b></li> <li>○ <b>we</b> do not pay for travel time or the cost of any transport expenses charged by a <b>medical practitioner</b> to visit <b>you</b></li> </ul>
Unrecognised medical practitioner, hospital or healthcare facility		<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> who is not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having <b>specialist</b> knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>family members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> to whom we have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our health plans</b>. <b>You</b> can contact us by telephone for details of benefits providers we have sent written notice to or visit Facilities Finder at <a href="http://sukoon.com/bupaglobal/facilityfinder">sukoon.com/bupaglobal/facilityfinder</a>.</li> </ul>

Exclusion	Notes	Rules
U.S. treatment		<p><b>Worldwide Excluding U.S.</b></p> <p>Any <b>treatment</b> or services received in the U.S. are ineligible:</p> <ul style="list-style-type: none"> <li>○ where this takes place after the 28th day of <b>your</b> visit to the U.S.; or</li> <li>○ where these relate to any condition where symptoms of the condition were apparent to <b>you</b> before <b>your</b> visit to the U.S.; or</li> <li>○ when we know or have reasonable grounds to conclude, that <b>you</b> travelled to the U.S. for the purpose of receiving <b>treatment</b> or services – this applies whether or not <b>your treatment</b> or services were the main or sole purpose of <b>your</b> visit; or</li> <li>○ where these relate to the delivery of a baby, other than in the case of unforeseen premature delivery; or</li> <li>○ where these relate to a newborn baby born in the U.S, other than in the case of an unforeseen premature delivery. (In the case of unforeseen premature delivery the newborn must have been validly added to the membership) or</li> <li>○ when arrangements for <b>treatment</b> or services were not pre-authorized by <b>our</b> agents in the U.S.</li> <li>○ Note: in order to claim for unforeseen <b>treatment</b> or services received within 28 days of <b>your</b> arrival in the U.S., <b>you</b> must send a photocopy of <b>your</b> airline ticket and stamped passport as evidence of <b>your</b> arrival date with <b>your</b> claim.</li> </ul> <p>Please see terms around adding newborn babies in the 'Adding <b>Dependants</b>' and neo-natal/newborn care benefit in the 'Table of Benefits' sections of <b>your membership pack</b>.</p> <p><b>Worldwide Including U.S.</b></p> <p>Any <b>treatment</b> or services received in the U.S. are ineligible:</p> <ul style="list-style-type: none"> <li>○ when arrangements were not pre-authorized by <b>our</b> agents in the U.S. where required (see 'Pre-authorization – <b>Treatment</b> in the U.S.' section of <b>your membership pack</b>); or</li> <li>○ when it is known or there are reasonable grounds to conclude, that <b>you</b> purchased cover for and travelled to the U.S. for the purpose of receiving <b>treatment</b> or services for a condition, including pregnancy, when the symptoms of the condition were apparent to <b>you</b> before buying the cover. This applies whether or not <b>your treatment</b> or services were the main or sole purpose of <b>your</b> visit and even if the <b>treatment</b> or services were pre-authorized.</li> </ul> <p><b>Service Partner</b></p> <p><b>Bupa Global's Service Partner</b> in the U.S. operates a national <b>network</b> of <b>hospitals</b>, clinics and <b>medical practitioners</b>. This is the U.S. provider <b>network</b>. <b>You</b> must contact the internal dedicated team before <b>you</b> have <b>treatment</b>, and they can help to find a suitable <b>network</b> provider for <b>you</b>. If <b>you</b> choose not to have <b>your in-patient treatment</b> or <b>day-case treatment</b>, cancer <b>treatment</b>, MRI, CT and PET scans in the U.S. pre-authorized, <b>we</b> will only pay 50 percent towards the cost of covered <b>treatment</b>.</p> <p>For eligible <b>treatment</b> that takes place in the U.S. using the U.S. provider <b>network</b>, benefit is paid at 100 percent once any <b>coinsurance</b> or deductible amount which may apply, and which <b>you</b> are responsible to pay, has been deducted from the claimed amount.</p> <p>When eligible <b>treatment</b> takes place in the U.S. but outside the provider <b>network</b>, benefit is paid at <b>Reasonable and Customary</b> costs. Please see the "<b>Our</b> approach to costs" section of <b>your membership pack</b>.</p>

**Oman Insurance Company P.S.C. (“Sukoon”)** is the insurer and local administrator in the UAE.  
Plans are internationally administered by Bupa Global.

**Oman Insurance Company P.S.C. (“Sukoon”)**

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**Bupa Global**

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