

Reimbursement (Pay & Claim) Process

If you visit a provider outside the network (or direct-billing is not accepted) in any country withing of Area of Cover, you can submit a claim for reimbursement to NAS.

Submit Your Claim

Mobile App: **Wellx App or NAS App** (available on iOS / Android)

Email: Reimbursement@nas.ae (include your NAS Member ID or Emirates ID)

Process

1. Submit Claim
2. Receive Acknowledgement Email
3. Assessment

Outcomes

1. **Approved:** Processed (full or partial). Bank transfer within 5 working days.
2. **More Information Required:** You will be contacted to submit missing documents.
3. **Declined:** You will receive an email explaining the reason.

Required Documents

1. A fully completed Claim Form (signed & stamped by your provider)
2. Discharge Summary / Medical Report (for inpatient and day patient claims)
3. Diagnostic Reports (Blood Test, X-ray, MRI, etc.)
4. Prescriptions
5. Receipts and Invoices

Helpful Notes

1. Claim forms can be downloaded online
2. For ongoing treatment, submit documents with each invoice
3. Processing times may vary
4. Copies are accepted (keep originals)