

What Dubai's basic health insurance covers

The Essential Benefits Plan (EBP) is the minimum every health insurance policy in Dubai must meet. Many plans offer more; your own table of benefits is what counts.

THE HEADLINE NUMBERS

Annual limit	AED 150,000
GP and specialist visits	You pay 20%; no co-pay for a follow-up within 7 days
Non-urgent tests and treatment	You pay 20%, capped at AED 500 per visit and AED 1,000 a year
Medicines	Up to AED 1,500 a year; 30% co-pay per prescription

MATERNITY AND NEWBORNS

- Antenatal care: 10% co-pay, 8 visits, 3 scans
- Delivery: 10% co-pay, up to AED 10,000
- Newborns covered for the first 30 days

EMERGENCIES

- Covered in every emirate
- Authorised ambulance transport included
- Insurer must be told within 24 hours of admission

USUALLY NOT COVERED

- Most dental and optical care
- Orthodontics, dental prostheses, elective vision correction
- Specialists without a GP referral

BEFORE YOU BOOK

1. Find your own table of benefits
2. Check the clinic is in your network
3. Ask if prior approval is needed