

Card Number	097110520239354601
DHA Member ID	1008-036-118870153-01
Mobile Number	United Arab Emirates (+ 971 ) 521999797
Email	
Identification	Emirates ID :
First Name	NITESH
Last Name	GALANI
Date of Birth	29 May 1991
Gender	Male
Start Date	30 Dec 2023
Expiry Date	29 Dec 2024
Member Network	Gold
Policy Holder	NITESH GALANI
Policy Issued From	Dubai-DHA

## **Member Benefits**

Assist America Coverage         YES           Package Default Methods         Gold           Opporous's Classification         Sandard           HADD DEFA Approal Number         DIMA-CO003           Tember ye Coverage         Worldwide           Pre-Esting Conditions Waling Period (Morths)         0 Morth(p)           Cotions Condition Waling Period (Morths)         0 Morth(p)           Outgainer Plan         Covered           Physical Consultation Copayment         0%           Labbratery Services Copayment         0%           Objection Flaviors Copayment         0%           Optional Access         Covered           Pharmacoutical Copayment         0%           Detail Access         Covered           Pharmacoutical Copayment         0%           Detail Access         Covered           Pharmacoutical Copayment         0%           Patental Access         Covered           Alternative Medicine Access         Covered           Alternative Medicine Access         Recovered           Optical Access         Not Covered           Visionation Access         Not Covered           Optical Access (access (ac	Payer's Name	Orient Insurance PJSC_Enhanced_Individual_52
Approvals Classification         Standard           HAADDIA Approval Number         DHA-FC-0003           Territory of Coverage         Worldwide           Per-Essisting Conditions Wating Period (Morths)         0 Months (s)           Chronic Condition Wating Period (Morths)         0 Months (s)           Outpassen Flain         Covered           Physicial Consultation Copyment         Covered           Radiology Services Copyment         0%           Outpassen Services Copyment         0%           Pharmacolical Copyment         0%           Optical Pan         0%           Pantal Access         Covered on direct billing           Dental Access         Covered on direct billing           Palmacolical Copyment         0%           Alternative Medicine         Covered           Alternative Medicine Access         Reimbursemabent Only           Alternative Medicine Copyment         0%           Optical Plan         Not Covered           Optical Plan         Not Covered           Validation Flain         Not Covered           Validation Flain         Not Covered           Validation Flain         Not Covered           Validation Flain         Not Covered on direct billing           Vaccination Copyment	Assist America Coverage	YES
PAPE   Course   Cou	Package Default Network	Gold
Tomitory of Coverage         Worldwide           Pre-Existing Conditions Waiting Period (Months)         0 Months (s)           Chronic Condition Waiting Period (Months)         0 Months (s)           Outpatient Plan         Covered           Physical Consultation Copayment         0 Copay 20% Max (60 AED applicable           Laboratory Services Copayment         0%           Radiology Services Copayment         0%           Outpatient Services Copayment         0%           Denial Coverage         Covered           Denial Coverage         Covered           Denial Coverage         Covered           Denial Copayment         20%           Alternative Medicine         Covered           Alternative Medicine Access         Reimbursembent Only           Alternative Medicine Copayment         0%           Optical Copayment         0%           Optical Copayment         0%           Optical Copayment         0%           Vicination Plan         Not Covered           Vaccination Plan         Not Covered           Vaccination Copayment         0%           Out Mat Physicial Copayment         0%           Out Mat Physicial Copayment         0%           Out Mat Physicial Copayment         0%	Approvals Classification	Standard
Pre-Existing Conditions Waiting Period (Months)         0 Month(s)           Chronic Condition Waiting Period (Months)         0 Month(s)           Outpatient Plan         Covered           Physicial Consultation Copsyment         0%           Radiology Services Copsyment         0%           Outpatient Services Copsyment         0%           Outpatient Services Copsyment         0%           Pharmaceutical Copsyment         0%           Dental Coverage         Covered           Dental Coverage         Covered           Alternative Medicine         Covered on direct billing           Alternative Medicine Access         Reimbursemebent Only           Alternative Medicine Access         Reimbursemebent Only           Alternative Medicine Access         Not Covered           Optical Access         Not Covered           Optical Access         Not Covered           Valueland Access         Covered on direct billing           Valueland Access         Covered on direct billing           Valueland Access         Covered on direct billing     <	HAAD/DHA Approval Number	DHA-FC-0003
Chronic Condition Waiting Period (Months)         0 Month(s)           Outpatient Plan         Covered           Physicial Consultation Copayment         0%           Laboratory Services Copayment         0%           Outpatient Services Copayment         0%           Outpatient Services Copayment         0%           Dental Copayment         0%           Dental Coverage         Covered           Dental Access         Covered on direct billing           Alternative Medicine         Covered           Alternative Medicine Access         Reimbursembent Only           Alternative Medicine Copayment         0%           Optical Plan         Not Covered           Optical Access         Not Covered           Optical Access         Not Covered           Velinas Access         Not Covered           Valcination Flan         Not Covered           Valcination Copayment         0%           Valcination Copayment         0%           Out Mat Physician Consultation Copayment         0%           Out Mat Radiology Copayment         0%           Out Mat Radiology Copayment         0%           Out Mat Radiology Copayment         0%           Out Mat Physician Consultation Copayment         0%	Territory of Coverage	Worldwide
Outpatient Plan         Covered           Physicial Consultation Copayment         Copay 20% Max (60 AED applicable           Laboratory Services Copayment         0%           Radiology Services Copayment         0%           Outpatient Services Copayment         0%           Paramaceutical Copayment         0%           Pental Coverage         Gevered           Dental Copayment         20%           Alternative Medicine         Covered on direct billing           Dental Copayment         20%           Alternative Medicine Access         Reimbursembent Only           Alternative Medicine Copayment         0%           Optical Plan         Not Covered           Optical Copayment         0%           Optical Access         Not Covered           Welleness Access         Not Covered           Vaccination Access         Not Covered           Vaccination Access         Covered on direct billing           Vaccination Copayment         0%           Value Hat Physician Consultation Copayment         0%           Out Mat Physician Consultation Copayment         10%           Out Mat Laboratory Copayment         10%           Out Mat Physician Consultation Copayment         10%           Out Mat Physiotherasy	Pre-Existing Conditions Waiting Period (Months)	0 Month(s)
Physicial Consultation Copayment         Copay 20% Max 60 AED applicable           Laboratory Services Copayment         0%           Outpatient Services Copayment         0%           Pharmaceutical Services Copayment         0%           Dental Coverage         Covered           Dental Access         Covered on direct billing           Dental Copayment         28%           Alternative Medicine Access         Reimbursembent Only           Alternative Medicine Access         Reimbursembent Only           Alternative Medicine Copayment         0%           Optical Plan         Not Covered           Alternative Access         Not Covered           Optical Plan         Not Covered           Wellness Access         Not Covered           Wellness Access         Not Covered           Vaccination Plan         Not Covered           Vaccination Access         Covered on direct billing           Vaccination Copayment         0%           Out Mat Physician Consultation Copayment         10%           Out Mat Laboratory Copayment         10%           Out Mat Agoing Copayment         10%           Out Mat Randoccess         Covered           Out Mat Randoccess         Covered           Out Mat Randoccess	Chronic Condition Waiting Period (Months)	0 Month(s)
Laboratory Services Copayment 0%  Radiology Services Copayment 0%  Outpaient Services Copayment 0%  Pharmaceutical Copayment 0%  Dental Copayment 0%  Covered 0 direct billing  Dental Copayment 20%  Alternative Medicine Copayment 0%  Alternative Medicine Access Reimbursemebent Only  Alternative Medicine Copayment 0%  Optical Access Not Covered  Optical Access Not Covered  Optical Plan Not Covered  Wellness Access Not Covered  Wellness Access Not Covered  Wellness Access Not Covered  Vaccination Plan Not Covered  Vaccination Plan Not Covered  Vaccination Access Copayment 0%  Out Mat Physician Consultation Copayment 10%  Out Mat Physician Consultation Copayment 10%  Out Mat Aboratory Copayment 10%  Out Mat Radiology Copayment 10%  Out Mat Radiology Copayment 10%  Maternity IP Plan Not Covered  Physiotherapy Services Copayment 0%  Not Covered  Maternity IP Plan Not Covered  Physiotherapy Services Copayment 0%  Inpatient Copay 0%	Outpatient Plan	Covered
Radiology Services Copayment 0% Outpatient Services Copayment 0% Pharmaceutical Copayment 0% Dental Coverage Covered Covered Covered Office billing Dental Copayment 20% Alternative Medicine Access Reimbursembent Only Alternative Medicine Access Reimbursembent Only Alternative Medicine Copayment 0% Optical Plan Not Covered Office office billing Copayment 0% Optical Plan Not Covered Office office billing Copayment 0% Optical Access Not Covered Copayment 0% Optical Plan Not Covered Office office billing Copayment 0% Optical Access Not Covered Office office billing Copayment 0% Vaccination Plan Not Covered Office billing Copayment 0% Out Mat Physician Copayment 0% Out Mat Physician Copayment 0% Out Mat Laboratory Copayment 10% Maternity iP Plan Not Covered Maternity iP Plan Not Covered Physiotherapy Services Copayment 0%	Physicial Consultation Copayment	Copay 20% Max 50 AED applicable
Outpatient Services Copayment 0% Pharmaceutical Copayment 0% Dental Coverage Covered Outpatient Dental Access Covered on direct billing Dental Copayment 20% Alternative Medicine Access Reimbursemebent Only Alternative Medicine Access Reimbursemebent Only Optical Copayment 0% Optical Copayment 0% Optical Copayment 0% Optical Copayment 0% Optical Access Not Covered Wellness Access Not Covered Wellness Access Not Covered 0 Vaccination Plan Not Covered 0 Vaccination Access Copayment 0% Out Mat Physician Consultation Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Pharmaceuticals Copayment 10% Maternity IP Plan Not Covered Meternity IP Plan Not Covered Meternity IP Plan Not Covered	Laboratory Services Copayment	0%
Pharmaceutical Copayment 0% Dental Coverage Covered.  Dental Access Covered on direct billing  Dental Copayment 20% Alternative Medicine Covered  Alternative Medicine Access Reimbursemebent Only Alternative Medicine Copayment 0% Optical Plan Not Covered  Optical Plan Not Covered  Optical Access Not Covered  Wellness Access Not Covered  Wellness Access Not Covered  Vaccination Plan Not Covered  Vaccination Copayment 0%  Out Covered Not Covered  Vaccination Copayment Not Covered  Vaccination Copayment Not Covered Not Covered  Vaccination Copayment Not Covered Not Covered  Vaccination Copayment Not Covered Not Covered Not Covered  Vaccination Copayment Not Covered Not Mat Physician Consultation Copayment 10%  Out Mat Physician Consultation Copayment 10% Out Mat Radiclogy Copayment 10%  Out Mat Radiclogy Copayment 10%  Matemily IP Plan Not Covered  Physicianerapy Services Copayment 0%  Inpatient Copay 0%	Radiology Services Copayment	0%
Dental Coverage         Covered           Dental Access         Covered on direct billing           Dental Copayment         20%           Alternative Medicine         Covered           Alternative Medicine Access         Reimbursemebent Only           Alternative Medicine Copayment         0%           Optical Plan         Not Covered           Optical Copayment         0%           Optical Access         Not Covered           Wellness Access         Not Covered           Wellness Access         Not Covered O           Vaccination Plan         Not Covered on direct billing           Vaccination Access         Covered on direct billing           Vaccination Copayment         0%           Out Mat Physician Consultation Copayment         10%           Out Mat Radiclogy Copayment         10%           Out Mat Radiclogy Copayment         10%           Out Mat Pharmaceuticals Copayment         10%           Maternity IP Plan         Not Covered           Physiotherapy Services Copayment         0%           Inpatient Copay         0%	Outpatient Services Copayment	0%
Dental Access Covered on direct billing  Dental Copayment 20%  Alternative Medicine Covered  Alternative Medicine Access Reimbursemebent Only  Alternative Medicine Copayment 0%  Optical Plan Not Covered  Optical Copayment 0%  Optical Access Not Covered  Wellness Access Not Covered  Wellness Access Not Covered  Vaccination Plan Not Covered  Vaccination Access Copayment 0%  Out Mat Physician Consultation Copayment 10%  Out Mat Radiology Copayment 10%  Out Mat Radiology Copayment 10%  Out Mat Radiology Copayment 10%  Maternity IP Plan Not Covered  Maternity IP Plan Not Covered  Inpatient Copay Services Copayment 0%	Pharmaceutical Copayment	0%
Dental Copayment 20%  Alternative Medicine Access Reimbursemebent Only  Alternative Medicine Copayment 0%  Optical Plan Not Covered  Optical Copayment 0%  Optical Access Not Covered  Wellness Access Not Covered  Vaccination Plan Not Covered  Vaccination Copayment 0%  Out Mat Physician Consultation Copayment 0%  Out Mat Radiology Copayment 10%  Out Mat Radiology Copayment 10%  Out Mat Radiology Copayment 10%  Maternity IP Plan Not Covered  Maternity IP Plan Not Covered  Dipatient Copay Services Copayment 0%  Inpatient Copay Services Copayment 0%  Inpatient Copay Services Copayment 0%  Inpatient Copay Services Copayment 0%	Dental Coverage	Covered
Alternative Medicine Copayment 0% Optical Plan Not Covered Optical Copayment 0% Overed Vaccination Plan Not Covered Vaccination Plan Not Covered Vaccination Plan Not Covered Vaccination Plan Not Covered Vaccination Access Covered 0  Uaccination Access Covered 0  Uaccination Access Covered 0  Uaccination Copayment 0% Out Mat Physician Consultation Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Radiology Copayment 10% Out Mat Radiology Copayment 10% Maternity IP Plan Not Covered Physiotherapy Services Copayment 0% Inpatient Copay Services Copayment 0%	Dental Access	Covered on direct billing
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Optical Plan Optical Copayment Optical Copayment Optical Access Not Covered Wellness Access Not Covered Vaccination Plan Not Covered Vaccination Access Covered on direct billing Vaccination Copayment Ow Out Mat Physician Consultation Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Radiology Copayment 10% Out Mat Pharmaceuticals Copayment 10% Maternity IP Plan Not Covered Not Covered Not Covered Not Covered Inpatient Copay Ow	Alternative Medicine Access	Reimbursemebent Only
Optical Copayment 0% Optical Access Not Covered Wellness Access Not Covered Vaccination Plan Not Covered Vaccination Access Covered on direct billing Vaccination Copayment 0% Out Mat Physician Consultation Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Radiology Copayment 10% Out Mat Pharmaceuticals Copayment 10% Maternity IP Plan Not Covered Physiotherapy Services Copayment 0% Inpatient Copay 0%	Alternative Medicine Copayment	0%
Optical Access Not Covered  Wellness Access Not Covered  Vaccination Plan Not Covered  Vaccination Access Covered on direct billing  Vaccination Copayment 0%  Out Mat Physician Consultation Copayment 10%  Out Mat Laboratory Copayment 10%  Out Mat Radiology Copayment 10%  Out Mat Pharmaceuticals Copayment 10%  Maternity IP Plan Not Covered  Physiotherapy Services Copayment 0%  Inpatient Copay 0%	Optical Plan	Not Covered
Wellness Access Not Covered Vaccination Plan Not Covered Vaccination Access Covered on direct billing Vaccination Copayment 0% Out Mat Physician Consultation Copayment 10% Out Mat Laboratory Copayment 10% Out Mat Radiology Copayment 10% Out Mat Pharmaceuticals Copayment 10% Maternity IP Plan Not Covered Physiotherapy Services Copayment 0% Inpatient Copay 0%	Optical Copayment	0%
Vaccination Plan     Not Covered       Vaccination Access     Covered on direct billing       Vaccination Copayment     0%       Out Mat Physician Consultation Copayment     10%       Out Mat Laboratory Copayment     10%       Out Mat Radiology Copayment     10%       Out Mat Pharmaceuticals Copayment     10%       Maternity IP Plan     Not Covered       Physiotherapy Services Copayment     0%       Inpatient Copay     0%	Optical Access	Not Covered
Vaccination Access     Covered on direct billing       Vaccination Copayment     0%       Out Mat Physician Consultation Copayment     10%       Out Mat Laboratory Copayment     10%       Out Mat Radiology Copayment     10%       Out Mat Pharmaceuticals Copayment     10%       Maternity IP Plan     Not Covered       Physiotherapy Services Copayment     0%       Inpatient Copay     0%	Wellness Access	Not Covered0
Vaccination Copayment         0%           Out Mat Physician Consultation Copayment         10%           Out Mat Laboratory Copayment         10%           Out Mat Radiology Copayment         10%           Out Mat Pharmaceuticals Copayment         10%           Maternity IP Plan         Not Covered           Physiotherapy Services Copayment         0%           Inpatient Copay         0%	Vaccination Plan	Not Covered
Out Mat Physician Consultation Copayment         10%           Out Mat Laboratory Copayment         10%           Out Mat Radiology Copayment         10%           Out Mat Pharmaceuticals Copayment         10%           Maternity IP Plan         Not Covered           Physiotherapy Services Copayment         0%           Inpatient Copay         0%	Vaccination Access	Covered on direct billing
Out Mat Laboratory Copayment         10%           Out Mat Radiology Copayment         10%           Out Mat Pharmaceuticals Copayment         10%           Maternity IP Plan         Not Covered           Physiotherapy Services Copayment         0%           Inpatient Copay         0%	Vaccination Copayment	0%
Out Mat Radiology Copayment         10%           Out Mat Pharmaceuticals Copayment         10%           Maternity IP Plan         Not Covered           Physiotherapy Services Copayment         0%           Inpatient Copay         0%	Out Mat Physician Consultation Copayment	10%
Out Mat Pharmaceuticals Copayment 10%  Maternity IP Plan Not Covered  Physiotherapy Services Copayment 0%  Inpatient Copay 0%	Out Mat Laboratory Copayment	10%
Maternity IP Plan Not Covered  Physiotherapy Services Copayment 0%  Inpatient Copay 0%	Out Mat Radiology Copayment	10%
Physiotherapy Services Copayment 0% Inpatient Copay 0%	Out Mat Pharmaceuticals Copayment	10%
Inpatient Copay 0%	Maternity IP Plan	Not Covered
- ' ' ' '	Physiotherapy Services Copayment	0%
DHA Member Registration ID         1008-036-118870153-01	Inpatient Copay	0%
	DHA Member Registration ID	1008-036-118870153-01