

## Patient Details

Card Number	097112730328828902
DHA Member ID	I022-036-120418849-01
Mobile Number	557352129
Email	
Identification	Emirates ID :
First Name	SANAM MULCHAND
Last Name	PAGARANI
Date of Birth	25 Apr 1961
Gender	Female
Start Date	05 Feb 2025
Expiry Date	04 Feb 2026
Member Network	Green
Policy Holder	MULCHAND JETHANAND PAGARANI
Policy Issued From	Dubai-DHA

## Member Benefits

Payer's Name	Takaful Emarat PSC_ICICI Lombard_TPA_273
Assist America Coverage	YES
Package Default Network	Green
Approvals Classification	Standard
HAAD/DHA Approval Number	DHA-23395

Territory of Coverage	Worldwide
Special Remark for Provider	Influenza Vaccine is not covered on direct billing
Pre-Existing Conditions Waiting Period (Months)	0 Month(s)
Chronic Condition Waiting Period (Months)	0 Month(s)
Outpatient Plan	Covered
Physician Consultation Copayment	Copay 20% Max 50 AED applicable
Laboratory Services Copayment	0%
Radiology Services Copayment	0%
Outpatient 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	20%
Optical Plan	Not Covered
Optical Copayment	0%
Optical Access	Not Covered
Wellness Access	Not Covered0
Vaccination Plan	Covered
Vaccination Access	Reimbursemebent Only
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	Covered
Physiotherapy Services Copayment	0%
Inpatient Copay	0%

DHA Member Registration ID I022-036-120418849-01

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**DISCLAIMER:**

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

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