

EXCLUSIONS

FOR THE EMIRATE OF ABU DHABI (DOH COMPLIANT POLICIES)

Excluded Healthcare services

1. Healthcare Services, which are not medically necessary.
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Domiciliary care; private nursing care; care for the sake of travelling.
4. Custodial care includes.
 - a. Non-medical treatment services; or
 - a. Health-related services which do not seek to improve, or which do not result in a change in the medical condition of the patient.
5. Services which do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. Healthcare services and associated expenses for replacement of an existing breast implant. Cosmetic operations which improve physical appearance, and 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. Breast reconstruction following a mastectomy for cancer is covered.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medically non-approved experimental, research, investigational healthcare services, treatments, devices, and pharmacological regimens.
10. Healthcare services that are not performed by authorized healthcare service providers, apart from healthcare services rendered in a medical emergency.
11. Healthcare services, treatments & associated expenses for alopecia, baldness, hair falling, dandruff or wigs.
12. Supplies, Treatment and services for smoking cessation programs and the treatment of nicotine addiction
13. Non-medically necessary Amniocentesis
14. Treatment, services and surgeries for sex transformation, sterility and sterilization
15. Treatment and services for contraception.
16. Treatment and services related to fertility/sterility (treatment including varicocele / polycystic ovary / ovarian cyst / hormonal disturbances / sexual dysfunction).
17. Prosthetic devices and consumed medical equipment, unless approved by the insurance company.
18. Treatments and services arising because of hazardous 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 professional sports activities.
19. Growth hormone therapy
20. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
21. Mental Health diseases, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
22. Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required because of healthcare services rendered during a medical emergency).
23. Preventive services, including vaccinations, immunizations, allergy testing and desensitization; any physical, psychiatric, or psychological examinations or testing during these examinations.
24. Services rendered by any medical provider relevant of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent, or child.
25. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during treatment.
26. Healthcare services for adjustment of spinal subluxation, diagnosis, and treatment by manipulation of the



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- skeletal structure, by any means, except treatment of fractures and dislocations of the extremities.
27. Healthcare services and treatments by acupuncture; acupressure, hypnotism, Rolfing, massage therapy, aromatherapy, homeopathic treatments, and all forms of treatment by alternative medicine.
 28. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transport; ovum and male sperms transport.
 29. Elective diagnostic services and medical treatment for correction of vision.
 30. Nasal septum deviation and nasal concha resection.
 31. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related test/treatment or procedure.
 32. Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
 33. Birth defects, Congenital diseases for newborn &/or Deformities unless life-threatening.
 34. Healthcare services for Senile dementia and Alzheimer's disease.
 35. Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation services.
 36. Circumcision healthcare services.
 37. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission.
 38. Any inpatient treatment, tests, and other procedures, which can be carried out on outpatient basis without jeopardizing the insured person's health.
 39. Any test or treatment, for purpose other than medical such as tests related for employment, travel, licensing, or insurance purposes.
 40. All supplies which are not considered as medical treatments 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.
 41. More than one consultation or follow up with a medical specialist in a single day unless referred by a physician.
 42. Healthcare services and associated expenses for organ and tissue transplants, irrespective of whether the insured person is a donor or recipient.
 43. Services and educational program for handicaps.

Healthcare Services outside the Scope of Healthcare Insurance

1. Injuries or illnesses suffered by the insured person because of military operations of whatever type.
2. Injuries or illnesses suffered by the insured person because of wars or acts of terror of whatever type.
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters (including but not limited to) earthquakes, tornados, and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the insured person.
6. Healthcare services for patients suffering from AIDS and its complications.
7. Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect.
8. All cases resulting from the use of alcohol, drugs, and hallucinatory substances.
9. Any test or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. All healthcare services for internationally and locally recognized epidemics.
12. Venereal sexually transmitted diseases. A list with respect thereto will be set out by the General Authority of Health Services.



EXCLUSIONS

FOR THE EMIRATE OF DUBAI (DHA COMPLIANT POLICIES)

Excluded (non-basic) healthcare services

1. Healthcare Services which are not medically necessary
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Care for the sake of travelling.
4. Custodial care including
 - Non-medical treatment services.
 - Health-related services which do not seek to improve, or which do not result in a change in the medical condition of the patient.
5. Services that do not require continuous administration by specialized medical personnel.
6. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
7. All cosmetic healthcare services and services associated with replacement of an existing breast implant. 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.
8. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
9. Medical services utilized for the sake of research, medically non-approved experiments, investigations, and pharmacological weight reduction regimens.
10. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
11. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.
12. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
13. Treatment and services for contraception
14. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
15. External prosthetic devices and medical equipment.
16. Treatments and services arising because of 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.
17. Growth hormone therapy unless medically necessary.
18. Costs associated with hearing tests, prosthetic devices or hearing and vision aids.
19. Mental Health diseases, both outpatient and in-patient treatments, unless it is an emergency condition.
20. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required because of Healthcare Services rendered during a Medical Emergency.
21. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric, or psychological examinations or investigations during these examinations.
22. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first-degree relatives.
23. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during in-patient treatment.
24. Healthcare services for adjustment of spinal subluxation.
25. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy,



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- aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
26. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
 27. Elective diagnostic services and medical treatment for correction of vision
 28. Nasal septum deviation and nasal concha resection.
 29. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments, or procedures.
 30. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A and C.
 31. Any services related to birth defects, congenital diseases, and deformities unless if left untreated will develop into an emergency.
 32. Healthcare services for senile dementia and Alzheimer's disease.
 33. Air or terrestrial medical evacuation and unauthorized transportation services.
 34. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency that were not notified within 24 hours from the date of admission where possible.
 35. Any inpatient treatment, investigations, or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
 36. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing, or insurance purposes.
 37. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, , 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, exercise equipment and sanitary supplies.
 38. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.
 39. Health services and associated expenses for organ and tissue transplants for donor. This exclusion also applies to follow-up treatments and complications unless if left untreated will develop into an emergency.
 40. Any expenses related to immunomodulators and immunotherapy unless medically necessary.
 41. Any expenses related to the treatment of sleep related disorders.
 42. Services and educational programs for people of determination, this also includes disability types such as but not limited to mental, intellectual, developmental, physical and/or psychological disabilities.

Healthcare services outside the scope of health insurance

(In Emergency cases as defined by PD 02-2017, the following must be covered until stabilization at minimum)

1. Injuries or illnesses suffered by the Insured Person because of military operations of whatever type.
2. Injuries or illnesses suffered by the Insured Person because of wars or acts of terror of whatever type.
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters, including but not limited to earthquakes, tornados and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Insured Person.
6. Injuries resulting from a road traffic accident.
7. Healthcare services for work related illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect.
8. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
9. Any investigation or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. Diagnosis and treatment services for complications of exempted illnesses.
12. Il healthcare services for internationally and/or locally recognized epidemics.
13. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A and C hepatitis.



EXCLUSIONS

FOR NORTHERN EMIRATES

Excluded (non-basic) healthcare services

1. Healthcare Services which are not medically necessary.
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
3. Pregnancy, Miscarriage and Childbirth unless maternity benefit coverage option is exercised and explicitly specified in the Table of Benefits.
4. Pre-existing and/or chronic conditions unless explicitly specified in the Table of Benefits.
5. Home nursing; private nursing care; care for the sake of travelling.
6. Custodial care including:
 - (1) Non-medical treatment services.
 - (2) Health-related services which do not seek to improve, or which do not result in a change in the medical condition of the patient.
7. Services which do not require continuous administration by specialized medical personnel.
8. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
9. All cosmetic healthcare services and services associated with replacement of an existing breast implant. 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.
10. Treatment relating to Acne, Warts and Corns
11. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
12. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.
13. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
14. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.
15. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
16. Any investigations, tests or procedures carried out with the intention of ruling out any foetal anomaly.
17. Circumcision and/or Repair of Circumcision.
18. Treatment and services for contraception
19. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
20. External prosthetic devices and medical equipment.
21. Treatments and services arising because of hazardous 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 professional sports activities.
22. Growth hormone therapy.
23. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
24. Mental Health diseases, both outpatient and in-patient treatments, unless it is an emergency condition.
25. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments,) excluding supplies required because of Healthcare Services rendered during a Medical Emergency.
26. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric, or psychological examinations or investigations during these examinations.
27. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first-degree relatives.



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28. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during inpatient treatment.
29. Healthcare services for adjustment of spinal subluxation.
30. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine.
31. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
32. Elective diagnostic services and medical treatment for correction of vision
33. Nasal septum deviation and nasal concha resection.
34. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments, or procedures.
35. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A.
36. Any services related to Birth defects, congenital diseases, and deformities.
37. Healthcare services for senile dementia and Alzheimer's disease.
38. Air or terrestrial medical evacuation and unauthorized transportation services.
39. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission.
40. Any inpatient treatment, investigations, or other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health.
41. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing, or insurance purposes.
42. All supplies which are not considered as medical treatments 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, exercise equipment and sanitary supplies.
43. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.
44. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or a recipient. This exclusion also applies to follow-up treatments and complications.
45. Any expenses related to immunomodulators and immunotherapy.
46. Routine or Preventive Treatment, Vaccine, Gamma globulin, Immunoglobulin, Interferon.
47. Any expenses related to the treatment of sleep related disorders.
48. Services and educational programs for people of determination, this also includes disability types such as but not limited to mental, intellectual, developmental, physical and/or psychological disabilities.

Healthcare services outside the scope of health insurance

1. Injuries or illnesses suffered by the Insured Person because of military operations of whatever type.
2. Injuries or illnesses suffered by the Insured Person because of wars or acts of terror of whatever type.
3. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
4. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados, and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Insured Person.
6. Injuries resulting from a road traffic accident.
7. Healthcare services for work related illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, its amendments, and applicable laws in this respect.
8. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
9. Any investigation or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. Diagnosis and treatment services for complications of exempted illnesses.
12. All healthcare services for internationally and/or locally recognized epidemics.
13. Venereal sexually transmitted diseases
14. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications and all types of hepatitis except virus A hepatitis.