



التأمين الصحي للعامل  
WORKERS HEALTH INSURANCE

المُجمَع التأميني - بإدارة دبي للتأمين  
Insurance Pool - Managed by Dubai Insurance



# Workers Health Insurance (WHI)



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## WHAT IS THE WORKERS HEALTH INSURANCE?

Based on Cabinet Resolution regarding the Workers Health Insurance scheme for the workers registered with private sector establishments, as well as domestic workers in the Emirates where health insurance scheme for such workers are not yet available (Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah, and Fujairah), the Workers Health Insurance scheme has been launched under the supervision of the Ministry of Human Resources and Emiratization in collaboration with the Federal Authority for Identity, Citizenship, Customs, and Port Security, and the Ministry of Health and Prevention.

The objectives of Workers Health Insurance scheme are as follows:

- To support the well-being of workers by providing a comprehensive healthcare system.
- To enhance the competitiveness of the UAE labor market.
- To reduce financial burdens associated with medical treatment and unpaid sick leaves for uninsured workers.

## OUR PLANS:

WHI offers two comprehensive plans tailored to suit your needs:

### WHI BASIC PLAN

- **Annual Policy Limit:** AED 50,000 (Inpatient), AED 10,000 (Outpatient).
- **Geographical Scope:** Northern Emirates (Sharjah, Ajman, Fujairah, Ras Al Khaimah, Umm Al Quwain).
- **Network: DUBAICARE-Care Network** (Outpatient restricted to clinics).
- **Pre-existing Conditions:** No waiting period.
- **Premium:** Starting from AED 320 per person per year.

### WHI ENHANCED PLAN

- **Annual Policy Limit:** AED 100,000 (Inpatient & Outpatient).
- **Geographical Scope:** Northern Emirates (Sharjah, Ajman, Fujairah, Ras Al Khaimah, Umm Al Quwain).
- **Network: DUBAICARE-N5 NE Restricted Network** (Outpatient restricted to clinics).
- **Pre-existing Conditions:** No waiting period.
- **Premium:** Starting from AED 440 per person per year.



How can I get more information about the WHI scheme?

WHI Website: [www.whi.ae](http://www.whi.ae)

Call Center: 800 DUBINS (382467)

Email: [help@whi.ae](mailto:help@whi.ae)



Scan the code  
to subscribe

Terms & Conditions apply

## INSURANCE BENEFITS

- **Inpatient Services:** Covered with 20% coinsurance capped at AED 500 per encounter (annual cap AED 1,000).
- **Outpatient Services:** 25% coinsurance per visit (max AED 100 per visit).
- **Laboratory Tests:** Covered with 25% coinsurance.
- **Physiotherapy:** Up to 6 sessions per year with 25% coinsurance (prior approval required).
- **Medicines:** Covered up to AED 1,500 with 30% coinsurance.
- **Telehealth:** Free consultation and lab services via Novitas Healthcare (800 200800) or ISON Healthcare (8004766).

**Scan the code to download the application.**

**Novitas**  
Healthcare, made easy.



**iSON**  
health



Beneficiary Category	Age Band	Premium (Per Person Per Year)	
		WHI BASIC PLAN	WHI ENHANCED PLAN
Employee & Dependents	00 - 64	AED320	AED440
Partners & Investors	00 - 64	AED483	AED700
Parents / Parents-In-Law (Medical Application Form is required)	64+	The Final Premium is subject to underwriting	

Premiums are subject to VAT and Fees.

To check the policy terms and conditions, visit : ( [www.whi.ae](http://www.whi.ae) )



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## CANCELLATION CLAUSE

- The First year's premium is NON REFUNDABLE.
- Upon cancellation of the policy within the first 12 months, the second-year premium will only be eligible for refund.
- Upon cancellation of the policy during the second year, the premium is NON REFUNDABLE.

## SUBSCRIPTION CHANNELS

- Free of charge-without any additional cost

WHI portal :  
[www.whi.ae](http://www.whi.ae)



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