

## Table of Benefits

### IRENA - Abu Dhabi - Cat C

#### Comprehensive Network

All benefit and deductible amounts are per person, per year of cover, unless otherwise indicated.

Overall maximum plan benefit USD(\$)	\$136,100
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Core Plan	IRENA AUH Cat C Direct
Maximum plan benefit USD(\$)	Included within overall maximum plan benefit
<b>In-patient benefits</b>	
Hospital accommodation	Semi-Private room
Intensive care	Full refund
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and theatre charges	Full refund
Physician and therapist fees (in-patient and day-care treatment only)	Full refund
Surgical appliances and materials	Full refund
Diagnostic tests (in-patient and day-care treatment only)	Full refund
Organ transplant	Full refund
Psychiatry and psychotherapy – acute cases (in-patient and day-care treatment only)	Full refund
Accommodation costs for one parent staying in hospital with an insured child under 18	\$ 30 per night
Accommodation costs for an accompanying person staying in hospital in same room in cases of critical conditions	\$ 30 per night
Emergency in-patient dental treatment	Full refund
<b>Other benefits</b>	
Day-care treatment	Full refund
Kidney dialysis	Full refund
Out-patient surgery	Full refund
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	Full refund
Local ambulance	Full refund
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days
Medical evacuation	Full refund

<ul style="list-style-type: none"> <li>• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs</li> <li>• Evacuation in the event of unavailability of adequately screened blood</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs</li> </ul>	max. 7 days
Expenses for one person accompanying an evacuated person	Full refund
Repatriation of mortal remains	Full refund
CT scans (in-patient and out-patient treatment)	Full refund
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	Full refund
Oncology (in-patient, day-care and out-patient treatment)	Full refund
<ul style="list-style-type: none"> <li>• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes</li> </ul>	\$270 per lifetime
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	Full refund
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	Full refund
Complications of pregnancy and childbirth (100% emergency cover)	Full refund
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	Full refund
Palliative care	Full refund
Long term care	\$68,100 per lifetime
Prescribed hearing aids (in case of emergency only)	Full refund
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	Full refund
Laser eye surgery (in case of emergency only)	Full refund

<b>Additional Core Plan Benefits</b>	
<b>Employee Assistance Programme</b> (provided by Morneau Shepell) offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> <li>• Confidential professional counselling (in-person, phone, video, on-line chat and email)</li> <li>• Legal and financial support services</li> <li>• Critical incident support</li> <li>• Wellness website access</li> </ul>	Covered
<b>Travel Security Services</b> (provided by WorldAware) offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> <li>• Emergency Security Assistance Hotline</li> <li>• Country intelligence and security advice</li> </ul>	Covered

- Daily security news and travel safety alerts

<b>Out-patient Plan</b>	<b>IRENA AUH Cat C Direct</b>
Maximum plan benefit USD(\$)	Included within overall maximum plan benefit
Out-patient Plan Deductible	\$8 per visit
<b>Out-patient benefits</b>	
Medical practitioner fees	Full refund
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	80% refund, (out of pocket maximum of \$ 27 per prescription)
Specialist fees	Full refund
Diagnostic tests	Full refund
Prescribed physiotherapy	Full refund
Cancer screening <ul style="list-style-type: none"> <li>- Annual pap smear</li> <li>- Mammogram (every two years for women aged 45+, or earlier where a family history exists)</li> <li>- Prostate screening (yearly for men aged 50+, or earlier where a family history exists)</li> <li>- Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> </ul>	Full refund
Infertility treatment	\$100,000 per lifetime
Psychiatry and psychotherapy – acute cases	Full refund
Annual hearing test	Full refund
Prescribed speech therapy and oculomotor therapy	Full refund

<b>Dental Plan</b>	<b>IRENA AUH Cat C Dental</b>
Maximum plan benefit USD(\$)	\$2,000
<b>Dental benefits</b>	
Dental treatment	80% refund
Dental surgery	80% refund
Periodontics	80% refund
Orthodontic treatment and dental prostheses	80% refund

Repatriation Plan	M.E.
<p>Medical repatriation</p> <ul style="list-style-type: none"> <li>• Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre</li> <li>• Where ongoing treatment is required, we will cover hotel accommodation costs</li> <li>• Repatriation in the event of unavailability of adequately screened blood</li> <li>• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs</li> </ul>	<p>Full refund</p> <p>max. 7 days</p>
<p>Expenses for one person accompanying a repatriated person</p>	<p>\$ 4,250</p>
<p>Travel costs of insured family members in the event of a repatriation</p>	<p>\$ 2,800 per event</p>
<p>Travel costs of insured members to be with a family member who is at peril of death or who has died</p>	<p>\$ 2,125 per lifetime</p>