



الشركة الإسلامية العربية للتأمين (ش.م.ع.)
ISLAMIC ARAB INSURANCE CO.(P.S.C.)

**YOUR HEALTH IS
OUR TOP PRIORITY**



HEALTH TAKAFUL

SECURING OUR FUTURE. together.



WHY CHOOSE SALAMA FOR YOUR HEALTH CARE NEEDS?

SALAMA is one of the leading Sharia'h Compliant Takaful Provider with credentials as mentioned below:

- ✓ World's oldest & the largest Takaful provider.
- ✓ Paid-up capital of AED 1.21 billion (USD 330 million, largest in the world).
- ✓ "Takaful Company of the Year" Award 2020 at Middle East Insurance Industry Awards.
- ✓ "Takaful Specialist of the Year" Award 2020 by MENA Insurance Review Awards.
- ✓ Regional presence through subsidiaries and associates.
- ✓ High service standards.
- ✓ High Credibility & Trust among partners and peers.

HOW DOES SALAMA HEALTH INSURANCE PLAN WORK?

This plan provides you with the following benefits:

- ✓ Worldwide coverage including the United States.
- ✓ Annual coverage limit of up to AED 1 million.
- ✓ Network of up to 3,000 Hospital & Clinics in the U.A.E
- ✓ Direct access to hospitals and clinics for Out-patient & In-patient services.
- ✓ Dental coverage of up to AED 3,500.
- ✓ Coverage on prescribed drugs and medicines.
- ✓ Coverage on all types of diagnostics - Lab tests, X-ray, MRI, CT-Scan, Ultra Sound.
- ✓ Up to AED 150,000 coverage on all declared Pre-existing and Chronic conditions.
- ✓ Direct billing & reimbursement facility and more

PLAN DETAILS

Benefits	Network Providers				
	Gold	Silver Premium	Silver Classic	Green	Silk Road
Min. Age at Start of plan	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide
Annual Limit	AED 1 million	AED 1 million	AED 1 million	AED 1 million	AED 1 million
Hospitals & Clinics	3,100+ providers including American Hospital, Cleveland Hospital, Burjeel Day Care	3,000+ providers including Mediclinic, Al Zahra Hospital, Saudi German Hospital	2,600+ providers including Zulekha Hospital, Medcare Hospital, Intl Modern Hospital	2,500+ providers including Emirates Hospital, Prime Hospital, Medeor, NMC Hospital	2,400+ providers including Prime Hospital, Iranian Hospital, Aster Hospital
Access to clinics and hospitals (Out-patient & In-patient)	Direct access	Direct access	Direct access	Direct access	Out-patient services: Direct access to clinics only. No hospital access except for in-patient services
Accommodation/Room type	Private	Private	Private	Private	Private
Deductible per Consultation	20% max AED 50	20% max AED 50	20% max AED 50	20% max AED 50	20% max AED 50
Prescribed Drugs & Medicines Coverage (Nil co-pay/10% co-pay/20% co-pay)	Covered	Covered	Covered	Covered	Covered
Diagnostics Coverage - Lab tests, X-ray, MRI, CT-Scan, Ultra Sound (Nil co-pay/10% co-pay/20% co-pay)	Covered	Covered	Covered	Covered	Covered
Physiotherapy*	15 sessions	15 sessions	15 sessions	15 sessions	15 sessions
Pre-existing & Chronic Conditions Coverage*	Up to AED 150,000/-	Up to AED 150,000/-	Up to AED 150,000/-	Up to AED 150,000/-	Up to AED 150,000/-
Maternity Coverage	Up to AED 10,000 for delivery & Up to Annual Limit for antenatal services	Up to AED 10,000 for delivery & Up to Annual Limit for antenatal services	Up to AED 10,000 for delivery & Up to Annual Limit for antenatal services	Up to AED 10,000 for delivery & Up to Annual Limit for antenatal services	Up to AED 10,000 for delivery & Up to Annual Limit for antenatal services
New Born Cover*	Covered	Covered	Covered	Covered	Covered
Dental Coverage	Up to AED 3,500 with 20% copay	Up to AED 3,500 with 20% copay	Up to AED 3,500 with 20% copay	Up to AED 3,500 with 20% copay	Up to AED 3,500 with 20% copay
Essential vaccinations newborns & children*	Covered as per MOH schedule	Covered as per MOH schedule	Covered as per MOH schedule	Covered as per MOH schedule	Covered as per MOH schedule
Optical benefit	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Alternative Medicines (Osteopathy/Chiropractic/Homeopathy/ Acupuncture/Ayurveda/ Herbal Treatments)	Covered up to AED 1,600	Covered up to AED 1,600	Covered up to AED 1,600	Covered up to AED 1,600	Covered up to AED 1,600
Psychiatric Treatment	Covered	Covered	Covered	Covered	Covered
Repatriation of Mortal Remains to the Country of Domicile Coverage	Up to AED 7,500	Up to AED 7,500	Up to AED 7,500	Up to AED 7,500	Up to AED 7,500
International Assistance	Covered	Covered	Covered	Covered	Covered
Claims Settlement	Direct Billing & Reimbursement	Direct Billing & Reimbursement	Direct Billing & Reimbursement	Direct Billing & Reimbursement	Direct Billing only. No reimbursement allowed

*Physiotherapy coverage subject to pre-approval only

*All declared Pre-existing and Chronic conditions coverage only

*New born coverage / expenses are covered from Date of Birth under the mother's card for the first 30days from date of birth up to Annual Benefit Limit of mother.

*Vaccination covered as per MOH schedule



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SALAMA - STRONG FOUNDATION FOR A BETTER FUTURE

SALAMA Islamic Arab Insurance Company is one of the world's largest and longest-established Shari'ah compliant Takaful solutions providers listed on the Dubai Financial Market, with paid-up capital of Dh1.21bn. SALAMA has been a pioneer in the Takaful industry from its incorporation in 1979 to the present day.

SALAMA's stability and success can be attributed to its customer-centric approach, keeping clients and partners at the heart of the business, and its commitment to its core values and principles. SALAMA continues to design and develop solutions that meet the ever-changing demand of customers. Today, SALAMA is recognised for providing the most competitive and diverse range of Takaful solutions in the region.

SALAMA serves individual customers and institutions in the UAE and, through its extensive network of subsidiaries and associates in Egypt and Algeria.

As the UAE's leading Takaful company, SALAMA offers a comprehensive range of family, motor, general and health Takaful solutions. Due to its reputation for high-quality products and services and implementation of Takaful best practice, SALAMA won the "FAMILY TAKAFUL COMPANY OF THE YEAR" Award at Middle East Insurance Industry Awards 2015, "BEST FAMILY TAKAFUL OPERATOR – ME" at Islamic Banking & Finance Awards 2016, "BEST TAKAFUL OPERATOR" AWARD at Islamic Business and Finance Awards 2019 and the recent "TAKAFUL COMPANY OF THE YEAR" at Middle East Insurance Industry Awards 2020.

SALAMA continues to be the preferred Takaful partner by its partners and customers, remaining committed to 'Securing our future – together.'

HOW TO CONTACT US

For further questions/enquiries or changes you wish to incorporate in your Plan, please feel free to contact us through any of the below mentioned channels:

Telephone : 800SALAMA (800725262)
Website : www.salama.ae
Address : P.O. Box 10214, Dubai, United Arab Emirates
E-mail : info@salama.ae

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