

Everything
you need is
right here.

New things.
Cashback.
More perks.
Great network.
Awesome
partners.
Wellness.
For you.

This is a brand new health insurance plan focused on making you healthy by rewarding you for taking care of yourself.

HERE ARE SOME KEY TERMS YOU SHOULD KNOW

CONTRIBUTION

The amount you pay to the insurance company to provide you with coverage and protection. With SALAMA Wellx, your overall cost of insurance reduces based on your engagement and activity levels.

CO-PAY

A copay is a fixed out-of-pocket amount paid by you for covered services. Wellx plans have set percentages of co-pay for various benefits such as diagnostics, medicines, physiotherapy, etc. Refer to the Table Of Benefits for more details.

NETWORK

The network represents a list of hospitals and clinics you can access without having to file for a reimbursement claim. Your network is the main differentiating factor between the various SALAMA Wellx plans.

TPA

The Third Party Administrator (TPA) is a company that works on behalf of the insurance company to make the claims process easy and simple for everyone. Your TPA is Mednet. Mednet offers you various benefits like home delivery of medicines, telemedicine services, ability to check your network, ability to file a claim digitally, etc.

CASH BACK

The rewards you will receive for completing your health and wellness goals. The monthly amount depends on the plan you have and your step goals. Refer to the “Cashback Benefit” table in the Table Of Benefits for more details.

DEDUCTIBLE

The amount you pay per claim for covered health care services before your insurance plan starts to pay. For SALAMA Wellx products, this is typically capped at AED 50.

TABLE OF BENEFITS

The Table of Benefits (TOB) is a document that outlines all the benefits that are a part of your health insurance policy. The TOB is your go-to resource when trying to understand the details of your insurance.

REIMBURSEMENT

For certain claims, you may need to Fulfill first and the request the insurance company to pay you back. This is called Reimbursement. This will typically happen if you visit a clinic or hospital that is out of network or for certain unique benefits. Check the TOB for more details.

MAJOR CONSIDERATIONS

Annual Aggregate Limit	AED 1,000,000	<i>The maximum amount you can claim in a year.</i>
Geographical Scope of Coverage for Elective & Emergency Treatment	Worldwide	<i>Geographical areas where you are eligible for treatment.</i>
Coverage Criteria for Treatment outside UAE	Coverage outside UAE is limited to 90 days per treatment A single holiday or business trip may not exceed 90 days	<i>When outside the UAE, you must ensure your trip is less than 90 days for coverage to remain active.</i>
Network Applicable	Mednet – Gold, Silver Premium, Silver Classic, Emerald, Green, Silk Road	<i>The network defines UAE clinics and hospitals where you can get your treatment.</i>
Underwriting terms and coverage criteria for Pre-existing, Chronic conditions:	<ul style="list-style-type: none"> • All pre-existing medical conditions should be declared in the Medical Application Form and is subject to medical underwriting. • All declared Pre-existing and Chronic conditions are covered with a sub limit of AED 150,000/- • Undeclared pre-existing conditions will not be covered during the policy period and will be underwritten at renewal. 	<i>Make sure you let us know of any conditions you are suffering from. Not doing so will make it very difficult for the insurer to support you if you fall sick.</i>

IN-PATIENT BENEFIT

Hospitalisation Class	Private Room	<i>The kind of room you get access to in case of hospitalisation</i>
Hospital Accommodation and related Services	Covered	<i>Covered under all Wellx plans</i>
Intensive care unit and coronary artery disease treatment	Covered	<i>Covered under all Wellx plans</i>
Consultant's, Surgeon's and Anaesthetist's Fees	Covered	<i>Covered under all Wellx plans</i>
Various therapies including physiotherapy, chemotherapy, radiation therapy etc	Covered	<i>Covered under all Wellx plans</i>
Recipient Organ transplantation service, excluding any charges related to Donor	Covered	<i>Covered under all Wellx plans</i>

Use of hospital medical equipments (e.g. heart and lung support systems etc.)	Covered	Covered under all Wellx plans
Ambulance Services (in Medical Emergency only and if followed by admission)	Covered	Covered under all Wellx plans
Companion Room & Board expenses for Beneficiary below 16 years of age	Covered	Insurer will provide AED 100 in reimbursement accommodation for a dependent or beneficiary (like a son or daughter)
The cost of accommodation of a person accompanying a beneficiary below 16 years of age in the same room in cases of medical necessity at the recommendation of the treating doctor and with prior approval	Covered maximum up to 100 AED per night	
Repatriation costs for the transport of mortal remains to the country of origin	Covered up to AED 7,500 /-	Covered under all Wellx plans

OUT-PATIENT BENEFIT

Physician Consultation	Covered with Co-pay of 20% max 50 per consultation/ 10% Co-pay / 20% Co-pay	For a consultation, you must pay the first AED 50 of physician fees.
Diagnostics and Laboratory Tests	Covered with 0-20% co-pay	You will be responsible for paying up to 20% of each claim
Pharmaceuticals	Covered with 0-30% co-pay	You will be responsible for paying up to 30% of each claim
Physiotherapy (Require pre-authorization)	Covered with 0-20% co-pay Covered up to 15 sessions/ Per member Per year	You will need to get in touch with Mednet for approval before you can use physiotherapy sessions.

OTHER SALIENT BENEFITS

Day care treatment	Covered	Covered under all Wellx plans
Out-patient surgery	Covered	Covered under all Wellx plans
Emergency mental health treatments	Covered	Covered under all Wellx plans
Work related injuries	Covered	Covered under all Wellx plans

Emergency Dental treatment for accidental damage to natural teeth

Under this benefit the treatment required within three months following accidental damage to sound natural teeth caused by a violent external means when the treatment is given by a Physician, dentist or dental surgeon is covered.

No treatment will be covered after 3 months of the accident.

Treatment required as the result of the consumption of food or drink or any foreign bodies contained in such food or drink is not covered.

Newborn baby coverage

Babies born inside and out-side UAE - Newborn expenses are covered from Date of Birth under the mother's card for the first 30days from date of birth with a sublimit of AED 150,000/-.

Coverage for newborns is in line with DHA benefit guidelines.

Newborn babies will be added to the principle policy only upon requested by the policy holder and is subject to Medical underwriting.

Preventive services covered for members over 18 years of age

Diabetic Screening:
Fasting Blood Sugar and HBA1C tests are covered once a policy year for eligible members

Prior Approval is required for Free Access facility

**Cancer Treatment:
Screening, healthcare services, investigations and treatments only for members who are enrolled under "Patient Support Program" only**

Covered as per terms, conditions and exclusions of the program defined by DHA

Mandatory for Dubai visa holders only

**HCV Hepatitis C Virus Infection:
Screening, healthcare services, investigations and treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program.**

Hearing and vision aids, and vision correction by surgeries and laser

Covered only in cases of medical emergencies

Covered under all Wellx plans

MedNet's Global Emergency Assistance services coverage through Assist America	<ul style="list-style-type: none"> • No Financial limitations applicable under this benefit • Worldwide Emergency Medical Evacuation • Worldwide Hospital Admission Assistance • Repatriation of mortal remains to home country from anywhere in the world, including country of residence. • Medical Consultation, Evaluation, Referral & Monitoring - Care of minor children & Compassionate visit 	<i>For detailed information please refer Assist America Table of Benefit</i>
Inpatient & Outpatient coverage includes: 1. Pre & Post-natal treatments 2. Normal delivery 3. Medically necessary Caesarean Section 4. Maternity related Complications 5. Medically necessary legal terminations	<ul style="list-style-type: none"> • Normal Delivery expenses are covered up to a sub limit of AED 10,000/- • Medically necessary Caesarean Section and complication expenses are covered up to a sub limit of AED 10,000/- • Any Medical Emergency expenses related to Maternity will be covered up to a sublimit of AED 150,000/- • Out Patient eligible Maternity expenses are covered up to Annual limit • 10% co-payment applicable on all Maternity treatments, including out-patient Maternity consultation (no Deductible applies) • The following screening tests are covered as per DHA Antenatal care protocol: <ul style="list-style-type: none"> - FBC and Platelets - Blood group, Rhesus status and antibodies - VDRL - MSU & urinalysis - Rubella serology - HIV - Hepatitis C offered to high-risk patients o GTT, if high risk - FBS, Random blood sugar OR HbA1C - Ultrasonography: 3 scans 	<i>In-patient maternity treatment are subject to prior approval</i>
Alternative Medicine Benefit covers: Osteopathy, Chiropractic, Homeopathy, Acupuncture, Ayurveda and Herbal Treatments	Covered up to AED 1,600/- PMPY	<i>Only on reimbursement basis</i>
Vaccination Covered as per MOH schedule (Require pre-authorization)	Covered both on *Free Access & reimbursement basis Reimbursements claims are settled at 100% of actual covered cost subject to maximum of 100%of Applicable Network rates	<i>Free Access facility is available only within specific MedNet Vaccination Network</i>

DENTAL BENEFITS

Free Access - Covered with pre-authorization only - Co-payment 20% applicable 'Reimbursement*' - Additional 20% co-payment applicable over free access *No reimbursement for Silk Road NW inside UAE.	Covered with annual sub-limit of AED 3,500	When the provider is inside the network, you must pay 20% of dental treatment bill as co-pay. When the provider is outside the network, you must pay 40% of dental treatment bill as co-pay.
Dental Consultation	Covered	Covered under all Wellx plans
Tooth Extraction	Covered	Covered under all Wellx plans
Scaling & Polishing	Covered	Covered under all Wellx plans
Tooth filling	Covered	Covered under all Wellx plans
Root Canal Treatment (R.C.T)	Covered	Covered under all Wellx plans
Crown	Covered if followed by a Root Canal Treatment	Covered under all Wellx plans
X- Ray	Covered	Covered under all Wellx plans
Medications Antibiotics, Analgesics, Antacids, Enzyme preparations (Edema reductions), Vitamins	Covered	Covered under all Wellx plans
Medications exclusion Mouth wash, toothpaste, dentures cleaning agents, desensitising agents, anti-septic	Not Covered	
Anaesthesia - L. Anaesthesia - G. Anaesthesia	Covered Not covered	For standard treatments, Local Anaesthetic is covered, by General Anaesthetic is not
Orthodontics	Not covered	

CLAIM SETTLEMENT TERMS (WHAT IS PAID BY THE INSURER)

Elective Treatment	Free Access (Network)	Covered if the chosen provider is available in the selected Network
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Reimbursement (Non-Network)

Reimbursement in SEA:

- 100% of actual covered cost subject to maximum of 100% of UAE

applicable network rates

Reimbursement elsewhere

within territorial scope of

cover*:

- 80% of Actual Covered Cost subject to maximum of 80% of UAE Applicable Network rates

*No Elective treatment

reimbursement for Silk Road

Network inside UAE.

Emergency Treatment

Free Access (Network)

100% of Actual Covered Cost

Reimbursement (Non-Network)

CASH-BACK BENEFIT

Upfront Cashback

5% of paid Premium

5% of premium paid to customer as a Amazon voucher on sign-up with WHOOP or STEPPI (Wellx ecosystem partners)

Daily Steps	Wellx (AED)	Wellx Plus (AED)	Wellx Pro (AED)
5,000	25	75	125
10,000	50	100	150
15,000	75	125	200

*You can set your own daily goal and join the appropriate challenge to be tracked on Steppi.

In addition, you have an option to replace daily steps with either one of the below Wellx ecosystem engagements;

Countd	2 healthy meals
Motivnation / Fitlov	1 session
Life Coach	30 min = 1 day goal Full program = Monthly Goal

Our eco-system of wellness partners continues to grow! Keep visiting www.wellx.ai for updates.

*Note: Achievement of goals for 20 Days in a calendar month qualifies for Cash back.

Stay Wellx

How SALAMA Wellx Plan works?

Select a goal to pursue within the first 10 days of every month to start tracking your progress.

Goals
(Steps)



5,000

25

75

125

10,000

50

100

150

15,000

75

125

200

You can set your own daily goal and join the appropriate challenge to be tracked on Steppi.



Thank you for
purchasing SALAMA
Wellx Insurance



On confirmation of all
documents and issuance of
policy, you will receive an
email from Salama with the
following:

Invoice
Policy Schedule
Wellx Onboarding Pack
Table of Benefits
Network List
Wellness Ecosystem
Instructions on how to join
Partner Apps
Mednet Instructions

A pre-requisite for starting to
earn cash-back is to
download the STEPPI
Application and register using
the code:

<Policy Number>@wellxai.com

Eg: If your policy number is 1234,
the code will be 1234@wellxai.com

If you own a WHOOP Band or
purchase one from Wellx, download
the WHOOP Application and email
us on whoop@wellxai.com for details
on how to connect your WHOOP to
your Wellx health insurance policy.



Choose between 5k, 10k or
15k steps per day for atleast
20 days of the month to start
earning cashback on your
achievements.

Make sure you select your
challenge using the STEPPI
App within the first 10 days of
each month.



Make sure you
complete your
goals atleast 20
days of the
month to avail
your cashback

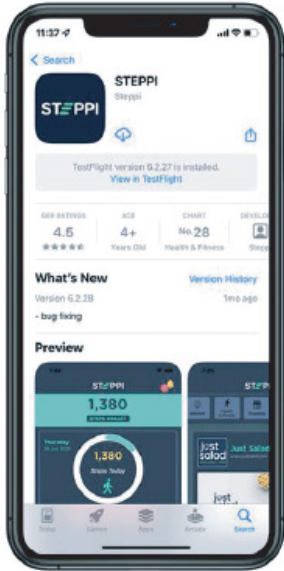


Receive a cashback in the
form of an Amazon voucher
within 60-45 days in your
email sent by Wellx.

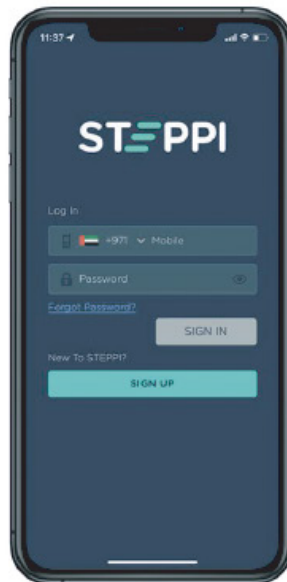
Make sure you select a goal
within the first 10 days of the
month to qualify and receive
cashback as per Table of
Benefits.

Work your way towards a total of 8%
cashback for the year.

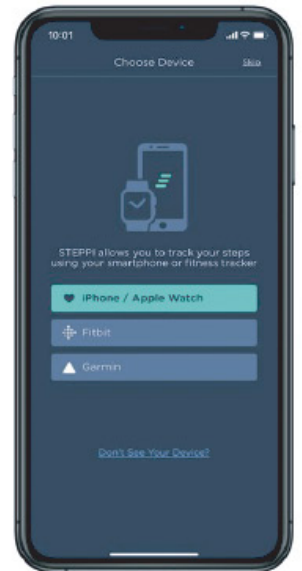
Joining STEPPI



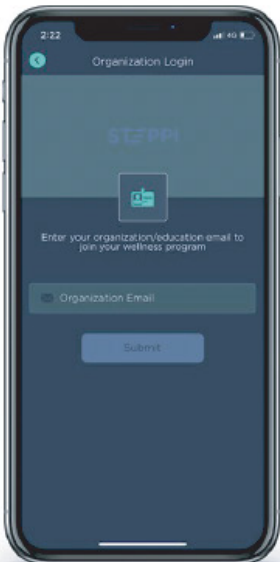
1. Download **STEPPI** from the App, Play or Huawei app stores



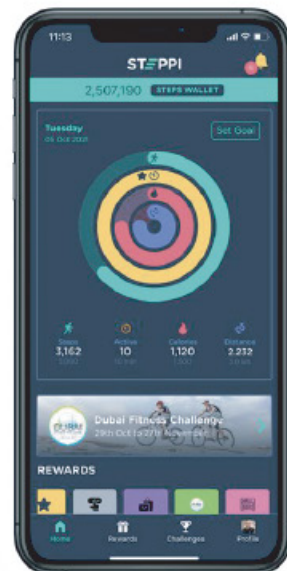
2. Sign in or create an account



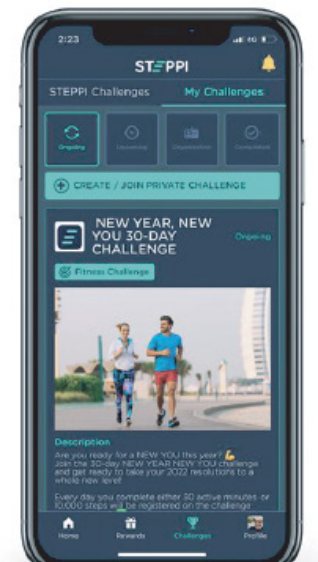
3. Pair wearable device of smartphone



4. Enter your Wellx code in the organisational login field



5. Set daily activity targets via the home screen



6. Join exclusive Wellx challenges from "my challenges" tab



WHOOP®

Welcome to the world of Wellx WHOOP®.

Let's get you started with your new digital health coach and start getting rewarded for improving your sleep, recovery and strain!



The Wellex Plan come with a free annual subscription to WHOOP 4.0. However, if your plan did not come with a WHOOP, and you want to enjoy the power of the most comprehensive fitness tracker in the world, you can still buy one from our website and avail an AED 100 discount using the code **SALAMA100**



Please make sure your battery for the WHOOP is charged before trying to activate it. Once the device is fully charged, download the WHOOP application from your respective APP Store and follow the instructions.



The WHOOP app has 3 proprietary scores: Recovery, Strain and Sleep. The AI coach will kick in after 14 days of understanding your lifestyle. Once a quarter, you will be invited to a private event with the WHOOP team, to learn more about the device and #UnlockYourPotential. Stay connected to get the best results!



You're ALL SET! Start tracking your progress on the WHOOP App and keep on top of your fitness goals and earn cash back every time you hit those goals !

*Note: Cash-back not applicable on the Wellx Performance Plan



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www.wellxai.com