



Rak INSURANCE



Economic Health Policy



Coverage	Plan A	Plan B
Cover in UAE excluding Abu Dhabi and Al Ain (Emergency extended to Abu Dhabi and Al Ain)	✓	✓
Cashless within the network and reimbursement outside the network	✓	✓
Home country cover within Arab Countries, GCC, Southeast Asia and UAE subject to UAE reasonable and customary network rates	✓ (Emergency In-patient)	✓ (Elective and Emergency)
Annual upper aggregate claims limit of AED 150,000	✓	✓
Option available for cashless within the network in Oman	X	✓
Network	Fortune Network	Economic Network
Third Party Administrator (TPA)	IRIS	AMITY
Pre-existing and Chronic conditions (In-patient and Out-patient combined) including diseases Excluded for the first 6 months of the first scheme membership and will be included thereafter.	20% co-insurance	20% co-insurance
In-patient co-insurance on room and board costs	20% co-insurance	nil co-insurance
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required)	20% co-insurance	nil co-insurance
Tests, diagnosis, treatments and surgeries in hospitals for emergency treatment (approval required within 24 hours from admission to the authorised hospital)	20% co-insurance	nil co-insurance
Healthcare services for emergency cases Note: Any medical costs incurred before admission	20% co-insurance	nil co-insurance
Ground transportation service in the UAE provided by an authorised party for medical emergencies	20% co-insurance	nil co-insurance
Cost of accommodation of a person accompanying an insured child up to 16 years old with a limit of up to AED 100 per night	✓	✓
Cost of accommodation of a person accompanying an In-patient upon the recommendation of the treating doctor and upon approval. Limit is up to AED 100 per night.	✓	✓
Referral Procedure (Out-patient)	20% co-insurance	No referral procedure required
Out-patient co-insurance on consultation, examination, diagnostics and treatment services	20% co-insurance Restricted to Clinics in Network	20% co-insurance Maximum of AED 50
Laboratory test services carried out in the authorised facility assigned to treat the insured person (Out-patient)	20% co-insurance Restricted to Clinics in Network	20% co-insurance

Coverage	Plan A	Plan B
Physiotherapy services per year	6 sessions	6 sessions
Co-insurance on drugs and other medicines	30%	20%
Annual limit for drugs and other medicines	AED 1,500	AED 3,000
Out-patient Maternity Services including ante natal services restricted to 8 visits to public health clinics with applicable co-insurance	10% co-insurance	10% co-insurance
In-patient Maternity Services with limits of AED 7,000 per normal delivery and AED 10,000 for medically necessary C-section with applicable co-insurance	10% co-insurance	10% co-insurance
Newborn cover for 30 days from birth	nil co-insurance	nil co-insurance
Essential vaccinations and inoculations as mandated by the DHA	✓	✓
Preventive services as per DHA that includes diabetes screening	✓	✓
Medical emergencies for dental and gum treatments	20% co-insurance	20% co-insurance
Medical emergencies on hearing and vision aids and vision correction	20% co-insurance	20% co-insurance
Emergency mental health treatments	✓	✓
Additional Benefits		
Accidental Death Benefit per person	AED 50,000	AED 100,000
Accidental Permanent Total Disablement per person	AED 50,000	AED 100,000
Global Emergency Assistance	X	✓

For more information please email us on bancasupport@rakinsurance.com or call us on 800 RAKI (7254)

Disclaimer:

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