

HEALTH  
COVERAGE.  
SIMPLIFIED.





# WHY IFZA LIFE?

- Simplified health insurance solutions tailored for startups and SMEs.
- Easy-to-understand plans available at competitive premiums.
- Plans are designed based on DHA guidelines.
- Offered in strategic partnership between IFZA and National Life & General Insurance Company (NLGIC).
- Fast and easy enrolment as part of the IFZA process.
- Pre-existing conditions covered.
- Access to a vast network of medical service providers.
- Fast claim settlement.
- Available to employees across all levels of the company.
- No minimum number of employees required.



# WHO WE ARE

IFZA Life provides simplified and cost-effective health insurance packages that are uniquely tailored to meet the needs of SMEs.

We created a set of easy-to-understand solutions for startups and established businesses. IFZA Life provides medical coverage for employees of IFZA Free Zone companies and their families, helping you meet Dubai Health Authority (DHA) requirements, at a price that works well within your budget.





# NETWORK LIST

Below is a list of main hospitals and clinics which are included in each category:

Category A			
Selected Aster Clinics	Access Clinics Group	Karama Medical Centre Group	Dr. Ismail Medical Centre Group
Category B			
All Aster Clinics	Advanced Care Medical Centres	Health Hub Clinics	Dr. Moopens Clinics
Harley Medical Centre	Prime Corp Medical Centre	Total Care Clinics	+ Cat A Clinics
Category C			
Al Garhoud	Saudi German Hospital	Al Garhoud Hospital	Zulekha Hospital
Belhoul Speciality Hospital	Aster Hospital	Iranian Hospital	NMC Royal & NMC Speciality
Thumbay Hospital	International Modern Hospital	Medeor Hospital	+ Cat B Clinics
Category D			
Al Zahra Hospital	Mediclinic Group (with 20% Copay)	King's College Hospital	Belhoul European Hospital
Burjeel Hospital	Clemenceau Medical Center	Emirates Specialty Hospital	Fakeeh University Hospital
Canadian Specialist Hospital	Medcare Group	Emirates Hospital Jumeirah	Neuro Spinal Hospital
Valiant Healthcare	Al Jalila Children's Hospital	+ Cat C Hospitals	
Category E			
American Hospital	Dr. Sulaiman Al Habib Hospital	+ Cat D Hospitals	

For the full list, please contact: [info@ifzalife.com](mailto:info@ifzalife.com)

## MAIN EXCLUSIONS

- Allergy Testing
- Cosmetic Treatments
- Screening Tests / Routine Checkups
- Sexually Transmitted Diseases
- Infertility Treatment
- Alcoholism & Drug Addiction
- Equipment & Appliances (crutches, bandages, etc.)
- Deviated Nasal Septum
- Professional Sports Injuries
- Vitamins, Herbal Medicines, Supplements





INSURANCE PLANS

Class		Category A	Category B	Category C	Category D	Category E
Network		Sapphire List with OP at Clinics on ly Hospitals for IP only	Chrome List with OP at Clinics only Hospitals for IP only	Gold List + Saudi German Hospital Dubai	Diamond List with 20% Co-Pay on all services in Mediclinic Group	Platinum List
Annual Limit per Person		AED 150,000	AED 200,000	AED 300,000	AED 500,000	AED 1,000,000
Geographical Area of Cover		UAE	UAE + Home Country in ISC & SEA	Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada
Elective & Emergency Treatment	Inside UAE/ Inside Network	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing
	Inside UAE/ Outside Network	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement
	Outside UAE (within covered territory)	Not covered	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Pre-Existing Conditions (Subject to Exclusions List)		Covered up to annual limit For members with no continuity of cover, covered up to 20% of annual limitfor the first 6 months	Covered up to annual limit For members with no continuity of cover, covered up to 20% of annual limit for the first 6 months	Covered up to annual limit For members with no continuity of cover, covered up to 20% of annual limit for the first 6 months	Covered up to annual limit For members with no continuity of cover, covered up to 20% of annual limit for the first 6 months	Covered up to annual limit For members with no continuity of cover, covered up to 20% of annual limit for the first 6 months
Key Inpatient Benefits (Subject to Prior Approval)						
Hospital accommodation		Shared Room	Shared Room	Private Room	Private Room	Private Room
Accommodation Costs (For one parent staying with a child up to the age of 18)		Not Applicable	AED 100 per day	AED 200 per day	AED 500 per day	AED 500 per day
Key Outpatient Benefits						
Consultation		20% Co-Pay GP Referral required for Specialist Visit	20% max AED 50 for each visit Specialist Direct Access	20% max AED 50 for each visit Specialist Direct Access	20% max AED 50 for each visit Specialist Direct Access	20% max AED 50 for each visit Specialist Direct Access
Pharmaceuticals		Covered up to AED 1,500 Subject to 30% Co-Pay (Restricted to Formulary Drugs)	Covered up to AED 7,500 Subject to 20% Co-Pay (Restricted to Formulary Drugs)	No limit with 20% Co-Pay	No limit with 20% Co-Pay	No limit with 20% Co-Pay
Diagnostic Investigations & Procedures (Lab, Scan, X-ray, Endoscopy, etc.)		20% Co-Pay	No limit with Nil Co-pay	No limit with Nil Co-Pay	No limit with Nil Co-Pay	No limit with Nil Co-Pay
Physiotherapy (Prescribed by respective specialist doctor and administered by a qualified physiotherapist)		Covered up to 6 sessions per year 20% Co-Pay	Covered up to 6 sessions per year 20% Co-Pay	No sub-limit sessions per year Nil Co-Pay	No sub-limit sessions per year Nil Co-Pay	No sub-limit sessions per year Nil Co-Pay
Medical Expenses Related to Work-Related Accidents, Injuries and Illnesses		Not Applicable	Up to AED 5,000	Covered over and above Workmen's Compensation policy on reimbursement	Covered over and above Workmen's Compensation policy on reimbursement	Covered over and above Workmen's Compensation policy on reimbursement
Local Emergency Transportation by Road Ambulance		Covered	Covered	Covered	Covered	Covered
Hepatitis A		Not Applicable	Covered	Covered	Covered	Covered
In Emergency Cases: i. Diagnostic and treatment services for dental and gum treatments. ii. Hearing and vision aids, and vision correction by surgeries and laser.		Covered with 20% Co-Pay	Covered with 20% Co-Pay	Covered with 20% Co-Pay	Covered with 20% Co-Pay	Covered with 20% Co-Pay
Maternity						
Inside UAE / Inside Network Limit	Delivery up to AED 7,000 for Normal & AED 10,000 for C-Section with 10% Co-Pay		Delivery up to AED 7,000 for Normal & AED 10,000 for C-Section with 10% Co-Pay	Covered up to AED 15,000 with 10% Co-Pay	Covered up to AED 25,000 with 10% Co-Pay	Covered up to AED 25,000 with 10% Co-Pay
	Antenatal covered as per DHA protocol with 10% Co-Pay		Antenatal covered as per DHA protocol with 10% Co-Pay	Antenatal covered as per DHA protocol with 10% Co-Pay	Antenatal covered as per DHA protocol with 10% Co-Pay	Antenatal covered as per DHA protocol with 10% Co-Pay
Outside UAE / Outside Network Limit		Not Applicable	Not Applicable	Limited to AED 15,000 & 20% Co-Pay	Limited to AED 25,000 & 20% Co-Pay	Limited to AED 25,000 & 20% Co-Pay
Maternity Complications		Life threatening conditions covered up to AED 150,000	Life threatening conditions covered up to AED 150,000	Life threatening conditions covered up to AED 150,000	Life threatening conditions covered up to AED 150,000	Life threatening conditions covered up to AED 150,000
Newborn Cover		Covered up to 30 Days	Covered up to 30 Days	Covered up to 30 Days	Covered up to 30 Days	Covered up to 30 Days
Other Benefits						
Dental		Not covered	Not covered	Up to AED 3,000 per year with 20% Co-Pay	Up to AED 5,000 per year with 20% Co-Pay	Up to AED 7,500 per year with 20% Co-Pay
Optical		Not covered	Not covered	Up to AED 750 per year with 20% Co-Pay	Up to AED 1,500 per year with 20% Co-Pay	Up to AED 1,500 per year with 20% Co-Pay
Additional Benefits						
Alternative Medicine		Not covered	Not covered	Up to AED 2,500 with 20% Co-Pay (Ayurveda & Homeopathy only)	Up to AED 2,500 with 20% Co-Pay (Ayurveda & Homeopathy) & AED 1,600 for Chiropractic & Osteopathy	
Psychiatric Treatment		Not covered	Covered up to AED 10,000 with Outpatient subject to 20% Co-Pay	Covered up to AED 10,000 with Outpatient subject to 20% Co-Pay	Covered up to AED 10,000 with Outpatient subject to 20% Co-Pay	Covered up to AED 10,000 with Outpatient subject to 20% Co-Pay
Repatriation of Mortal Remains		Not covered	Covered up to AED 10,000	Covered up to AED 10,000	Covered up to AED 10,000	Covered upto AED 10,000
Premium						
Male / Female	0 - 60	AED 750	AED 1,275	AED 4,720	AED 7,635	AED 18,500
Additional Maternity Premium	18 - 50	-	-	AED 1,450	AED 1,950	AED 3,150
Basmah Charges	All DXB Visa holders	AED 37	AED 37	AED 37	AED 37	AED 37



FOR MORE INFORMATION, PLEASE CONTACT US ON  
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IFZA Life is not an insurance company, insurance broker or underwriter in United Arab Emirates. IFZA Life is only providing IFZA clients an opportunity to purchase medical insurance from NLGIC at preferred premium rates that are exclusive to IFZA Free Zone companies, their employees and dependents.