

**ST. THOMAS ORTHODOX CATHEDRAL, DUBAI.**

**MEDICAL INSURANCE 2023-2024 - HIGHLIGHTS OF THE BENEFITS**

INSURANCE CO.	AL SAGR NATIONAL INSURANCE CO.
BROKER	OMEGA INSURANCE BROKERS
THIRD PARTY ADMINISTRATOR	NEXTCARE
PERIOD OF INSURANCE	15/07/2023 TO 14/07/2024
NETWORK	PCP FOR OUTPATIENT & RN3 FOR INPATIENT
ANNUAL LIMIT	AED150,000
CO-INSURANCE	20% FOR ALL OP SERVICES & NO CO-PAY FOR INPATIENT
OP MEDICINES (ANNUAL LIMIT)	AED3000 (DHA FORMULATORY MEDICINES ONLY)
GEOGRAPHICAL LIMIT	UAE & HOME COUNTRY FOR IP TREATMENT (DIRECT BILLING IN UAE & HOME COUNTRY ON REIMBURSEMENT BASIS)
MEDICAL EMERGENCY	ALL COUNTRIES EXCLUDING US & CANADA
OUTPATIENT ACCESS AT HOSPITALS	ASTER HOSPITAL, AL QUSAIS & MANKOOL INCLUDING SPECIALISTS
OUTPATIENT SPECIALIST ACCESS	DIRECT SPECIALIST CONSULTATION AT ALL PROVIDERS (CLINICS)
PRE-EXISTING & CHRONIC CONDITIONS	COVERED UPTO ANNUAL LIMIT (WAITING PERIOD WAIVED)
PHYSIOTHERAPY	COVERED WITH 20% CO-INSURANCE
SURGICAL PROCEDURES (DAY CARE SURGERY)	COVERED, 20% CO-INSURANCE
MATERNITY SERVICES	INPATIENT: 10% CO-INSURANCE, AED7000 PER NORMAL DELIVERY, AED10,000 FOR C-SECTION -
	OUTPATIENT: 10% CO-PAY, MAXIMUM 8 VISIT REST ALL AS PER DHA ANTENATAL CARE PROTOCOLS

**ADDITIONAL BENEFITS**

DENTAL	NOT COVERED
OPTICAL	NOT COVERED
OPHTHALMOLOGICAL TREATMENT & SURGERIES	COVERED WITH 20% CO-INSURANCE UPTO ANNUAL LIMIT
REPATRIATION	COVERED UPTO AED10,000 (MAXIMUM)
VITAMINS	COVERED WITH 20% CO-INSURANCE FOR MEDICALLY NECESSITY CONDITIONS
PREVENTIVE SERVICES	COVERED AS PER DHA PREVENTIVE SERVICE PROTOCOLS

**OTHER BENEFITS**

MEDICAL EMERGENCIES ON HEARING & VISION AIDS	COVERED WITH 20% CO-INSURANCE
ACCIDENTAL DAMAGE TO TEETH & GUM	COVERED WITHIN 48 HRS OF THE ACCIDENT WITH 20% CO-INSURANCE
CANCERS & HEPATITIS-C (PATIENT SUPPORT PROGRAMME)	COVERED

**ELIGIBILITY CRITERIA & DOCUMENTS REQUIRED**

ELIGIBILITY CRITERIA	ALL CHURCH MEMBERS & DEPENDENTS
RENEWAL OF EXISTING POLICY HOLDERS	DIRECT & MEDICAL APPLICATION FORM REQUIRED FOR THE MEMBERS THOSE WHO HAVE PAID ADDITIONAL LOADING FOR THE YEAR 2022-2023.
NEW ENTRY INCLUDING NEW BORN	SUBJECT TO DECLARATION OF MEDICAL CONDITION AND ACCEPTANCE OF THE SAME BY INSURANCE COMPANY (WITH ADDITIONAL LOADING, IF APPLICABLE)
REQUIRED DOCUMENTS	MEDICAL APPLICATION FORM 2023-2024 DULY FILLED AND SIGNED, VALID PASSPORT, RESIDENT VISA & EMIRATES ID

**PREMIUM & PAYMENT**

ANNUAL PREMIUM	AED2,250 (INCLUDING BHASMA & VAT)
PAYMENT	BY CASH, CHEQUE & DIRECT TRANSFER TO CHURCH ACCOUNT

**For Further Details Contact:**

**Shaji John – 050 1746047**

**Santhosh George – 052 1299570**

**Robin K Thomas – 055 3006595**

Completed Forms with documents can send by email to: [jntsecretary@stocdubai.com](mailto:jntsecretary@stocdubai.com) & [insurance@stocdubai.com](mailto:insurance@stocdubai.com)