

Patient Details

Card Number	097115010231607501
DHA Member ID	I013-036-116396319-02
Mobile Number	557283778
Email	
Identification	Emirates ID :
First Name	BHARAT
Last Name	GIDWANI
Date of Birth	01 Jun 1969
Gender	Male
Start Date	01 Dec 2024
Expiry Date	30 Nov 2025
Member Network	ML - Gold
Policy Holder	AMERICAN LIFE INS CO.(U.A.E.).
Policy Issued From	Dubai-DHA

Member Benefits

Payer's Name	AMERICAN LIFE INSURANCE CO_TPA_501
Assist America Coverage	NO
Package Default Network	ML - Gold
DHA Member Registration ID	I013-036-116396319-02
HAAD/DHA Approval Number	DHA-0741100000

Approvals Classification	Standard
Territory of Coverage	Worldwide
Special Remark for Provider	Nil co-pay on teleconsultation and SmartDoc. Member is eligible for SmartDoc service
Pre-Existing Conditions Waiting Period (Months)	0 Month(s)
Chronic Condition Waiting Period (Months)	0 Month(s)
Outpatient Plan	Covered
Physician Consultation Deductible	0 AED
Physician Consultation Copayment	20%
Physician Consultation Copay Maximum Amount	50 AED
Laboratory Services Copayment	0%
Radiology Services Copayment	0%
Outpatient Procedure Copayment	0%
Pharmaceutical Copayment	0%
Dental Coverage	Covered
Dental Access	Covered on direct billing
Dental Copayment	20%
Alternative Medicine	Covered
Alternative Medicine Access	Covered on direct billing
Alternative Medicine Copayment	10%
Optical Plan	Not Covered
Optical Copayment	0%
Optical Access	Not Covered
Vaccination Plan	Covered
Vaccination Access	Covered on direct billing

Vaccination Copayment	0%
Out Mat Physician Consultation Copayment	0%
Out Mat Laboratory Copayment	0%
Out Mat Radiology Copayment	0%
Out Mat Pharmaceuticals Copayment	0%
Maternity IP Plan	Not Covered
Physiotherapy Services Copayment	0%
Inpatient Copay	0%
Psychiatric Access	Covered on direct billing
Inpatient Psychiatric Copayment	20%
Outpatient Psychiatric Copayment	20%

Teleconsultation covered with nil ded/Co-pay

**Member is eligible for Smartdoc service and regular Ded/Co-pay applies.
Please use CPT 99367 for billing this service.**

13/Jul/2025 12:14 PM

DISCLAIMER:

**ALL SERVICES OUTSIDE PRE-APPROVAL PROTOCOL ARE SUBJECT TO RESTROSPECTIVE MEDICAL EVALUATION UPON CLAIM SUBMISSION.
CLAIMS PROCESSING IS SUBJECT TO CONTRACTUAL TARIFF.**