

### Currency: Qatari Riyals (QAR)

Health Care Plan	GLOBAL
Annual limit per person for all covered benefits Inpatient and Outpatient	500,000 per person per year
Territorial Limit of Cover	Worldwide
Emergency Treatment	Worldwide
Network	Network 1
<b>BENEFITS</b>	<b>COVERAGE</b>
<b>Inpatient and Daycare</b>	
Accommodation Type	Private Room
Hospital Accommodation & Services	Covered
Local Ambulance Charges / Local transportation charges to or from a local hospital	Covered
Intensive Care Unit (ICU)	Covered
Consultant's, Physician's, Surgeon's & Anesthetist's Fees	Covered
Pathology, X-rays, and Diagnostic tests	Covered
Surgical Appliances and Prostheses	Covered
Physiotherapy Charges	Covered
Companion Accommodation for maximum of 30 days	300/- per night
Organ Transplant Coverage (Heart, Kidney, Liver & Lungs) this covers recipient cost only and excludes donor related expenses	Covered as per policy terms
Reconstructive surgery necessitated following the treatment of covered medical condition	Covered
Casts, Splints, Trusses and Braces	Covered
<b>Psychiatric Treatment as Inpatient:</b> <ul style="list-style-type: none"> <li>Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of: <ul style="list-style-type: none"> <li>Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions.</li> <li>Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism &amp; the like</li> </ul> </li> <li>10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.</li> </ul>	Covered up to 91,250/- per person per policy year
Radiotherapy and Chemotherapy	Covered
In-patient Deductible	NIL
Post-Hospitalization Treatment	Covered
<b>Out-Patient</b>	
Deductible (per out-patient, Dental, Optical & Maternity consultation) Amount the insured is required to contribute as part of a claim payable upfront at the network medical provider. Otherwise this amount will be deducted from the claim submitted to Seib for reimbursement	NIL
Diagnostic Tests and procedures, such as X-Rays, CT & PET Scans, MRI Scans	Covered
Physician Consultations	Covered
Laboratory	Covered

Nursing at Home (immediately after or instead of hospitalization)	Covered
Prescriptions (medicines prescribed by a licensed treating physician)	Covered
Physiotherapy requested by the specialized treating physician up to max. 20 sessions per person per policy year	Covered
Radiotherapy and Chemotherapy	Covered
<b>Psychiatric Treatment as Outpatient:</b> Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of: - Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions. - Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism & the like • 10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.	Covered up to 36,500/- per person per policy year
Outpatient Surgery	Covered
<b>Other Benefits</b>	
<b>CHRONIC / PRE-EXISTING MEDICAL CONDITIONS</b>	Covered
<b>Oncology</b>	Covered up to Pre-Existing limit
Congenital Conditions (Life Threatening)	Covered
Congenital Conditions (Non-Life Threatening)	Covered up to 2,000/- per person per policy year
Terminal Illness	Covered
Blood Transfusion	Covered
Emergency Dental treatment following covered accident as inpatient or outpatient	Covered
Prescribed Complimentary Treatment, Ayurvedic, Chiropractic, Osteopathy, Homeopath, Acupuncture, Podiatry	Covered up to maximum of 18 sessions per year
Vitamins, Supplements, and Herbal Medicine	Covered if medically necessary
Ophthalmology (Laser and optical expenses are not covered)	Covered
Passive War & Terrorism	Covered
Internal Prothesis & Surgical Appliances	Covered
Acute Kidney Failure	Covered
Allergy excluding tests & desensitization	Covered
Durable Medical Appliances	Covered up to QAR 1,000/- PPPY
Non-professional Sports	Covered
Renal Dialysis	Covered
Road Accidents	Covered
Hormonal Therapy other than infertility	Covered
Palliative treatment	Covered
Emergency Home Visits	Covered
Sleep Disorders (excluding sleep disorder studies)	Covered
Sexually transmitted diseases (except for AIDS as explained in following exclusion # 3)	Covered
Acute alcoholic intoxication	Covered
<b>Dental Cover</b>	
<b>Benefits</b>	<b>Limit</b>
Maximum Limit per person per year	3,000/-
Co-insurance for Dental treatment	20% (after other applicable deductible)
Consultations, Extractions, Amalgam & Composite Filling	Covered
Glass Ionomer & Root Canal Treatment	Covered

Scaling	Covered once per person per policy year
Non- Precious Crown “Porcelain Crown”	Covered
Gum and Periodontal Treatment	Covered
Orthodontics & Dental Prosthesis	Covered
Laboratory	Covered
<b>Optical Cover</b>	
<b>Benefits</b>	<b>Limit</b>
Maximum Limit Per Person Per Year	1,000/-
Co-insurance for optical treatment	20% (after other applicable deductible)
Vision Tests for Errors of Refraction & optical glasses or contact lenses (One prescribed lense/s per person per annum)	Covered
<b>Maternity Cover</b>	
<b>Benefits</b>	<b>Limit</b>
Maximum Limit (Inpatient and Outpatient)	20,000/-
Benefit Type	- 1 delivery/legal abortion/miscarriage per female per year - Pre natal and post-natal outpatient expenses related to Childbirth
Complications of Pregnancy, if medically necessary to save the mother or child	Covered
Newborn Treatment and accommodation as long as mother is admitted in the hospital	Covered
Coverage	Nil waiting period for In-patient & Out-patient benefits
<b>Treatment Abroad</b>	
Treatment abroad	Covered (maximum period 90 days per annum)
Elective Non-Emergency Treatment	Covered Available within Territorial Limit
Second Medical Opinion	Applicable
Prior Approval	System Automated
<b>Co-Insurance</b>	
Direct Billing Inside Provider Network	Nil
Reimbursements Outside Network Provider-Inside Qatar & Reimbursements Outside Qatar within the territorial limits	100% Reasonable & Customary Charges of Qatar
<b>Terms and Conditions</b>	
Eligibility	<b>Adults:</b> Maximum Age 65 years, extended up to 70 years <u>subject to medical underwriting</u> <b>Children:</b> Maximum Age 17 years, can be extended up to 25 years for children in full time education
Addition / Deletions of members	Applicable on a Pro Rata Basis after deducting member admin fee. However, a full refund will be made for all members deleted within 30 day of Inception. Refunds shall be subject to no claims and the return or destruction of medical insurance cards.  Short Term visiting international students to be added on pro-rata subject to a minimum premium of 25%.
Major Medical Conditions	The Company should be informed in case any major medical condition currently existing under the scheme. Rates might be subject to revision accordingly
Premium Payment Terms	Annual upfront payment within 30 days from issuing invoices
Medical Insurance Network List	May be subject to change. The Policy Holder will be notified accordingly
Signed Policy Documents	To be sent to insurance company within 7 days of policy issuance

Time Limit for Submission of Reimbursement (Qatar)	90 Days from the date of Treatment
Time Limit for Submission of Reimbursement (Abroad)	90 Days from the date of Treatment

## Global Emergency Services

Benefits are provided without any financial cap or limit. This service doesn't replace medical insurance during emergencies away from home. All medical costs incurred are covered as per the medical policy's schedule of benefits and are subject to the policy limits of the health coverage.

International Assistance Plan granted to the insured member or covered dependents during their travel for business or leisure or if they are 150 km away from their official place of residence and for trips falling within the policy limits but not exceeding 90 days.

### **Benefits:**

- **Medical Consultation, Evaluation and Referral**

Offered by an operations center staffed 24/7 by medically-certified, multilingual personnel who can evaluate and make immediate recommendations for any emergency situation, including referrals to qualified medical providers.

- **Medical Monitoring**

A team of medically trained personnel that stays in regular communication with the attending physician and hospital to monitor appropriate levels of care.

- **Prescription Assistance**

If a member forgets or loses a prescription while traveling, we assist with replacing the medicine without paying for the cost of medicine.

- **Hospital Admission Guarantee**

We foster prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital. (Advance must be repaid by the member within 45 days in case the Emergency Medical Treatment is not included in the Policy's Schedule of Benefits)

- **Emergency Medical Evacuation**

If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will evacuate that individual safely to the nearest facility that meets our rigorous standards.

- **Compassionate Visit**

We will arrange and pay for a loved one to join any traveling member who is alone and expected to be hospitalized for more than seven days.

- **Care of Minor Children**

If any minor children were traveling with an ill or injured parent, we will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent's unexpected absence.

- **Medical Repatriation**

When the member has been stabilized to the satisfaction of our doctor and the attending physician, we will arrange transport back home or to a rehabilitation facility under medical supervision if required.

- **Pre-Trip information**

We offer comprehensive pre-trip insights on our website address that will be communicated upon the policy inception date, (only available in English.)

- **Legal and Interpreter Referrals**

We can make recommendations for trustworthy legal counsel and interpreter services in the country. We can also arrange bail bonds in jurisdictions where they are legal.

- **Emergency Message Transmission**

We will transmit emergency messages reliably between the patient, family, friend and employer.

- **Return of Mortal Remains**

In the unfortunate event that a covered individual passes away while traveling, we will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to bring the mortal remains home.

- **Lost Luggage or Document Assistance**

We work with airlines to recover and deliver lost bags, liaise with transportation companies to replace lost travel tickets and contact necessary agencies to solve issues of lost passports and licenses.

**Extension of scope to include the following services inside Qatar as well:**

- Repatriation of Mortal Remains for death of an employee or insured member inside Qatar (with no limits).
- Care of minor children inside Qatar in case of death of a parent.
- Economy class one-way ticket for an accompanying member to accompany the body returned.

## Medical Insurance Exclusions

**What this policy does not cover you for. Unless otherwise specifically referred to in the schedule of benefits, the following exclusions will apply:**

1. Radioactive contamination, ionizing radiation, radioactive, toxic, explosive or other hazardous properties of nuclear material thereof, and/or polluting hazardous or poisoning chemicals.
2. Injuries caused by the performance of the following hazardous sports as a profession: diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hunting on camel or horseback, or driving or riding in any kind of race, parachuting or hang gliding, or jet skiing.
3. Expenses for treatment or care caused by or related to HIV infection or AIDS, however covered only if contracted as a result of blood transfusion and opportunistic infections such as (TB, Toxoplasmosis, Pneumococcal infections...) and as more fully described in the schedule of benefits.
4. Diseases acknowledged by the WHO as epidemic or pandemic.
5. Vaccinations however it is covered for children less than 6 years old.
6. General Health and regular Check-ups.
7. Infertility and Sterility treatment and medicine.
8. Cosmetic surgery, unless necessitated by an accident or covered medical condition.
9. Psychiatric treatment as an in and out patient limited to the maximum allowed under the schedule of benefits.
10. Congenital deformities but covered if congenital condition is life threatening.
11. Self-inflicted bodily injury whilst sane or insane incurred intentionally.
12. Impairment of an Insured's intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.
13. Treatment of any conditions as a result of alcohol or drug abuse.
14. Any of (rest cure, sanatorium or custodial care, general physical health programs, and cost related to purely convalescence periods) where specialized care or observation is not required.
15. Rehabilitation unless specifically included in the schedule of benefits.
16. All Routine dental and Surgical Dental related services unless opted as a separate plan or if as a result of accident within the policy limits.
17. All types of artificial hair such as wigs and/or toupee, hair transplant and related cosmetic medicaments and cosmetic products; over the counter products related to diet regimen or reduction of weight, baby and antiseptic products.
18. Any organ transplantation, other than heart, liver, lung and kidneys. Also the acquisition cost of such organs and all expenses incurred by the donor are excluded hereon.
19. Maternity Benefit related services unless opted as a separate plan.
20. Abortion unless medically necessary to save the mother and/or child
21. Any outpatient treatment by family members even if licensed practitioner.
22. Expenses incurred for treatment or care at long term care facilities, old age home, healthcare and diet resorts, and institutions for mentally disabled, lunatic asylums.
23. Any experimental medical treatment; all tests, drug and treatments not prescribe by a doctor; Contraceptive medicine and methods.
24. Durable medical appliances such as; Hearing aids, wheel chairs, crutches, nebulizers and orthopedic equipment.
25. Expenses for treatment or care of any kind of dementia.
26. War and terrorism as per the policy wording unless if covered subject to an additional Premium.
27. If the insured member is on Air or Sea travel except as a passenger, or an Aircrew or Ship crew, or a member of the armed forces or police force, or a medical professional claiming under Medical Malpractice.
28. Varicocele and Varicolectomy.
29. Pain management services and any treatment offering temporary relief of pain rather than treating the underlying medical condition.
30. Allergy tests and desensitization
31. If the member is or receives treatment in a territory sanctioned by the United Nations.
32. Sleep disorder cases, tests, procedures and surgeries related thereto including polysomnography.
33. Work related accidents and/or injuries.
34. Developmental disorders.
35. Road Traffic Accidents.