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ENAYA



Enaya Beneficiary Guide

Effective 1 March 2026

Administered By



المظلة هيلثكير مانجمنت
ALMADALLAH
HEALTHCARE MANAGEMENT



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Inspiring Better Health.

Healthy Family. Happy Family.

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What Is the Enaya Program?

The Enaya Health Insurance Program is a government-sponsored healthcare program established to provide comprehensive medical coverage to eligible beneficiaries in Dubai.

Effective 1 March 2026, the Enaya Program is administered and managed by Almadallah Healthcare Management, ensuring seamless access to healthcare services in line with approved policy terms and conditions.

The program enables beneficiaries to access a wide network of healthcare providers, including Dubai Health Authority (DHA) facilities and approved private hospitals, clinics, and pharmacies across the UAE. Coverage includes inpatient and outpatient services, emergency care, maternity benefits, chronic disease management, and other medical services as per the policy schedule.

The Enaya Program is designed to ensure quality healthcare access, continuity of coverage, and efficient support services for all eligible members.



Almadallah Healthcare Management

Almadallah Healthcare Management was established in Dubai in 2008 and is a leading Third-Party Administrators (TPA) in the United Arab Emirates health insurance sector offering superior and innovative services. The core function of Almadallah is managing health insurance schemes and insurance policies to government organizations, corporates, self-funding organizations and health insurance companies. Almadallah has established strong ties with the Government of Dubai and the Private Sector.

Almadallah provides comprehensive health insurance solutions to all its members for their medical needs globally, with key focus in the UAE. Almadallah has created a reputation of being a company which constantly deliver world-class innovative solutions. Since its inception, one of Almadallah' s foundations has been to build trusted relations with internal & external providers and expand its network in the region. Currently, Almadallah has its unique network of over 3,500 medical service providers in the UAE offering direct billing access globally through its internationally reputed partners.



Welcome to the Enaya Program

Enaya Continues, Almadallah Takes Care

Dear Enaya Beneficiary,

Almadallah is pleased to welcome you to the Enaya Program.

We are committed to provide you with best services to ensure your easy access to excellent medical care.

Your healthcare coverage continues without interruption and remains subject to your approved policy schedule, benefits, limits, exclusions, and terms & conditions.

This handbook is designed to:

- Explain how to access healthcare services
- Clarify approval and claims procedures
- Outline member responsibilities
- Provide official contact channels for assistance

Members are advised to review this guideline carefully to ensure smooth and efficient utilization of benefits.



Definition of Beneficiary

An Enaya Beneficiary is any individual officially enrolled under the Enaya Health Insurance Program and eligible to receive healthcare services as per policy terms.

Beneficiaries may include:

- Employees of government departments in the Emirate of Dubai and their families.
- Citizens of the Emirate of Dubai who do not benefit from any other government insurance (Saada Program).

Coverage is valid only for individuals registered in the official Enaya enrolment records.





Scope of Coverage

Healthcare services covered under the Enaya Program may include (as per individual policy schedule):

- Outpatient consultations
- Specialist visits
- Laboratory and diagnostic tests
- Radiology services
- Inpatient hospitalization
- Day-care procedures
- Emergency treatment
- Maternity benefits
- Pharmacy benefits

Coverage is subject to:

- Annual limits
- Sub-limits
- Co-payments
- Deductibles (if applicable)
- Medical necessity criteria

In case of any discrepancy, the official policy document shall prevail.

Geographical Coverage

Coverage applies within the United Arab Emirates, unless otherwise specified in the member's policy schedule.

Treatment outside the UAE is not covered unless explicitly stated in the policy documentation.

General Benefits

Geographical Coverage	Network	Benefits Covered
<p>Elective: within UAE</p> <p>Emergency life-threatening conditions: worldwide, subjected to policy terms.</p>	<p>Allocated network per category as per ENAYA terms under Almadallah Healthcare management</p>	<p>Inpatient, Outpatient, Covered for all Maternity, Medications, employees Physiotherapy, Dental treatment</p>

Co-payment of IP Services	Co-payment of OP Services
<p>Subjected to each category specified co-pay percentage and co-pay max limit</p>	<p>Emirati (subjected to eligible category):</p> <p>At DAHC facilities: 0%</p> <p>At Private facilities: 10%</p> <p>Expats:</p> <p>At DAHC facilities: 10%</p> <p>At Private facilities: 20%</p>

Optical Coverage

Optical Annual Limit	Co-Pay	Covered Services (Each covered up to 1000 AED)	Lasik Surgeries
1,000 AED	50% Co-Pay	<p>Frames/lenses for glasses/contact lenses:</p> <ul style="list-style-type: none"> Above 18 years old: coverage to be considered once every 2 years. For members below 18 years old: coverage to be considered once every year. 	<p>Covered up to 4,000 AED for bilateral with Coinsurance Eligibility guidelines to be included. Members who undergo Lasik surgery are ineligible for optical benefits for up to 12 years unless surgery does not succeed.</p>



In-Patient Coverage

Room Type	ICU Admission & Coronary Artery Disease Treatment	Fees of Consultant, Surgeon, and Anaesthetist
Private Room	Covered	Covered

Various Therapies including Physiotherapy, Chemotherapy, Radiation Therapy, etc.	Use of Hospital Medical Equipment such as Heart and Lung Support Systems, etc.	Companion Room & Cost of Post Acute Rehab after Board Expenses for Accommodation of a Surgery
Covered	Covered	Beneficiary below 18 person accompanying years of age, the patient in the same covered room in cases of covered for children medical necessity at under 18 years and the recommendation of cases of dementia the treating doctor and incapacitated with preapproval coverage up to 16 years no to be covered if coinsurance; above medically justified 16 years FOC for first 3 days, then limit coverage to AED 100/ per day

Bariatric Surgery / Knee Replacement Surgery	Breast Reconstruction Surgery After Cancer Treatment	Renal/Kidney Dialysis
<ul style="list-style-type: none"> Bariatric surgery is covered at a maximum value AED 55,000 as per DHIC guidelines. Knee replacement surgery is covered at a maximum value of AED 80,000 for unilateral TKR, and AED 120,000 for Bilateral TKR. As per DHIC guidelines 	Covered	Covered

Out-Patient Coverage

Women's Health	Physiotherapy	Vaccinations	Coinsurance for Pharmacy Benefits
<p>Uterine fibroids, ovarian cysts, endometriosis, polycystic ovarian disease, menstrual disorders, menopause, osteoporosis, hormone replacement therapy (if medically necessary)</p> <p>Emirati: covered, (including fertility treatment om DAHC facilities)</p> <p>Expats: covered excluding fertility treatment</p>	<p>Covered up to AED 3,500 per anatomical part</p> <p>Up to a maximum limit of AED 10,000 per year</p>	<p>Covered at DAHC and Al Jalila Children's Hospital only:</p> <ul style="list-style-type: none"> • DAHC immunization schedule to be followed for children • Flu vaccine for all • Pneumococcal vaccine for members above 50+ 	<p>Subjected to each category coverage of Generic & Branded medications</p> <p>Applicable at DAHC or Private facilities</p>

Dental Coverage

Annual Limit	Co-Pay	Covered Services
<p>Subjected to sub limit of AED 3,000</p>	<p>Subjected to each category specified limit</p>	<ul style="list-style-type: none"> • Dental consultation • Tooth extraction (simple & surgical) • Scaling & polishing (every 6 months) • Fillings (amalgam, composite & glass ionomer) • Root Canal Treatment (RCT) • Crown (if part of RCT) • Extra Oral (Panoramic & Tomograms) • Antibiotics • Analgesics • Antacids • Enzyme preparation (Edema reductions) • Vitamins (only with antibiotics) • Local anesthesia • General anesthesia (covered if medically justified) • X-rays: Intra Oral (Bite Wing / Periapical / Occlusal)



Maternity Coverage

Annual Limit	Co-Pay	Covered Services	New born Coverage
Subjected to sub limit of AED 25,000	Will follow subjected co pay of IP/OP or pharmacy request	<ul style="list-style-type: none"> • Consultations • Lab tests and related ultrasounds • Delivery • New born coverage 	<p>New-born babies are covered under the mother's annual limit immediately after birth as an in-patient until first discharge from hospital.</p> <p>Coverage includes:</p> <ul style="list-style-type: none"> • Birth vaccination during first hospitalization • Elective circumcision during first hospitalization • Routine baby charges during first hospitalization only • Advanced tests (e.g. advanced hearing tests) will be covered at DAHC only • New-born's policy will commence immediately after birth, subject to eligibility and submission of enrollment request within 30 calendar days from the date of birth (coinsurance applicable)

Psychiatric Coverage

Inpatient Coverage	Outpatient Coverage	Co-Pay
Covered up to a limit of 50k	Covered Up to 12 sessions	Subjected to each category specified limit



Accessing Healthcare Services

Certain services require pre-approval from Almadallah before treatment, including:

- Inpatient admissions
- Surgeries
- MRI / CT scans
- High-cost medications
- Specialized treatments
- Day-care procedures

Process Flow:

1. Treating provider submits medical report and request.
2. Almadallah medical team reviews clinical documentation.
3. Decision issued (Approval / Query / Decline).
4. Provider communicates outcome to member.

Members are not required to submit approval requests directly unless advised.

Submission Channel:

Almadallah Mobile App

Submission Timeline:

Claims must be submitted within 60 days from the treatment date (unless otherwise specified in policy).

Processing Timeline:

Complete claims are processed within 5–7 working days, subject to medical review.

Incomplete documentation may delay processing.



Prior Authorization Process

Certain services require pre-approval from Almadallah before treatment, including:

- Inpatient admissions
- Surgeries
- MRI / CT scans
- High-cost medications
- Specialized treatments
- Day-care procedures

Process Flow:

1. Treating provider submits medical report and request.
2. Almadallah medical team reviews clinical documentation.
3. Decision issued (Approval / Query / Decline).
4. Provider communicates outcome to member.

Members are not required to submit approval requests directly unless advised.

Emergency Treatment

In a medical emergency:

- Proceed immediately to the nearest hospital.
- Present your Emirates ID.
- The hospital will notify Almadallah.

If emergency treatment occurs at a non-network facility:

- Inform Almadallah within the policy-required timeframe.
- Submit emergency claim documentation.

Emergency care is assessed based on medical necessity criteria



Claims & Reimbursement Policy

Payment Method:

Reimbursements are processed via bank transfer to the registered IBAN.

Common Reasons for Claim Rejection:

- Missing documents
- Service not covered
- Policy limits exceeded
- Lack of medical justification
- Late submission

Members are advised to retain copies of all submitted documents.

Exclusions & Limitations

Common exclusions may include:

- Cosmetic procedures
- Experimental treatments
- Non-medically necessary services
- Self-inflicted injuries
- Services outside coverage geography

Members must review their policy schedule for detailed exclusions and limitations.



Almadallah Mobile App

Members are encouraged to download the Almadallah Mobile App.

Key Features:

- Digital insurance card
- Network provider search
- Claims submission
- Claims tracking
- Approval status monitoring
- Policy benefits overview
- Direct member support access
- Doctor appointment booking
- Letters (Travel Letters & Certificate of Coverage)

The app provides convenient and paperless service management.

Member Responsibilities

All beneficiaries must:

- Provide accurate personal information
- Use network providers whenever possible
- Submit claims within defined timelines
- Cooperate during medical reviews
- Avoid misuse or fraudulent claims
- Inform HR of dependent changes (for corporate members)

Fraudulent activity may result in suspension or termination of benefits.



Updating Member Information

Government Employee & Dependent Members:

All additions, deletions, and amendments must be processed through HR.

Saada Members:

Updates must follow official Saada enrollment procedures through:

- Website: www.enayaprogram.ae
- Mobile App
- Business WhatsApp (exclusively for Senior Citizens)
- Email: saada@almadallah.ae
- Live Chat
- Call Center: 800 4 ENAYA

All beneficiaries must:

- Provide accurate personal information
- Use network providers whenever possible
- Submit claims within defined timelines
- Cooperate during medical reviews
- Avoid misuse or fraudulent claims
- Inform HR of dependent changes (for corporate members)

Fraudulent activity may result in suspension or termination of benefits.

Complaints

Call Center: 800 4 ENAYA (800 4 36292)

Email: enaya@almaidallah.ae



Frequently Asked Questions

Q: How can I check my eligibility?

A: Via the Mobile App or by calling 800 4 ENAYA.

Q: What if I do not have my insurance card?

A: Your Emirates ID can be used for verification.

A digital card is also available via the Mobile App.

Q: How can I track my claim?

A: Through the Mobile App or by contacting member support at 800 4 ENAYA.

Q: How long does approval take?

A: Standard turnaround time applies, subject to medical review.

3. Who is eligible for home nursing and how can they apply?

Home nursing is covered when medically necessary and prescribed by a treating physician. Pre-approval is required, and the service must meet clinical guidelines. If not medically indicated, coverage is available with 50% coinsurance, subject to reassessment and nursing standards.



Frequently Asked Questions

Q: What if I do not have my insurance card?

A: Your Emirates ID can be used for verification.

A digital card is also available via the Mobile App.

Q: How can I check my eligibility?

A: Via the Mobile App or by calling 800 4 ENAYA.

How can I sign up for the mobile application?

If you're a new user, registering is quick and easy. Choose from the following sign-up

options to create your account:

1. UAE PASS - Secure and fast registration using your UAE PASS credentials.
2. Apple ID - Sign up seamlessly using your Apple account.
3. Google - Use your Google account for instant access.

Disclaimer

This handbook is issued for informational purposes only.

In case of any discrepancy, the official policy document shall prevail.

