



Health Insurance
Health Perfect

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The right plans for a healthier you





Health insurance plans designed for people living in the Gulf

Whether you live in the United Arab Emirates, Bahrain, Oman or Qatar, you'll appreciate that you and your family are a long way from the benefits of your home country's health service.

That means the standards and ease of medical treatment that you have been used to might simply not be available to you where you live and work today, and any state healthcare that is available free to you may be basic at best! So when it comes to health matters, are you fully prepared for the unexpected?

Consider these very important questions:

- A sudden illness or medical emergency can occur anytime, anywhere – are you and your family protected or will you just hope for the best?
- If you have an existing medical condition, can you afford treatment for it? And are you covered for it?
- What would happen if you fell ill in a region where there are no proper medical facilities?
- If you were unfortunate enough to develop cancer, could you afford the treatment and care costs?
- Do you have access to the best available medical facilities? Will your income cover the possibly very substantial costs of the medical treatment that you or your family members might urgently need?

The solution to all these potential problems is right here via the protection of AXA Health Perfect series of private medical insurance plans. These high-quality plans have been created specifically for the part of the world in which you live and work.

Designed to protect you against the unexpected

The Health Perfect series of medical insurance plans is specifically created to meet the needs of people living and working in the Gulf states.

From the moment you take out an AXA Health Perfect plan, you'll have prompt access to the worldwide AXA network of high quality medical providers.

Your cover details



Pre-existing and chronic conditions

Health Perfect Plans provide you with cover for any pre-existing and chronic conditions, from day one, which is sub-limited according to the plan you choose. It is very important that you fully declare any existing medical conditions on the application form.



In-patient private hospital treatment

Hospital charges incurred during an in-patient hospital stay are covered, giving you peace of mind.



Out-patient consultations, treatment and diagnostics

All our plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests. You can also benefit from out-patient direct billing, based on the network shown for your plan.



Cancer cover

Major treatment for cancer is covered in full under the main benefits of Health Perfect plans.

Additional Benefits



Worldwide Emergency Medical Assistance

International Emergency Medical Assistance is available on regional and international plans. Our evacuation and repatriation service are available 24 hours a day, 365 days a year, anywhere in the world. If your employees can't get the treatment needed locally, we will arrange to take them to the nearest place where treatment is available.



Dental cover

This benefit is included into some of the Health Perfect plans. This will provide you with routine dental cover, such as routine consultation, extraction, composite and amalgam fillings, root canal treatment, scaling, bridgework, crowns and the treatment of gum disease.



Telephone support 'Wellbeing' service

This service is available in some of the Health Perfect plans. We provide a confidential telephone counselling and support service with around the clock access to English, Arabic and other languages speaking counsellors. This valuable benefit is available to you and your immediate family members living with you.



Personal Accident cover

This provides a lump sum in the case of accidental death.



Administration of policies and claims managed by our expert team

Our team of multinational professionals based in the Gulf, will take care of your needs within the region.



Health Perfect plan options

Depending on where you live, travel to, or wish to receive treatment, we have developed a range of seven Health Perfect plan options, organised around three geographical areas, to suit a variety of personal requirements.

The plan you choose will depend upon your needs and your budget.

International cover – Health Perfect Plans 1, 2 and 3

These are our top of the range plans which allow you to choose to have medical treatment in well-known hospitals in the G.C.C. or anywhere in the world. (Please note that treatment in the USA is only available under Health Perfect Plan 1). In addition, you'll receive higher limits on most of the benefits.

Regional cover – Health Perfect Plans 4 and 5

These are our most popular plans which will cover you for treatment in North Africa and Middle East as well as the major trading nations of the Indian sub-continent and South-East Asia. Where Health Perfect 4 features all the key benefits of the international plans, Plan 5 will provide competitive, comprehensive cover and access to the best medical care available in your country of residence and beyond.

Local cover – Health Perfect Plans 6 and 7

Specifically designed for those who want the reassurance of quality health cover plus the security of a substantial overall annual benefit limit for high value treatment at a lower premium. Health Perfect 6 and 7 are ideal for those who do not travel extensively outside their country of residence.

Disclaimer: This leaflet provides only summary information about coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website www.axa-gulf.com.

Health Perfect Plan benefits at a glance

Benefits	INTERNATIONAL			REGIONAL		LOCAL	
	Health Perfect 1	Health Perfect 2	Health Perfect 3	Health Perfect 4	Health Perfect 5	Health Perfect 6	Health Perfect 7
Area of cover	Worldwide	Worldwide excluding USA		G.C.C.: Gulf Co-operation Council member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE and Oman, plus Jordan, Iran, Lebanon, Syria, Egypt, Tunisia, Morocco, Algeria, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal & Bhutan		One of the Gulf Co-operation Council member countries being Bahrain, Qatar, UAE and Oman plus any one of India, Pakistan, Sri Lanka, Bangladesh, the Philippines, Nepal & Bhutan being your home country	
Yearly maximum	AED/QAR 10,000,000, OMR/BHD 1,000,000	AED/QAR 7,500,000, OMR/BHD 750,000	AED/QAR 5,000,000, OMR/BHD 500,000	AED/QAR 2,500,000, OMR/BHD 250,000	AED/QAR 1,000,000, OMR/BHD 100,000	AED/QAR 500,000, OMR/BHD 50,000	AED/QAR 250,000, OMR/BHD 25,000
Outside area of cover up to	Not required for worldwide cover	Worldwide, Up to AED/QAR 750,000, OMR/BHD 75,000	Worldwide, Up to AED/QAR 500,000, OMR/BHD 50,000	Worldwide, Up to AED/QAR 250,000, OMR/BHD 25,000	Worldwide, Up to AED/QAR 100,000, OMR/BHD 10,000	Worldwide, Up to AED/QAR 50,000, OMR/BHD 5,000	No benefit
Daily accommodation charges	Included						
Parent accommodation up to (per night)	AED/QAR 1,000, OMR/BHD 100 per night				AED/QAR 500, OMR/BHD 50 per night		
Cash benefit	AED 1,000, OMR/BHD 100 per night *Not applicable for Qatar Policies.				AED 500, OMR/BHD 50 per night *Not applicable for Qatar Policies.		
In-patient direct billing	Included						
Applicable in-patient direct billing network	STAR Plus & International Directory of Hospitals		STAR & International Directory of Hospitals*				Diamond
GP and specialist consultation charges	Included						
Courses of physiotherapy up to	Included						
Complementary therapy up to (Includes courses of chiropractic treatment and osteopathy/ alternative treatment)	AED/QAR 5,000, OMR/BHD 500 in aggregate	AED/QAR 4,000, OMR/BHD 400 in aggregate	No benefit	AED/QAR 3,000, OMR/BHD 300 in aggregate	No benefit		
Per visit deductible (excess) applicable to all out-patient claims. This applies before any co-insurance.	Nil	AED/QAR 150, OMR/BHD 15	AED/QAR 100, OMR/BHD 10	AED/QAR 50, OMR/BHD 5*	AED/QAR 100, OMR/BHD 10	AED/QAR 50, OMR/BHD 5	AED/QAR 25, OMR/BHD 2.5
Out-patient direct billing (only available within the G.C.C.)	Included						
Applicable out-patient direct billing network	STAR Plus		STAR*			Diamond	Crystal
Health screen up to	AED/QAR 3,000, OMR/BHD 300	AED/QAR 1,000, OMR/BHD 100	No benefit	AED/QAR 500, OMR/BHD 50	No benefit		

*Only for Qatar (Plan 4): Applicable In-patient direct billing network is Star Plus & International Directory of Hospitals. Applicable Out-Patient direct billing network is Star Plus. Applicable deductible is (50 QAR) on all out-patient claims, in addition to 20% co-insurance for STAR PLUS network clinics and hospitals.

Benefits	INTERNATIONAL			REGIONAL		LOCAL	
	Health Perfect 1	Health Perfect 2	Health Perfect 3	Health Perfect 4	Health Perfect 5	Health Perfect 6	Health Perfect 7
Pre-existing conditions (including pre-existing chronic conditions) up to	AED/QAR 5,000, OMR/BHD 500			AED/QAR 2,500, OMR/BHD 250		AED/QAR 1,500, OMR/BHD 150	
Non-pre-existing chronic conditions, arising and diagnosed after policy inception, up to	AED/QAR 100,000, OMR/BHD 10,000	AED/QAR 60,000, OMR/BHD 6,000	AED/QAR 40,000, OMR/BHD 4,000	AED/QAR 25,000, OMR/BHD 2,500	AED/QAR 15,000, OMR/BHD 1,500	AED/QAR 10,000, OMR/BHD 1,000	AED/QAR 5,000, OMR/BHD 500
Oral and maxillofacial surgery	Included						
Nursing at home	Included						
Ambulance transport	Included						
International Emergency Medical Assistance	Included						No benefit
Psychiatric treatment up to	AED/QAR 15,000, OMR/BHD 1,500 (co-insurance of 30% applies to this benefit.)	AED/QAR 10,000, OMR/BHD 1,000 (co-insurance of 30% applies to this benefit.)		AED/QAR 5,000, OMR/BHD 500 (co-insurance of 30% applies to this benefit.)			
Accidental damage to teeth	Included						
Pre and post-natal complications	Included – 12 month waiting period						
Normal pregnancy, childbirth (delivery) and medically necessary caesarean section up to	AED/QAR 50,000, OMR/BHD 5,000 12 Months waiting period	AED/QAR 40,000, OMR/BHD 4,000 12 Months waiting period	AED/QAR 25,000, OMR/BHD 2,500 12 Months waiting period		AED/QAR 15,000, OMR/BHD 1,500 12 Months waiting period		No benefit
Vaccinations for children up to	AED/QAR 3,000, OMR/BHD 300 Age: 6 years	AED/QAR 2,000, OMR/BHD 200 Age: 6 years	AED/QAR 1,000, OMR/BHD 100 Age: 6 years		No benefit		
Routine dental care up to	AED/QAR 5,000, OMR/BHD 500 9 months waiting period A co-insurance of 20% applies to this benefit.	AED/QAR 4,000, OMR/BHD 400 9 months waiting period A co-insurance of 20% applies to this benefit.	No benefit	AED/QAR 3,000, OMR/BHD 300 9 months waiting period A co-insurance of 20% applies to this benefit.	No benefit		
Ancillary equipment	AED/QAR 1000, OMR/BHD 100	AED/QAR 500, OMR/BHD 50				No benefit	
Wellbeing	Included				No benefit		
Personal accident	AED/QAR 150,000, OMR/BHD 15,000	AED/QAR 125,000, OMR/BHD 12,500	AED/QAR 100,000, OMR/BHD 10,000	AED/QAR 75,000, OMR/BHD 7,500	AED/QAR 50,000, OMR/BHD 5,000	AED/QAR 40,000, OMR/BHD 4,000	AED/QAR 25,000, OMR/BHD 2,500

Your questions answered

Do you allow direct billing from day one?

Yes, under all our health plans (within the G.C.C.).

Will I be covered for any illnesses I have had in the past?

Yes, provided you declare them on the application form. We guarantee to cover related treatment up to the amount shown under the pre-existing condition benefit of your plan.

Will we be covered for long-term illnesses?

Yes, maintenance of chronic conditions is covered up to the amount shown on the chosen plan under the Chronic Condition benefit – provided the condition first arose after your policy became effective. Otherwise, if it is a pre-existing chronic condition it will be covered under the pre-existing condition benefit of your plan. Cancer cases are handled differently from other chronic conditions. Major treatment for cancer is covered in full under the main benefits of your plan.

How can I be sure that I am covered before I go ahead with treatment?

Just contact our customer service team with the details of the proposed treatment. They'll confirm the cover before any treatment costs are incurred.

Am I protected if I travel outside my chosen area of cover?

Under Health Perfect plan 1 you are covered worldwide. Health Perfect plans 2, 3, 4, 5 and 6 will cover you and your insured family members for emergency medical treatment outside your area of cover – please refer to the benefits table for the level of cover applicable to your chosen plan.

Can my children be covered too?

Yes, for an additional premium you can include any unmarried children under the age of 21 on the policy. When they reach the age of 21, they will need to take out their own policy.

Can I choose where I get treatment?

Yes, you can visit any medical practitioners within your area of cover, provided they are registered. We have contractual agreements with a number of medical centres where we have preferred rates. Use of the network applicable to your plan will minimise delays in settling any claims you may need to make.

What is the AXA network in the G.C.C.?

AXA works in the region with a wide network of high quality clinics and hospitals. These fall into four different categories referred to as STAR PLUS, STAR, Diamond and Crystal network.

Please contact us for further details.

Do you always pay claims in full?

All eligible reimbursement claims are paid based on the Reasonable and Customary Rates. AXA will pay the actual cost incurred or the Reasonable and Customary Rate against the service whichever is less and the level of reimbursement shall be decided based on the Network offered.

Out of G.C.C. AXA Insurance will base the calculation of reimbursement amount on the average cost of the treatment in that area or country; or the network offered in the principle country of residence.

What will happen if I go for a treatment outside the AXA network?

If you go outside the AXA Network you can claim reimbursement. However, please note that the payment will be based on assessment-

- only eligible claims as per policy terms would be reimbursed
- the level of reimbursement would be as per the AXA Published Rates within G.C.C.
- out of G.C.C. the level of reimbursement would be the average costs of treatment in that area or country or the network offered in the principal country of residence

What happens if I move to another country?

Contact us and we will, wherever possible, help you to transfer to another appropriate AXA PPP healthcare policy without any additional medical underwriting – If you leave your principal country of residence. (Please note that we are obliged to meet legal requirements around the world and, as with all providers, cannot absolutely guarantee availability in all countries.)

How to apply for Health Perfect cover:

Simply complete, date and sign the enclosed application form and send it together with:

- a passport copy (one per policy holder/dependant)
- a passport visa copy (one per policy holder/dependant)
- a passport size picture (one per policy holder/dependant)
- the corresponding premium

Alternatively, log on to our website www.axa-gulf.com

The policy will be issued within 5 working days of receiving the complete documents and payment.