

## Patient Details

Card Number	097113320380270402
DHA Member ID	I044-036-122216284-01
Mobile Number	565028385
Email	
Identification	Emirates ID :
First Name	MARINA
Last Name	CHUGUNOVA
Date of Birth	16 Jun 1992
Gender	Female
Start Date	18 Feb 2025
Expiry Date	17 Feb 2026
Member Network	Silk Road
Policy Holder	MARINA CHUGUNOVA
Policy Issued From	Dubai-DHA

## Member Benefits

Payer's Name	National Life & General Insurance Company SAOG Dubai Branch_ICICI Lombard_TPA_332
Assist America Coverage	NO
Package Default Network	Silk Road
Approvals Classification	Standard
HAAD/DHA Approval Number	DHA-GMD03042023151

Territory of Coverage	Worldwide
Pre-Existing Conditions Waiting Period (Months)	6 Month(s)
Chronic Condition Waiting Period (Months)	6 Month(s)
Outpatient Plan	Covered
Physician Consultation Copayment	Copay 20% Max 50 AED applicable
Laboratory Services Copayment	20%
Radiology Services Copayment	20%
Outpatient Services Copayment	20%
Pharmaceutical Copayment	20%
Dental Coverage	Covered
Dental Access	Covered on direct billing
Dental Copayment	20%
Alternative Medicine	Covered
Alternative Medicine Access	Reimbursement Only
Alternative Medicine Copayment	0%
Optical Plan	Not Covered
Optical Copayment	100%
Optical Access	Not Covered
Wellness Access	Not Covered
Vaccination Plan	Covered
Vaccination Access	Reimbursement Only
Vaccination Copayment	0%
Out Mat Physician Consultation Copayment	Copay 100% Max 0 AED applicable
Out Mat Laboratory Copayment	100%
Out Mat Radiology Copayment	100%

Out Mat Pharmaceuticals Copayment	100%
Maternity IP Plan	Not Covered
Physiotherapy Services Copayment	10%
Inpatient Copay	0%
DHA Member Registration ID	I044-036-122216284-01

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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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