

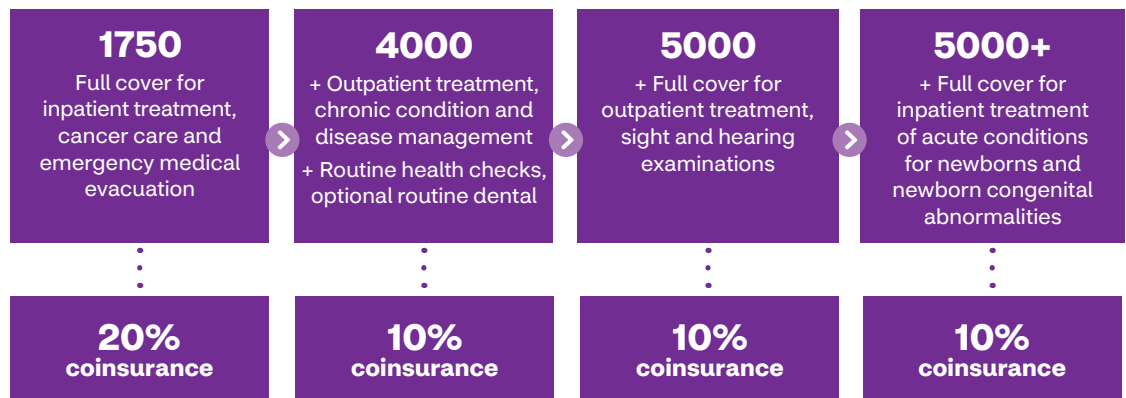
# Discover the power of choice

Explore the options

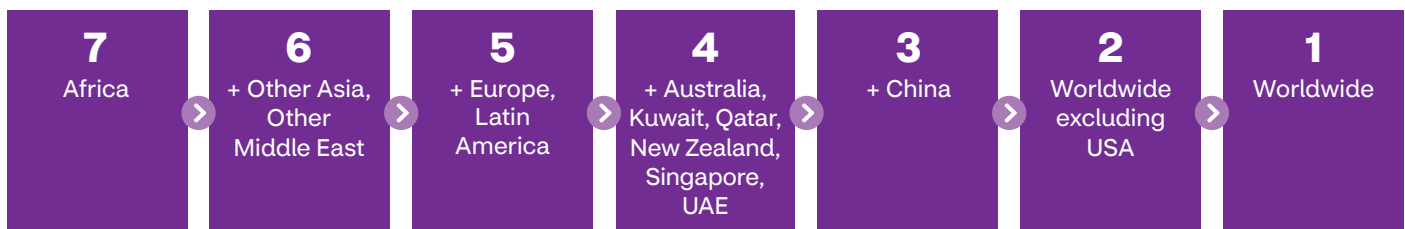
## Pioneer Dubai for individuals and families

USD

### Pioneer Dubai plans



### Areas of cover



### Built-in value

- Locally-compliant cover meeting Dubai Health Authority regulations
- Personalised approach to member health and wellness
- Healthy Behaviours Discount of up to 25%<sup>1</sup>
- Members pay for one child and get free cover for every alternate child
- Convenience of inpatient and daycare direct settlement
- Network of 1.1 million providers in the U.S. and 165,000 globally
- Choice of provider tiers to help manage the cost of care
- Value-added WorldAware security advice and assistance
- Web technology to keep our services within reach 24-7

### Optional extras

- ⊕ Nil coinsurance
- ⊕ Routine and major restorative dental
- ⊕ Non-emergency evacuation
- ⊕ Travel add-on plan
- ⊕ Personal Accident add-on plan

Flexibility and support for healthy living. Discover Pioneer Dubai.

<sup>1</sup>The Healthy Behaviours Discount is available on Pioneer Dubai 4000, 5000 and 5000+ plans



# Pioneer Dubai plan benefits at-a-glance

	Pioneer Dubai 1750	Pioneer Dubai 4000	Pioneer Dubai 5000	Pioneer Dubai 5000+
<b>Overall plan limit</b>	USD 1,750,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
<b>Inpatient and daycare benefits for acute and chronic medical conditions</b>				
Inpatient and daycare treatment	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Parent hospital accommodation	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Emergency inpatient and daycare treatment outside area of cover	USD 5,000	USD 30,000	USD 50,000	Covered with Area 1
Inpatient treatment of acute conditions for newborns (natural conception) <b>L</b>	USD 150,000	USD 150,000	USD 150,000	Paid in full <sup>1</sup>
Inpatient treatment of acute conditions for newborns (assisted conception) <b>L</b>	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Inpatient maternity	USD 2,750	USD 2,750	USD 2,750	USD 2,750
Inpatient psychiatric treatment (up to 30 days)		USD 10,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient benefits for acute and chronic medical conditions</b>				
Outpatient post-hospitalisation treatment (up to 90 days) <sup>2</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Outpatient dental treatment for accidental damage following related hospitalisation	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Outpatient maternity	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Outpatient physiotherapy	USD 41,000	USD 41,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Outpatient consultations, treatment and tests including MRI	USD 41,000			
Outpatient surgical procedures		USD 41,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Outpatient complementary medicine <sup>3</sup>		USD 2,000	USD 4,000	USD 4,000
Outpatient traditional Chinese medicine		USD 750	USD 1,500	USD 1,500
Outpatient psychiatric treatment		USD 2,000	USD 10,000	USD 10,000
Emergency outpatient treatment outside area of cover		USD 500	USD 500	Covered with Area 1
<b>Further benefits</b>				
Emergency medical evacuation and repatriation	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Local ambulance	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Cancer care	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Organ transplants	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Mortal remains	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Rehabilitation (from 30 to 120 days)	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
red24 travel security services	AdviceLine	ActionResponse	ActionResponse	ActionResponse
Durable medical equipment	USD 1,000	USD 1,000	USD 2,000	USD 2,000
Hospital cash (each night up to 20 nights)	USD 125	USD 125	USD 125	USD 125
Emergency inpatient and outpatient psychiatric treatment	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Essential vaccinations and preventative services	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Terminal care		Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Chronic condition and disease management		Included	Included	Included
Congenital abnormalities <b>L</b>		USD 50,000	USD 100,000	USD 100,000
HIV or AIDS		USD 10,000	USD 15,000	USD 15,000
Compassionate emergency visit		Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
Routine health checks		USD 500	USD 1,000	USD 1,000
Sight and hearing examination			USD 250	USD 250
<b>Optional benefits</b>				
Non-emergency medical evacuation	USD 2,000	USD 2,000	USD 2,000	USD 2,000
Routine and major restorative dental treatment <b>W</b>		USD 750	USD 1,500	USD 1,500

**L** Paid up to lifetime limit      **W** Waiting period applies

Costs will be paid up to the overall DHA limit of USD 41,000. We will not pay any more than the overall DHA limit shown for any one or more claims in each plan year. If cover provided under this plan does not meet the minimum requirements of Dubai mandatory health coverage as stated by the Dubai Health Authority (DHA), the mandated costs will be paid from the overall DHA limit shown.

<sup>1</sup>Paid in full up to the overall plan limit

<sup>2</sup>Includes cover for physiotherapy, subject to a benefit limit on Pioneer Dubai 1750 and 4000.

<sup>3</sup>Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

## For policies sold within the Emirate of Dubai:

Plans also include at least the minimum benefits for pregnancy and childbirth, emergency treatment, essential vaccinations, preventative services and any other mandatory cover as shown in the DHA's policies and updates.

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## For a full description of cover, please refer to the Pioneer Dubai Handbook and Benefits schedule.

If coverage provided by any insurance policy violates or will violate any U.S., UN, or EU or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Policies are underwritten by Al Ain Ahlia Insurance Co. (PSC), Incorporated under the Abu Dhabi by Act 18 of 1975, Insurance registration no. 3 of law no. 6 of 2007 concerning the establishment of UAE Insurance authority and its regulations and administered by Neuron LLC (Registration No. 523297). Registered address: Unit no. 601 to 617, IT Plaza Building, Nadd Hessa, PO Box 720721, Dubai, UAE; in collaboration with Aetna Global Benefits (Middle East) LLC (Registration No. 5) Registered address: 28th Floor, Media One Tower Building, Dubai Media City, TECOM, PO Box 6380, Dubai, UAE.