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# Foreword

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## Introduction

ENAYA – The Government of Dubai Employee Healthcare Benefits Scheme - is by far one of the finest programmes developed in the Emirate of Dubai.

The Government of Dubai cares for all its employees' as well as their families' health and well-being. With this in mind, and in accordance with the Government of Dubai Human Resources Law 2006, ENAYA was designed and officially launched on 01 July 2009.

ENAYA provides a broad range of cover including treatment for almost all types of ailments (chronic and/or acute). Preventative treatment is likewise covered along with routine health check-ups.

The programme encompasses 39 Government-owned departments with more than 90 thousand beneficiaries (ie Dubai Government employees and their families) who receive high quality services through direct access to Dubai Health Authority facilities and over a thousand service providers in the private sector within the Emirate of Dubai and beyond.

### ENAYA Benefits:

ENAYA offers comprehensive coverage including:

- Maternity

Under ENAYA, expectant mothers and their babies are cared for from the start of the pregnancy to birth and afterwards.

And, unlike other policies, there is no waiting-period for this benefit under ENAYA.

- Pre-existing and Chronic Diseases

- Disease Prevention

Routine periodic check-ups and vaccinations are fully covered and may be availed at DHA facilities.

### Important Features:

- Second Opinion

Patients are protected through case referrals to DHA specialists and unnecessary procedures/surgeries are avoided.

- ENAYA Helpline

A dedicated customer service helpline operating 24 hours a day, 7 days a week and 365 days a year.

Exclusively available to ENAYA members for any queries or clarifications regarding their coverage.

If you have any questions that you would like to have clarified, please contact your HR Department or Neuron on the following numbers:

- **800 4 ENAYA (800 4 36292) - within UAE**

- **+971 4 382 3700 – outside UAE**



# Neuron

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Neuron LLC is a Dubai-based third party administration company offering a wide range of administration and management services to clients in the UAE and GCC. Operating from offices in Dubai since 2001, Neuron offers clients access to an extensive network of private hospitals, clinics, pharmacies, laboratories and diagnostic centres in the UAE. Neuron also provides, through associate companies or strategic partnerships, access to medical care in all parts of the globe.

Other services offered by Neuron include operating a 24 hours a day/ 7 days a week Helpline, issuing of membership cards, medical assessment and processing of claims, compilation of statistical data and related services aimed at providing clients with a comprehensive range of benefits.



# International Medical Assistance

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ENAYA covers you and your eligible dependant(s) for emergency treatment overseas. And, in a genuine emergency situation which necessitates that you receive immediate medical attention (failing which may result in disability, permanent damage to bodily function or worse – loss of life) you may contact Neuron on + 97143823700. Neuron will ensure that you are guided accordingly and make arrangements with any of its strategic partners worldwide in order for you to receive the assistance that you require.



# Section I

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## Coverage for Enaya VIP Members

The Table of Benefits provided below describes what you and your Eligible dependents are entitled to claim under the ENAYA Scheme.

### Table of Benefits Policy Period: 1st July 2010 to 30 June 2011

Maximum Aggregate Limit	AED 3,500,000 per person per year
Geographical Scope	<ul style="list-style-type: none"> <li>● Inside UAE: For elective and emergency at network providers</li> <li>● Outside UAE: Worldwide including USA and Canada for Elective and Emergency at incurred charges</li> </ul>
Assistance Services	Worldwide for emergency during travel.
Newborn Coverage	From day of birth
UAE Network	Platinum
Reimbursement	Allowed
Deductible	<ul style="list-style-type: none"> <li>● Nil at private and DHA facilities</li> </ul>
Co-participation	UAE = 0% UAE = 20% out of network - reimbursement subject to UCR Outside UAE = 35% subject to UCR, reimbursement allowed

## In-patient (Subject to Pre-authorisation, Maximum Aggregate Limit and Co-participation Rules)

Room	Private suite
<ul style="list-style-type: none"> <li>● UAE in Network</li> </ul>	Covered 100%
<ul style="list-style-type: none"> <li>● UAE Out of Network</li> </ul>	Covered, subject to UCR network rates & 20% co-insurance
<ul style="list-style-type: none"> <li>● Outside UAE</li> </ul>	Covered, subject to UCR network rates and 35% co-insurance
<b>Intensive Care Unit</b>	
<ul style="list-style-type: none"> <li>● UAE in Network</li> </ul>	Covered 100%
<ul style="list-style-type: none"> <li>● UAE Out of Network</li> </ul>	Covered, subject to UCR network rates & 20% co-insurance
<ul style="list-style-type: none"> <li>● Outside UAE</li> </ul>	Covered, subject to UCR network rates and 35% co-insurance
<b>Companion Charges</b>	Covered 100% for children 18 years and under
<b>Surgery, Anaesthesiology and Surgeon's Fees</b>	Covered 100%
<b>Doctor Consultations and Nursing</b>	Covered 100%
<b>Visiting Consultants</b>	Covered, subject to limitations above
<b>Laboratory, Pathology etc.</b>	Covered 100%
<b>Diagnostic and Therapeutic Radiology, Ultrasounds, CT and MRI Scans etc</b>	Covered 100%
<b>Medications, IV Fluids, Blood Transfusions, Analgesics, Surgical Implants, Chemotherapy etc.</b>	Covered 100%

<b>Disposables and Consumables</b>	Covered 100%
<b>Take home medications</b>	Covered 100%
<b>Physiotherapy</b>	Covered 100%
<b>Dialysis</b>	Covered 100%
<b>Maternity</b>	
● <b>Eligibility</b>	Female Employees and Female Spouses
● <b>Limit</b>	Covered 100% for Normal Delivery, C-Section Delivery and Complications; subject to limitations above
● <b>New born</b>	Covered from the first day of birth if added within 60 days of birth.

**Out-patient  
(Subject to Maximum Aggregate Limit and  
Co-participation Rules)**

<b>GP and Specialist Consultations</b>	Covered 100%
<b>Follow-up Consultations</b>	Covered 100%
<b>Laboratory, Pathology etc.</b>	Covered 100%
<b>Diagnostic and Therapeutic Radiology, Ultrasounds, CT and MRI Scans etc</b>	Covered 100%
<b>Prescription Medications</b>	Covered 100%
<b>Physiotherapy</b>	Covered 100% ; Maximum annual limit = 12 sessions per diagnosis
<b>Emergency Dental</b>	Covered 100% Restricted to consultation, examination and immediate pain management following injury/trauma/ damage to natural tooth structure(s) caused by external force



<b>Maternity Ante-natal Check-ups</b>	Covered 100%
<b>Same-day Surgery (Day-case)</b>	Covered 100%
<b>Chronic Conditions</b>	Covered
<b>Pre-existing Conditions</b>	Covered without waiting period

**Dental – Routine  
(Subject to Pre-authorisation, Maximum Aggregate Limit and  
Co-participation Rules)**

<b>Limit</b>	Covered 100%
<b>Inclusions</b>	<ol style="list-style-type: none"> <li>1. Dental consultation</li> <li>2. Tooth extraction, gum surgeries and root canals</li> <li>3. Antibiotics and analgesics</li> <li>4. Crown placement following root canal treatment</li> <li>5. 1 routine dental check with cleaning and scaling per six months</li> <li>6. Fluoridisation and sealants covered for members up to 18 years of age only</li> <li>7. Amalgam and Composite Fillings, except Zirconia Composite Inlays and Crowns</li> <li>8. X-rays (including Panoramic X-ray), when performed as part of any covered treatment</li> <li>9. Orthodontic treatment</li> </ol>

**Optical – Routine  
(Subject to Pre-authorisation, Maximum Aggregate Limit and  
Co-participation Rules)**

<b>Limit</b>	Maximum Annual Limit = AED 2,000 per member
<b>Network</b>	Platinum Optical Network
<b>Inclusions</b>	Consultation, tests, eye glass lenses, frames, contact lenses



**Other Benefits and Conditions**  
(Subject to Pre-authorisation, Maximum Aggregate Limit and Co-participation Rules)

**Women's Health**

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>● <b>Uterine fibroids, ovarian cysts, endometriosis, polycystic ovarian disease, menstrual disorders</b></li> </ul> | Covered, if not related to fertility treatment |
| <ul style="list-style-type: none"> <li>● <b>Menopause</b></li> </ul>   | Covered  |
| <ul style="list-style-type: none"> <li>● <b>Osteoporosis</b></li> </ul>  | Covered  |

<b>Hormonal Replacement Therapy</b>	Covered, if not related to fertility treatment
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<b>Nervous Disorders and Psychiatric Treatment</b>	<ul style="list-style-type: none"> <li>● Covered 100% for Psychiatrist Consultations</li> <li>● Psychotherapy limited to 12 sessions per member per annum</li> </ul>
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<b>Acne</b>	Covered; Medications restricted to members aged 30 and under ONLY
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<b>Keloids, Molluscum Contagiosum and Warts</b>	Covered
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<b>Lipoma</b>	Covered
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<b>Moles, Nevus and Other Skin Growths</b>	Where proven to be cancerous or infected per histopathology report, covered on REIMBURSEMENT BASIS ONLY. Mole mapping excluded.
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<b>Deviated Nasal Septum (DNS)</b>	Covered
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<b>Hearing Loss</b>	
● <b>Accident or Illness</b>	Covered
● <b>Age-related</b>	Covered for hearing aids limited to AED 1,000
<b>Durable Medical Equipments, including, but not limited to Orthopaedic Accessories, Crutches, Wheelchairs and Medical Beds</b>	Covered, limited to AED 500 only (for all items, not per item)
<b>Alternative Medicine within the UAE including chiropractors, osteopathy, homeopathy, ayurveda, acupuncture, chiropody, podiatry and other alternative medicine treatment</b>	Covered on reimbursement basis ONLY
<b>Benefits Covered at DHA Facilities Only</b>	
<b>Vaccinations: Childhood, Geriatric, Risk Group, Pilgrim and Flu</b>	
<b>Well Baby Clinic (Baby Supplies not included)</b>	
<b>Health Packages</b>	
<b>Birth Defects, Congenital Diseases and Disorders</b>	
<b>Obesity</b>	Restricted to Dietician Consultation
<b>Hepatitis B and C</b>	
<b>Routine Health Check Up</b>	
<b>Vocational Speech Therapy</b>	Maximum 12 sessions per member per annum



<b>Pre and Post Organ Tissue Transplant and Related Services</b>	
<b>Periods of Quarantine and/or Isolation</b>	
<b>Immunomodulators and/or Immunotherapy treatment</b>	
<b>Assistance Cover with Pre-Authorisation</b>	
<b>24 Hour Emergency Hotline Outside UAE (Overseas)</b>	Covered
<b>Transfer of the patient to the nearest hospital when medically necessary under medical supervision when adequate facilities are not locally available</b>	Covered
<b>Medically appropriate and necessary repatriation after stabilisation treatment for illness/injuries occurring abroad</b>	Covered
<b>Critical Care Monitoring</b>	Covered
<b>Care and/or transportation home of minor children who are left unattended due to member's emergency hospitalisation</b>	Covered



<b>Emergency Message Transmission</b>	Covered
<b>Emergency Cash Advance</b>	Covered
<b>Repatriation of Mortal Remains to country of origin or residence</b>	Covered
<b>Limit</b>	Maximum Annual Limit
<b>Dependent insurance residing outside UAE</b>	Not Eligible
<b>Passive War and Terrorism</b>	Covered



## Section II

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### Enaya Exclusions

Now that you are aware of your ENAYA benefits, it is equally important that you are aware of what is not covered under ENAYA. The table below will hopefully give you a clear understanding as to the excluded services and/or treatment at DHA Facilities and within the ENAYA Network (private hospitals and/or clinics).

#### A. STANDARD POLICY EXCLUSIONS:

SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
1.	Allergy Testing	Not covered	Not covered
2.	Artificial Insemination, Treatment for Infertility, Impotency	Not covered	Not covered
3.	Auto-therapy (or self prescription)	Not covered	Not covered
4.	Cosmetic Treatment and surgery,	Not covered <b>Unless medically indicated or resulting from an accident which has occurred after the first enrolment date under the policy</b>	Not covered <b>Unless medically indicated or resulting from an accident which has occurred after the first enrolment date under the policy</b>
5.	Elective (non-medically necessary) circumcision	Not covered	Not covered
6.	Gum Medicines	Not covered	Not covered
7.	Hair and Scalp Treatment	Not covered	Not covered
8.	Immunisations and Routine Physical Exams	Not Covered	<b>Covered</b>
9.	Injury sustained while participating in professional or Hazardous Sports	Not covered	Not covered
10.	Organ or Tissue Transplants or Related Services	Not covered	Not covered <b>However pre and post transplantation management are covered at DHA facilities ONLY</b>
11.	Radioactive Contamination	Not covered	Not covered

SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
12.	Rehabilitation Devices	Not covered	Not covered
13.	Routine Examinations and Health Packages	Not covered	<b>Covered</b>
14.	Self Inflicted Injuries	Not covered	Not covered
15.	Sterilisation or Reversal, Contraception Devices (eg Condom, Spermicidal Cream)	Not covered	Not covered
16.	Treatment for Substance Abuse or Drug Addiction including but not limited to anabolic steroids, non-medical use of water pills, diuretics etc	Not covered	Not covered
17.	Treatment not related to disease	Not covered	Not covered
18.	Venereal Disease, AIDS and related illness	Not covered	Not covered
19.	Hepatitis B and C	Not covered	<b>Covered</b>
20.	Vocational Speech Therapy	Not covered	<b>Covered;</b> Limited to a maximum of 12 sessions per member per annum
21.	Baby Supplies	Not covered	Not covered
22.	Well Baby Clinic	Not covered	<b>Covered</b>
23.	Abortions except when the life of the mother would be medically endangered	Not covered	Not covered



SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
24.	All ground ambulance services other than for cases that are deemed legitimate emergencies by Government of Dubai	Not covered	Not covered
25.	In-patient companion room charges for children over the age of 18	Not covered	Not covered
26.	Any drug, device, medical treatment or procedure that, in the sole discretion of Government of Dubai, is deemed to be experimental, unproven and has not been established as being effective	Not covered	Not covered
27.	Genetic engineering and cloning	Not covered	Not covered
28.	Sex-change procedures or operations and related services	Not covered	Not covered
29.	Smoking Cessation and its treatment	Not covered	Not covered
30.	Any claim in its entirety where the member acts against medical advice	Not covered	Not covered
31.	Any treatment/tests conducted by a family, or relative member, or a physician not licensed to operate in the country where medical treatment is being delivered	Not covered	Not covered
32.	Any treatment/test not required or prescribed by a licensed doctor	Not covered	Not covered

SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
33.	Any treatment/test not required that, in the sole discretion of Government of Dubai, is not medically necessary	Not covered	Not covered
34.	Any treatment/test that requires preauthorisation but has not been approved	Not covered	Not applicable
35.	Terrorism: loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An act of terrorism means an act, including but not limited to, the use of force or violence and / or the threat thereof, of any person or group (s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government (s), committed for political, religious, ideological or similar purposes including the intention to influence the government and/ or to put the public, or any section of the public, in fear	<b>Covered</b>	<b>Covered</b>



Sl No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
36.	<p>War or warlike operations (whether war be declared or not), or invasion, act of foreign enemy, intervention of foreign power, hostilities, mutiny, strikes, riots or civil commotion, civil war, civil uprising or looting, sabotage, rebellion, revolution, insurrection, conspiracy, usurp of power whether by political or military means, state of siege or emergency, martial law, or any of the events or causes which determine the proclamation or maintenance of state of siege or emergency and martial law, every kind of projectile, explosives, including accidental explosion and / or deliberate explosion of weapons of war, during war or directly as a result of previous war, bullets, bombs or other military devices, acts or criminal acts by armed persons whether affiliated or not to any organisation or political party, or militia, or military or paramilitary organisation and/or the state becoming under the control of “De facto” or “De jure” authorities acting on their own behalf or for and on behalf of other organisation(s), also murder or assault or any attempt thereat, and all malicious acts of any nature whatsoever</p>	Covered	Covered

SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
37.	Senility and/or Psycho-geriatric related conditions including but not limited to Alzheimer's disease, dementia etc and complications arising there from; (Senility-related cataract is covered)	Not covered	Not covered
38.	Snoring, sleep apnea, sleep tests, redundant soft palate, enlarged tongue, enlarged uvula and any related conditions	Not covered	Not covered
39.	Nevus, mole and other skin growths. However, when infected or where proven to be cancerous the consultation, investigations and/or treatment are covered on REIMBURSEMENT BASIS ONLY	Not covered	Not covered
40.	Corns, bunions, pigmentation problems	Not covered	Not covered
41.	Fertility-related treatment for ovarian cysts, endometriosis, menstrual cycle problems or irregularities, fibroids, and varicocele	Not covered	Not covered
42.	Immunomodulators and/or immunotherapy treatment or drugs including but not limited to Remicade, Interferon, enzyme preparations, anti-oxidants, liver tonics etc.	Not covered	<b>Covered</b>



SI No.	Description	Enaya Network (Private Hospitals / Clinics)	DHA Facilities
43.	Services or treatment in any long term care facility, rehabilitation centre, spa, hydro clinic, nature cure clinics, rest cures, sanatorium, home care, nursing home or home for the aged	Not covered	Not covered; <b>except for periods of quarantine and /or isolation which are covered at DHA facilities ONLY</b>
44.	Surgical treatment of obesity	Not covered	Not covered; <b>However, consultation with a dietician is covered.</b>
45.	Amounts which exceed Usual, Customary and Reasonable (UCR) charges which are defined as a charge or expense for medical care which according to the payers' sole experience does not exceed the general level of charges being made by other Providers of similar standing in the locality where the charge was incurred, when furnishing like or comparable medical treatment, services or supplies.	Not covered	Not applicable
46.	Deviated Nasal Septum (DNS) and Septoplasty	Not covered	Not covered

## B. STANDARD PHARMACY EXCLUSIONS:

SI No.	Description	Enaya Network (Private Pharmacies)	DHA Facilities
1.	Antiseptic Solutions (Douche / Savlon)	Not covered	Not covered
2.	Baby Formula	Not covered	Not covered
3.	Braces	Not covered	Not covered
4.	Breast Pump	Not covered	Not covered
5.	Contraceptive Medicines	Not covered	Not covered
6.	Cosmetic Preparation (Creams/Lotions)	Not covered	Not covered
7.	Contact Lens Preparations	Not covered	Not covered
8.	Dietary Supplements, unless medically indicated	Not covered	Not covered
9.	Slimming products	Not covered	Not covered
10.	Exercise Machines	Not covered	Not covered
11.	Glucose Strips	Not covered	Not covered
12.	Heel Pads and Arch Supports	Not covered	Not covered
13.	Infertility Medications	Not covered	Not covered
14.	Impotence Medicines	Not covered	Not covered
15.	Lozenges	Not covered	Not covered
16.	Lumbar Supports and Corsets	Not covered	Not covered
17.	Mood Altering Medications	Not covered	Not covered
18.	Mouth Gargles and Mouthwashes	Not covered	Not covered
19.	Massage Machines	Not covered	Not covered

SI No.	Description	Enaya Network (Private Pharmacies)	DHA Facilities
20.	Mouth Guards	Not covered	Not covered
21.	Needles	Not covered	Not covered
22.	Nebuliser Machine	Not covered	Not covered
23.	Other Joint Supports	Not covered	Not covered
24.	Orthopaedic Consumables (Bandages etc)	Not covered	Not covered
25.	Orthotics	Not covered	Not covered
26.	Slings	Not covered	Not covered
27.	Soaps and Shampoos	Not covered	Not covered
28.	Support Stockings and Pantyhose	Not covered	Not covered
29.	Syringes	Not covered	Not covered
30.	Toothbrushes/Floss/Pastes	Not covered	Not covered
31.	Vitamins, unless medically necessary and for the following conditions - pregnancy, anaemia and vitamin deficiencies	Not covered	Not covered
32.	Vaccinations	Not covered	<b>Covered</b>
33.	Any other non-prescription drug or otherwise known as 'over the counter' (OTC) medications including but not limited to herbal medications etc	Not covered	Not covered

## Section III

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### Seeking Medical Care

## A. Within the UAE/within the ENAYA Network (private hospitals/clinics)

### 1. For Out-patient treatment, please remember to:



- (i) Check the ENAYA Network list (available with your HR Department) and book an appointment with the selected hospital/clinic
- (ii) Check that the consultation / service is covered under the policy by calling the ENAYA Helpline (800 4 36292)



Present your ENAYA membership card at the hospital/clinic, in order for your consultation and/or related tests, treatment etc to be on direct billing (otherwise, you will be required to pay for your visit)



Sign on the Neuron Claim Form after completion of consultation, treatment, laboratory test(s) etc. Pay the Co-insurance and/or Deductible (whichever is applicable)



Present a copy of the duly completed Neuron Claim Form -Direct Billing along with original prescription and the ENAYA membership card at a Network pharmacy to claim for medications

## 2. For In-patient treatment:

- The ENAYA Membership Card should be presented at the time of your admission to the hospital
- Network hospitals are required to seek pre-authorisation before they proceed with any elective admissions or surgeries
- Network hospitals do not need to seek pre-authorisation for emergency admissions; However, they are required to inform Neuron within 24 hours from the time of admission

### Please note:

- Network hospitals / clinics / diagnostic centres / pharmacies are required to collect payment from any member who fails to present the ENAYA membership card at the time of visit
- Always remember that refund and/or reimbursement is not allowed
- Network hospitals / clinics/ diagnostic centres/ pharmacies are required to seek pre-authorisation / approval from Neuron before proceeding with certain procedures / investigations / treatment etc
- Whenever prompted to pay by any service provider, contact the ENAYA Helpline for clarification and guidance
- For inquiries regarding the status of a pre-authorisation request, kindly contact the ENAYA Helpline toll-free number (800 4 ENAYA / 800 4 36292)
- Ask your doctor whether all actions required of tests / x-ray / check / essential drugs before proceeding
- You are required to pay for expenses related to treatment or conditions that are excluded from cover under the ENAYA Scheme
- Prescription drugs that cost AED 500 and more require prior (verbal) approval
- All inpatient services require prior approval in writing
- In the event of any complaints concerning the service providers ENAYA Helpline, please inform the designated ENAYA coordinator within your Department
- If you observe or discover the existence of any fraud, please inform the coordinator of ENAYA at the department you are working with.



## B. Within the UAE, at DHA Facilities

### 1. For Out-patient treatment at a Primary Health Care Centre (PHC), please remember to:

- Book an appointment at your registered Primary Health Care Center (DHA facility) according to the catchment area
- Present your ENAYA Membership Card at the time of your visit

### 2. For treatment at the Outpatient Clinic of any DHA Hospital, please remember to:

- Secure a referral letter from a Primary Health Care Clinic (DHA facility)
- Book an appointment with your selected (Out-patient) Clinic
- Present your ENAYA Membership card at the Out-patient Clinic at the time of your appointment

### 3. For In-patient treatment:

- Present your ENAYA Membership card at hospital at the time of your admission

## C. Within the UAE / Outside the ENAYA Network

As an ENAYA VIP Member, you are entitled to treatment outside the ENAYA Network. However, you are required to pay for any consultation / treatment / medications and submit all pertinent documentation to your HR Department to claim reimbursement for eligible amounts paid.

Reimbursement of eligible claims is based on Usual, Customary & Reasonable (UCR) rates and subject to 20% coinsurance.

## D. Outside the UAE:

### 1. Emergency treatment

Should you need emergency medical treatment, whilst travelling on business or holiday, please contact **Neuron's International Direct Number (+ 97143823700)** printed on the reverse side of the ENAYA membership card.

Neuron will ensure that necessary arrangements are made to provide you with the assistance you require.

### 2. Elective treatment

As an ENAYA VIP member, you are also eligible to seek elective treatment, whilst overseas. However, treatment will be on cash and claim (reimbursement) basis only subject to policy terms & conditions.

### 3. For Out-patient treatment:

You are required to pay for the consultation / treatment / medications etc and submit all pertinent documentation to your HR Department for reimbursement which is subject to policy terms & conditions.

### 4. For In-patient treatment, ENAYA VIP members have two options:

- Pay for the treatment and submit all pertinent claims documentation for reimbursement, or
- Request for the treatment to be on direct billing by informing your HR Department who will coordinate with Neuron regarding the case.

#### Please note:

- Direct billing is subject to the provider's acceptance of a payment guarantee from Neuron and/or its partners.
- Coverage for treatment overseas is based on Usual, Customary & Reasonable (UCR) rates and subject to 35% coinsurance.



# Section IV

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## Important Information & Definitions

## DHA Facilities:

There are certain conditions and related treatment that are not covered within the ENAYA Network (of private hospitals/clinics/pharmacies). However, ENAYA members are eligible to avail of such treatment at DHA facilities. (Please refer to the Table of Benefits for details of such conditions and/or treatment.)

HOSPITALS		
		PHONE (04)
1	AL WASL HOSPITAL	219-3000
2	DUBAI HOSPITAL	219-5000
3	RASHID HOSPITAL	219-2000
PRIMARY HEALTH CENTRE		
4	ABU HAIL MEDICAL CENTRE	502-1700
5	AIRPORT CLINIC	216-4959
6	AL BADA'A HEALTH CENTER	508-1046
7	AL KHAWANEEJ MEDICAL CENTER	502-3000
8	AL LUSAILY HEALTH CENTER	502-2500
9	AL MAMZAR CENTRE	502-1800
10	AL MANKOOL MEDICAL CENTER	502-1200
11	AL MUHAISNAH MEDICAL FITNESS CENTER	502-3939
12	AL QUSAIS CLINIC	502-2000
13	AL RASHIDIYA CLINIC	502-2300
14	AL SAFA HEALTH CENTER	502-1400
15	AL SATWA CLINIC	508-1100
16	AL TWAR MEDICAL CENTER	502-2100
17	DUBAI GYNAECOLOGY & FERTILITY CENTRE	334-4300
18	HATTA CLINIC	219-1880
20	JABEL ALI CLINIC	884-6489
21	NAD AL SHEBA CLINIC	502-1600
22	OCCUPATIONAL HEALTH CENTER	342-0306
23	PORT RASHID CLINIC	345-7043
24	PRIMARY HEALTH CARE	219-6666
25	THALASEMIA CENTRE	219-3795
26	UMM USQAIM CLINIC	502-3100
27	Joslin Diabetes Center	219-4142



## **Pre-Authorisation:**

**Pre-authorisation is a `mechanism' by which several important objectives are achieved. Namely:**

1. Neuron is able to ascertain that all medical treatment recommended by providers is appropriate and necessary – thereby ensuring that patient's health and well-being are protected.
2. Neuron is able to confirm to providers before they proceed with any medical treatment or procedure that it is covered under the benefits and limits offered by Enaya

**As members you should be aware that pre-authorisation is not required**

1. In emergencies (by which we mean life-threatening situations or conditions which, if not treated urgently, would result in permanent disability or damage)
2. For general consultations or simple tests

**Pre-authorisation is, however, required for :**

1. All inpatient admissions/surgical procedures/major diagnostic procedures, MRI & CT Scans etc
2. All day cases, endoscopies and any other special diagnostic procedures
3. All maternity-related treatment
4. All dental treatment
5. All optical benefits
6. All physiotherapy treatment

Please note that it is the responsibility of the network provider – and NOT the member – to seek and obtain pre-authorisation. In most cases, this process is carried out over the telephone and does not involve a significant length of time. In the case of inpatient admissions, surgical or major diagnostic procedures, Neuron is required to obtain and assess detailed medical reports before authorising them – and the time taken for this purpose, depends on the time taken by the medical provider to send the medical reports to Neuron. You are recommended to ring 800 4 ENAYA (800 4 36292) should you, at any point, feel that the time taken for a pre-authorisation to be granted is inordinate – Neuron will advise the exact position at that point in time.



# Section V

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## Frequently Asked Questions (FAQs)

**1. Is there maternity coverage under the ENAYA Scheme (i.e. pregnancy test, routine investigations, delivery, etc.) ?**

Yes, maternity coverage is included. All female employees and female spouses are covered under the ENAYA Maternity Benefit.

**2. Is routine dental treatment such as fillings, scaling and polishing covered under the policy ?**

Routine dental treatment is covered and may be availed on direct billing within the ENAYA Network where dental services are available. However, please note, there are certain providers that do not extend the direct billing benefit to dental-related services/treatment. You will therefore be required to pay cash at such facilities and submit all pertinent claims documents for reimbursement. It is recommended that you first check the ENAYA Network list and contact the network provider to find out whether dental services are available at that facility and if there is direct billing in place. Moreover, coverage for dental treatment is restricted to certain procedures only (please refer to Table of Benefits) and subject to pre-authorisation (where availed on direct billing).

**3. What should I do in the event that a provider on ENAYA Network list refuses to accept my card?**

Please call the ENAYA Helpline (800 4 ENAYA / 800 4 36292) immediately and report the matter.

**4. What is Usual, Customary and Reasonable (UCR) rate / charge?**

Usual, Customary and Reasonable rate / charge or UCR rate is a charge or expense for medical care which does not exceed the general level of charges being made by other Providers or a similar facility in the UAE, when furnishing like or comparable medical treatment, services or supplies. It is the sole discretion of the Government of Dubai to assign UCR rates.

**5. Does my coverage include out-patient or in-patient treatment in places outside the UAE?**

Yes, you (and your eligible dependants) are covered for Emergency and Elective treatment whilst overseas. Coverage is based on usual, customary reasonable (UCR) rates and subject to 35% coinsurance.



## 6. How much can I expect to be reimbursed for the expenses that I paid for my treatment overseas?

For example, a local UAE network hospital may charge AED 10,000/- for an Appendicectomy procedure. However, a provider in Lebanon might charge the equivalent of AED 11,000/- for the same procedure. Claims settlement will then be calculated as follows:

<b>Actual cost (for Appendicectomy in Lebanon)</b>	<b>:</b>	<b>AED 11,000/-</b>
<b>Appendicectomy UCR rate</b>	<b>:</b>	<b>AED 10,000/-</b>
<b>Co-insurance (35% of UCR)</b>	<b>:</b>	<b>AED 3,500/-</b>
<b>Total amount borne by the member</b>	<b>:</b>	<b>AED 4,500/-</b>
<b>(ie difference between actual cost &amp; UCR rate plus the co-insurance amount; AED 1,000 + AED 3,500)</b>		
<b>Total net amount payable to member</b>	<b>:</b>	<b>AED 6,500/-</b>

## 7. Are vitamins and other pharmacy items not generally covered by medical insurers covered under the ENAYA Scheme?

Vitamins and certain other medications which are generally considered standard exclusions by the medical insurance industry are not covered unless supported by a clinical recommendation by your treating physician. However, as implied, if supported by a clinical recommendation by your treating physician these will be covered for certain conditions such as pregnancy and vitamin-deficiency. It must, however, be borne in mind that pharmacies may, based on market practice, initially refuse to allow this. In such cases, you are recommended to contact the ENAYA Helpline for the matter to be clarified to the pharmacy staff. Vitamins prescribed in conjunction with antibiotic therapy are not covered.

## 8. Will I be allowed to avail of treatment on direct settlement at any ENAYA Network provider even if I am unable to present my ENAYA membership card?

No. You are required to present your ENAYA membership card at all network facilities to establish your identity and eligibility. Network providers will refuse to allow cashless treatment without the card. In case you visit a facility without your card, you will need to pay for the treatment and seek reimbursement.

## **9. I was recommended to undergo acupuncture therapy, is treatment covered?**

Yes, as an ENAYA VIP member, you are covered for alternative and/or complementary therapies and/or medicine such as Homeopathy, Ayurveda, Chinese Herbal Medicine and the like on cash and claim (reimbursement) basis only.

## **10. How long does the Pre-authorisation process take?**

In simple cases (ie requests for ECGs, scans etc) this can be obtained almost instantly and indeed are provided verbally (without the need for the provider to send written requests by fax).

However, when requested in connection with in-patient treatment or MRIs. Neuron may require detailed medical reports from the medical providers. Neuron will use its best endeavours to respond within a maximum of 24 hours from receipt of full/complete information from the network hospital.

Obtaining pre-authorisation is the responsibility of the medical provider and this requirement is waived in emergencies. Should you wish to be advised of the status of any pre-authorisation request you are requested to ring the ENAYA Helpline.

## **11. Will I receive reimbursement for expenses for treatment availed from a non-network provider within the UAE?**

Yes, you (and your eligible dependants) are covered for treatment at private facilities outside the ENAYA Network. Coverage is based on usual, customary & reasonable (UCR) rates and subject to 20% coinsurance.

For example, you are recommended to undergo Tonsillectomy and opt to have the procedure done at American Hospital Dubai (which is presently not part of the ENAYA Network). Whereas American Hospital Dubai may charge AED 15,000 for this procedure, The City Hospital may charge AED 9,000 only for the same. Claims settlement will then be calculated as follows:



<b>Tonsillectomy rate at American Hospital Dubai</b>	<b>:</b>	<b>AED 15,000/-</b>
<b>Tonsillectomy UCR rate (per City Hospital tariff)</b>	<b>:</b>	<b>AED 9,000/-</b>
<b>Co-insurance (20% of UCR rate)</b>	<b>:</b>	<b>AED 1,800/-</b>
<b>Total amount borne by the member</b>	<b>:</b>	<b>AED 7,800/-</b>
<b>(ie difference between actual cost &amp; UCR rate plus the co-insurance amount; AED 6,000 + AED 1,800</b>		
<b>Total net amount payable to member</b>	<b>:</b>	<b>AED 7,200/-</b>

## **12. Why do certain ENAYA Network hospitals collect deposits prior to admission, aren't all ENAYA members fully covered for in-patient treatment?**

This is a practice followed by some private hospitals for all in-patient admissions – applicable to all their clients, insured, cash-paying or otherwise – to cover costs not normally covered by insurance of employer-funded programmes (eg telephone calls, guests' meals etc). You have the option to either pay this refundable deposit or seek treatment at other facilities on the network where such deposits are not charged. Please check with your selected hospital before your planned admission date.

## **13. What is the Maximum Annual Limit?**

Every member covered under ENAYA – the employee and eligible dependents – is entitled to claim medical benefits up to a specified maximum monetary amount every year. This is known as the Maximum Annual Limit and in the case of VIP members like yourself and your eligible dependents, this is AED 3,500,000 per year.

#### **14. What is covered under the Maternity Benefit?**

The ENAYA Maternity benefit covers the expectant mother for pre or ante-natal costs as well as delivery charges and any complications that may arise during the pregnancy or delivery.

#### **15. What about coverage for new born babies?**

There are several important points you need to note about coverage of/for new born babies:

- a) New born babies are covered under their mother's benefits until they are discharged from the hospital (following delivery)
- b) ENAYA offers coverage to new born babies from the moment they are born – provided the parents notify the concerned HR Dept and obtain an ENAYA membership card for the new born baby, within 60 days of the delivery.
- c) New born babies of Expat employees who already have three enrolled children are covered from delivery up to the point of discharge from the hospital ONLY. Further treatment after discharge are no longer covered under ENAYA.

#### **16. Where can I avail of the Optical Coverage?**

There is a specific Optical Network (with named facilities) where you will be able to obtain the coverage offered under ENAYA. Please check the Optical Network list which is available with your HR Department.



**17. I have paid for treatment availed at a clinic in Dubai which is not part of the ENAYA Platinum Network and would like to claim for the expenses. What is the procedure that I should follow to ensure that I receive due settlement?**

To ensure smooth processing and timely settlement of your reimbursement claim, you are required to submit the following documentation(s) to your HR department:

- Fully completed Neuron Member Reimbursement Claim Form (available with your HR Department); It is important that all of the information/details requested on the Claim Form are provided by you (on the Member/Patient Section) and your treating doctor (on the Medical section). Failure to do so may cause a delay in processing and settlement of your claim.
- Original invoices and/or receipts which clearly reflect that payments (for consultation, blood tests, medications etc) have been made either by cash or credit card; Photocopies are not allowed.
- Original results or medical reports related to any blood test, imaging (eg MRI, CT Scan, Ultrasound Scan, X-ray etc) etc; Photocopies are not allowed.
- Original prescription(s), where applicable; Photocopies are not allowed.

Please note: (i) All pertinent claims documents MUST be submitted within 90 days from the date of treatment. (ii) It is advisable to retain photocopies of all documents before submission to HR. (iii) Payment for eligible expenses will be released after 10-working days from the date of receipt of complete claims documents and information by Neuron.

**18. If I go on holiday or travel outside the UAE with my family and one of us falls ill, will I be allowed to claim reimbursement for the costs I would have paid to receive treatment for myself or any of my family members? If so, what should I do to get my claim(s) paid?**

Yes, as an ENAYA VIP member you are allowed to claim reimbursement for eligible expenses paid for treatment availed whilst outside the UAE.

Please see answer to Question 18 (above), for details on reimbursement claims submission procedure.

Note: Claims documents with details in languages other than English or Arabic will first have to be translated prior to submission to your relevant HR Department. Should you not wish to take responsibility for the translation, Neuron can do so on your behalf. However, this effectively means that confidential information about you and/or your family members will be disclosed to parties outside Neuron.

**19. ENAYA excludes moles, nevus and other skin growths and treatment thereof except when established that they are cancerous lesions. In which case, I can claim reimbursement for expenses that I paid towards consultation and investigations leading to the diagnosis. What is the procedure that I should follow to ensure that I receive due settlement?**

Once a diagnosis is made that a mole, nevus or skin growth is cancerous in nature, ENAYA will cover the costs paid for the consultation, laboratory investigations, biopsy etc.

Please see answer to Question 18 (above), for details on reimbursement claims submission procedure.



## 20. What treatments are covered under “Dental Emergency” at DHA Facilities?

An acute disorder of Oral health that requires dental/or medical attention , restricted to broken, loose and/or avulsed teeth caused by traumas; as well as trauma that lead to injuries to soft and hard craniofacial tissues; acute infections lead to facial swelling , limitation of mouth opening and air way obstruction.

According to the definition above the list of dental services include the following categories (non-specific to any specialty):

1. Emergency treatment for Acute Facial Swelling
2. Surgical Emergency treatment due to immediate trauma to oral and cranio-facial tissue
3. Treatment due to immediate trauma (teeth)

## 21. What procedure(s) should I follow for me to avail treatment/ services at DHA hospitals/centers?

Please refer to the procedure described in Section III-B: Seeking Medical Care, within the UAE, at DHA facilities

### Instructions:

Before proceeding to any service provider, please check:

1. That you are carrying your valid ENAYA membership card
2. Your ENAYA Network list to ensure that the service provider is within the network. Alternatively, you may contact the ENAYA Helpline (800 4 36292) and an agent will be happy to assist
3. That the consultation / service is covered under the policy by calling the ENAYA Helpline (800 4 36292)
4. The estimated cost of service before you start the treatment as there might be other providers where the same treatment may cost less.

For example, some doctors can conduct operations in different hospitals which may vary in the prices, so always ask about the cost and the option is up to you to decide whether to continue or use other providers.

# Section VI

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## Specimen Claim Form

# Claim Form - Provider Direct Billing



Please indicate nature of claim

Medical Claim

Dental Claim

## Section A - Details of Member/Patient

Patient's Name and Address	Membership Number from your card
	Date of Birth / /
	Tel Number
	Fax Number

## Section B - Medical Section (to be fully completed by treating physician or dentist - all boxes must be completed in block capitals)

Condition/s requiring treatment
Presenting complaint/s
History
Clinical findings
How long has the patient been aware of the complaint/s?
Date first consultation with any practitioner for this/these condition/s?
Planned treatment and prognosis

## Section C - Treating Physician/Dentist

I declare that I am the patient's treating Physician/Dentist, and that the particulars given are to the best of my knowledge true and correct	Tel Number
	Fax Number
	Medical Practitioner's Stamp
Signature	Date / /

## Other insurer's details (if the treatment is accident-related or covered under another insurance policy please provide details)

Insurance Company Name	Policy Number
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## Patient's Declaration and Consent

<p>I confirm I am the patient (or the patient's parent or guardian if the patient is under 16 years of age) and wish to claim benefits and declare that all the particulars given above are to the best of my knowledge true and correct. In respect of any medical claim, I hereby consent to and authorise the medical practitioner, health professional or other relevant medical establishment to provide and discuss any health/treatment details, medical records or discharge arrangements (past and present) with and to the Insurer and/or Third Party Administrator. I agree that a copy of this consent shall have the validity of the original.</p>	
Signature	Date / /

The claim form should be submitted within 90 days of start date of the treatment along with all original receipts/invoices as per the policy membership agreement. All appeals and queries regarding the claim should be submitted within 180 days of treatment. Claims will not be considered if not submitted within 90 days of treatment being received. Send this claim form together with supporting material to: Medical Claims Department, Neuron LLC, PO Box 72071, Dubai, UAE

Claim Number (Neuron use only)