

MediShield by Salama

Your health matters:
Get the coverage you deserve



We've got you covered

Health insurance provides vital financial protection against unexpected medical expenses, offering peace of mind and access to quality healthcare when you need it most.

Coverage

If you get sick or injured, we will support you with quality medical treatment including:



- hospital stays
- nursing care
- emergency ambulance services
- diagnostics like X-Ray, MRI & others
- second medical opinion
- organ transplant
- emergency dental treatment
- prescriptions
- worldwide coverage
- and more...

AED 1 million max limit

access to 4,000+ medical providers

Digital Services



Digital Claims



Tele-Health



Symptom Checker



Policy App

Additional Benefits



- home delivery for medicines
- dental benefits
- optical benefits
- preventative vaccines and services including diabetes screening
- physiotherapy
- maternity services and newborn care
- organ transplant
- psychiatric treatment
- alternative medicines
- renal dialysis

Summary of benefits

Read the full policy to see what we cover as well as what we do not cover. If you have any questions, you can always reach our friendly customer care team.

Plan Overview

Territorial scope of coverage	Worldwide
Aggregate annual limit	AED 1 Million
Medical network	4,000+ hospitals and clinics*

Preventative Services

Symptom checker	Included
Tele-Health	Includes video consultation with doctor
Doctor's consultation*	20% up to 50 AED Option of nil copay
Preventive services & diabetes screening	As per the Dubai Health Authority (DHA) regulations
Adult Pneumococcal Conjugate vaccine	As per the Dubai Health Authority (DHA) Adult Pneumococcal vaccination guidelines
Influenza vaccine	Once a year on reimbursement basis. Limited to the cost of the vaccine and it's administration
Shingrix vaccine	Once a year on reimbursement basis. Limited to the cost of the vaccine and it's administration
Vaccination for children including vaccinations and inoculations for newborns	Inside network: 100% of actual cost Outside network: Covered on network UCR rates

Emergency

Emergency road ambulance services to and from hospital	Services by registered ambulance service providers
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Tests and Medications

Second medical opinion	Access to world renowned providers to re-evaluate diagnosis, medical history and treatment plan for non-emergency cases through the Nextcare app*
Diagnostics (X-ray, MRI, CT scan, Ultrasound, Endoscopy diagnostic services)	Subject to 10% copay Options of Nil copay and 20% copay available
Prescribed drugs and medicines	Up to AED 15,000*, subject to 15% copay Options of Nil copay and 20% copay on the same limit available
Alternative medicines/therapies including Ayurveda, Chiropractic, Chinese medicine and Homeopathy	Up to AED 2,500, subject to 20% copay per visit. No copay is applicable in case of a follow up visit within 7 days. Claims settlement on reimbursement basis only, from providers which are approved by Nextcare.
Medication	Included

Hospital Accommodation

Room type	Private*
Parent accommodation for child under 18 years	Up to AED 450/day*
Accommodation of an accompanying person in the same room.	Up to AED 450/day*

Ancillary Health Services

Home nursing following inpatient treatment	Covers up to AED 7,500/year*
Physiotherapy	Up to 20 sessions/year*, subject to pre-approval
Psychiatric treatment	In-patient, out-patient, and emergency cover up to AED 10,000/year. No copay is applicable for follow-up visits made within 7 days. 20% copay per visit for out-patient services.

Key conditions covered

Pre-existing and chronic conditions	Up to AED 150,000/year No waiting period applies if evidence of continuity of coverage is provided; otherwise, a waiting period of 6 months applies to the first scheme membership
Cancer - screening, healthcare services, investigations and treatments	As per the DHA program
Hepatitis B & C - screening, healthcare services, investigations and treatments	As per the DHA program
Organ transplant	Covers recipient and excludes costs related to donor, the acquisition and organ cost. Organs covered: heart, lung, kidney, pancreas, liver, allogeneic & autologous bone marrow.
Dental benefits including consultation & X-ray, scaling, tooth extraction, amalgam fillings, temporary and/or permanent composite, fillings and root canal treatment only	Up to AED 3,000*, subject to 20% copay Within network: direct billing Out of network: reimbursement
Optical benefit including optical examinations conducted for the purpose of obtaining eyeglasses or lenses	Up to AED 1,500, subject to 20% copay with the following sub-limits per year*: AED 350 for frames - one pair AED 250 vision lenses - one pair AED 300 bi-focal or tri-focal vision lenses - one pair AED 350 for contact lenses Within network: direct billing Out of network: reimbursement
Hearing and vision aids, and vision correction by surgeries and laser (emergency cases only)	Subject to 20% copay
Kidney Dialysis treatment	Peritoneal and Hemodialysis included up to AED 60,000 sub-limit, subject to 20% copay

Maternity

In-patient maternity services	Up to AED 20,000*, subject to 10% copay
Out-patient maternity services: Initial investigations to include FBC and platelets, blood group, Rhesus status and antibodies, VDRL, MSU and urinalysis, Rubella serology, HIV, Hep C (for high risk patients), GTT (if high risk), FBS, random sugar or A1C. Visits to include reviews, checks, and tests as per DHA Antenatal Care Protocols	Up to 15 visits* and 8 antenatal ultrasound scans*, subject to 10% copay
Newborn cover	Cover for 30 days from birth. Includes BCG, Hepatitis B, and neonatal screening tests (Phenylketonuria (PKU), congenital hypothyroidism, sickle cell screening, congenital adrenal hyperplasia).

Death

Repatriation of mortal remains to home country	Up to AED 20,000* on reimbursement basis with no copay
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Claims settlement basis (after copayments)

Within the network	Direct billing available Reimbursement option available, settled at 80% of the usual and customary rates of the selected network
Outside the network in countries where Nextcare is not present	Reimbursement at 100% of actual costs or 100% of the usual rates of the network, whichever is lesser
Outside the network in countries where Nextcare is present	Reimbursement at 80% of actual costs or 80% of the usual rates of the network, whichever is lesser
Deductible per consultation	Not applicable for follow-up within 7 days for same treatment with the same doctor
Cash indemnity for in-patient hospitalizations, not submitted to Salama	Up to AED 300/night* for 10 nights, on reimbursement basis

*Subject to policy type, benefit and plan selection.

Why choose Salama

Salama is one of the world's largest and oldest Takaful providers. We are listed on the Dubai Financial Market and are fully regulated by the Central Bank of the UAE. We are supported by A-rated reinsurers to help our individual and corporate customers protect themselves from potential risks. Rest assured, we are here to help you take care of your personal, family and corporate protection needs.

Protecting

450k

customers

Provide

AED10b

of coverage

Over

45 yrs

in business

Awards won

50

over 5 years

For more information

Please call our service hotline, send us an email, visit us or speak to your agent or broker.



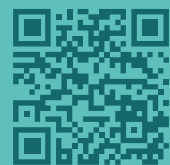
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Health Takaful Plans

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