

MA'AK FAMILY



Maximum Age Cover	65 years
Class Of Insurance	First
Currency	JOD
Geographical area	Inside & outside Jordan (according to the appointed network tariff)
Insured	Primarily relatives (Spouse and children only)

Benefits:

Class Of Insurance	First class
Maximum Annual Limit per member	JOD 100,000

A-In hospital benefits: (Cases that require confinements for hospitalization and surgery):-

Daily Room & Board	Full Coverage
Intensive Care Unite	
C T Scan & M R I	
Lab Test, Drug and Medical Diagnostic procedure	
Companion to Child Under Age 13 years	
Ambulance car once, for medical required cases	
Doctor Fees and Consultation Doctor	
Surgeon Fees & Anesthesia	
Doctor Fees (Visit, surgery, anesthesia)	
	First
Maximum case limit per member per year	JOD 10,000
Appointed Network	Excluding treatment inside Abdali Medical Center

B - Out of hospital treatments: (Doctor fees, Medication, Laboratory, Radiology Tests, pregnancy appointments)

Maximum outpatient limit per member per year	JOD 1,000
Maximum number of forms per member per year	10 forms

C- Coverage ratio inside appointed network:

Class Of Insurance	First
Coverage ratio for in-patient treatment	100%
Coverage ratio for out-patient treatment:	

Specialized Dr. & G. P.	100%
Laboratory Tests & Diagnostic Tests	80%
• X Rays & Radiology	80%
• Medicine	80%

Reimbursement (Cash Claim):

Settlement of claims within 14 working days from the receipt date including the original medical report and the original detailed invoice and the Radiology examinations or the Laboratory etc.. With empty form.
Coverage of 70% of the total claim for treatment outside/inside network and according to the minimum tariff of Jordan Medical association 2008 and the ministry of health for out-patient and in-patient treatment.
Coverage of 100% of the total claim for treatment at the Ministry of Health.

Coverage of Maternity: -

1. New born babies insured from the first date of birth including baby checkup, and excluding congenital and genetic disease, and neonatal screening, and must be added within 14 days from the date of birth (For insured covered cases).
2. Coverage of incubation of newborn babies resulting from a normal covered pregnancy, with a maximum limit of JD 2000 per insured per year.
3. Coverage of Circumcision for newborns babies from the maternity ceiling.
4. Coverage of all vitamins necessary for pregnant women and according to a doctor prescription whether registered as medication or not by the food and drug administration (JFDA).
5. Coverage of positive pregnancy test.

Coverage of Hormones & vitamins: -

1. Coverage of Hormonal disorder for cases not related to infertility or impotence.
2. Coverage of vitamins for covered cases, which are registered as a medicine by the (JFDA)
3. Coverage of Vitamin B12 test and medication subject to specialist recommendation.
4. Coverage of vitamin D3 test and medication subject to specialist recommendation.

Additional Coverage: -

1. Coverage of previously covered medical cases, that are declared in the medical application form, subject to obtaining a previous medical insurance without a period of interruption, and after applying "Euro Arab Insurance company" medical underwriting and the acceptance to it.

2. Coverage of Hemorrhoids/Anal fissure/fistula, tonsillectomy & sinus operations & adenoidectomy according to the Waiting period table.

3. Coverage of Hernia, Varicose veins, varicocele, hydrocele excluding cases related to infertility and /or cosmetic according to the Waiting period table.
4. Coverage of non-plastic Deviated Septum arising from an accident that occurred after the inception date of insurance, and according to the waiting period table.
5. Coverage of Endoscopies, lithotripsy by laser as an outpatient procedure, and according to the waiting period table.
6. Coverage of Endometriosis, fibroids and hysterectomy, Benign Tumors according to the Waiting period table.
7. Physiotherapy is covered up to 10 sessions for each beneficiary per year, and subject to a specialist recommendation from the appointed network.
8. Coverage of sedative medication for covered cases by insurance.
9. Coverage of eye diseases, cataract operations, intraocular pressure, which is not related to visual acuity, vision correction, keratoconus and age-related diseases.
10. Coverage of Mammogram examination related to covered cases in the policy.
11. Coverage of non-cosmetic dermatological disease (except those mentioned in exclusions.)
12. Coverage for emergency cases only, "without the need of using a medical form" and only on the insurance card, taking into consideration not to exceed the specified ceiling.
13. Coverage of ischemic strokes and its complications according to the waiting period table.
14. Coverage of cardiovascular diseases according to the waiting period table.
15. Coverage of cardiac catheterization and stent placement related to a covered case in the policy.
16. Coverage of osteoporosis screening and treatment (except medication with 16% tax).
17. Coverage of disc prolapse and spine disorders, knee and shoulders arthroscopy & surgery and shoulders, subject to the waiting period table.
18. Coverage of checkup tests through an accredited medical center -to be agreed upon in advance- once per annum by using a medical form out of the provided medical forms ceiling.

Maternity (once during the insurance year):

First class	Delivery
850 JOD	Normal Delivery

1250 JOD	Caesarean section
350 JOD	Abortion & Ectopic pregnancy

- Above amounts includes delivery costs and pregnancy monitoring and complication and injections for maintaining pregnancy.

Waiting Periods:

Applying the listed below waiting periods to all new members who enroll during the validity of the insurance contract on cases arising after the inception date of insurance, knowing that all existing cases are excluded. While Continuity is granted to all existing beneficiaries subject to medical declaration and the existence of previous insurance without a period of interruption & the company's approval of the case:

Diseases or medical procedure	Waiting period
1-Hemorrhoids/Anal fissure/fistula / Hernia	12 months
2-Tonsillectomy & adenoidectomy. Sinuses, non-plastic Deviated Septum	12 months
3-Lithotripsy, cholecystectomy, Endoscopies.	12 months
4-Vertebral column disease and spine surgery, knee and shoulders arthroscopy & surgery.	12 months
5 Endometriosis, fibroids and hysterectomy, ovarian cysts, Benign Tumors	12 months
6- Varicose veins, varicocele, hydrocele.	12 months
7- Eye cataract, glaucoma	12 months
8- Hypertension, Diabetes, hyperlipidemia, thyroid diseases bronchial asthma.	12 months
9--cardiovascular diseases, All chronic illnesses	12 months
10- pregnancy and delivery	12 months

Continuity is granted after studying the cases and acquiring previous insurance.

Medical Insurance System mechanism: - (Appointed Medical Network).

The company shall provide the insured with medical forms and plastic medical cards for treatment within the accredited medical insurance Network and the forms are supplied at the contract inception date.

- A staff of doctors is available 24 hours\7 days in company to provide the optimum service for the clients.
- An account executive from customer service department will follow all issues concerning the contract to provide the optimum service for client.
- Service of mobile application is available for our medical network.

Notes: -

- Additional benefits can be added to the insurance in relation to additional premium for each agreed benefit.
- The employee has the option to include his family to the insurance contract, and in this case the insurance shall be compulsory to all family members and according to the family book register -but excluding members covered with medical insurance contracts with other insurance companies-, and it is forbidden to include family members to the insurance contracts after the issuance date of contract, except newly born or spouses in case of marriages after date of contract and also it is forbidden to cancel the family members from the insurance contract during the insurance year except of employee work termination .
- The prices are linked to data provided by you regarding the number of core staff and the number of beneficiaries covered by health insurance and in the event of a low number when issuing the contract 90% from the number submitted the offer are entitled to the company adjusted price and conditions in the offer Introduction.
- In case you wish to add Abdali Medical Center within the approved medical network, an additional premium of JOD 100 will be applied for each insured with mandatory subscription for all insurers.
- Excluding beneficiaries who exceeded the age of 65 years.
- JOD 5 is the cost of replacement cards and/or forms.

Medical Insurance Premiums yearly: -

Age Band	First class
Beneficiary from day 1 until the end of 17 years	JOD 275
Beneficiary from 18 years until the end of 40 years	JOD 380
Beneficiary from 41 years until the end of 45 years	JOD 450
Beneficiary from 46 years until the end of 50 years	JOD 540
Beneficiary from 51 years until the end of 55 years	JOD 715
Beneficiary from 56 years until the end of 60 years	JOD 915
Beneficiary from 61 years until the end of 65 years	JOD 1155

-All above Prices are subject to addition of 1 % stamps and 5 % issuance fees.

-A charge of five per thousand (0.005) will be added for the above premium of the contract or any additions, and it is non-refundable, in accordance with the instructions of the Central Bank.

Mode of payment – (Yearly in Advance).

In case of adjusting the deductible for outpatient treatment, the installments are per insured as follows:

Compensation rate to 70%	Deduct JOD 25
Compensation rate to 75%	Deduct JOD 20
Compensation rate to 90%	Additional JOD 55
Compensation rate to 100%	Additional JOD 100

In case of amending the value of deduction in doctor clinic (consultation), the installments will be per insured as follows:

When paying JOD 2 at the clinic	Deduct JOD 10
When paying JOD 3 at the clinic	Deduct JOD 14
When paying JOD 5 at the clinic	Deduct JOD 20

If you want to increase the number of forms, the installments are per insured as follows:

12 Medical forms	Additional JOD 30
14 Medical forms	Additional JOD 50

Validity of offer

- This proposal is valid for 30 days from issuing date.
- This proposal has no contractual validity unless a contract is issued.
- This offer is subject to the exceptions and conditions of the standard policies issued by the company.
- In the event of an agreement, the insurance will not be considered valid until after the first due installment has been paid, including the service fee for issuing documents and stamps.
- The beneficiary is liable to submit health declaration based on the enclosed specimen submitted by the insurance company and is considered the basis of acceptance and the company may review the premiums of those who have (after filling out the application form about the health condition) the cases that require it.

Optional Coverage Schedule:

- Dental benefit coverage through the new Al-Hammal center (Palesta Dental Center) according to the attached program (coverage, ceilings, annual installments, and discounts).

**Hoping this proposal meets your Satisfaction and we are always ready to
provide you with all our insurance services.**

with respect and humble submission

Director of Health Insurance Department

Dr. Diala Fakhoury

Medical Insurance Exclusions

(Except what is expressly provided herein), it is expressly understood and agreed that the company shall not indemnify any treatment and diagnostic examination.

For injuries, sickness. and following disabilities be shall exempted unless otherwise here in mentioned in the schedule of benefits (Coverage's): -

1. Suicide or Suicide Attempt or Self Harming injury.
2. committing or trying to commit criminal activity or participate in any quarrel or brawl (All forms of judicial cases).
3. War, invasion, acts of foreign enemies, aggression (whether the war is declared or not) , rebellion, revolution armed revolt, acts of terrorism and also due to civil commotions.
4. dangerous sports such as motor racing, climbing, or motor cycle racing of any kind ... etc .
5. All cases to addiction of alcohol or drugs and all products that cause hallucination.
6. Nuclear fission or fusion, atomic radioactive pollution, and chemical and biological toxicants, earthquakes, floods, volcanic eruptions, landslides, and other extraordinary natural phenomena.
7. All undeclared preexisting cases.
8. Obesity, Kidney failure & dialysis, AIDS and related treatment, Anorexia, Geriatric medicine Alzheimer, and mental disorders, sleep disorders and Rickets.
9. Plastic surgeries and cosmetic treatments deviated nasa septum unless it was the result of covered accident which took place while the insurance is in effect.
10. Acne, furuncles, loss of hair, hormones, vitamins (except for pregnancy), psoriasis, vitiligo, pigmentation and sunburns.
11. Pregnancy, delivery and ectopic pregnancy ,pregnancy tests cystorectoceles unless it is covered in additional benefits .
12. Quarantine , Isolation , Vaccination, circumcision , venereal diseases ,Sexual Transmitted Diseases infertility , telemedicine and any diseases related to hormones and fertility and growth retardation and early puberty . Tests not related to one disease (Check up) and TORCH test .
13. Any matters related to Jurisdictions of the government, injury or illness that can be indemnified under any law , legislation including labor injuries or illness that is covered by the social security law and Road traffic accident by the party who caused the case .
14. Cases of hearing and vision correction (Laser or Lasik) , Devices of hearing and vision unless the case was due to accident covered by the insurance policy .
15. Dentistry and oral surgery , bridgework denture , crowns and all related treatments , unless it was a result of an accident which took place during the insurance .
16. Mental and psychological disorders (Mental and psy chiatric disorders) sedatives and mental medicines , epilepsy and EEG , congenital and genetic disease and astigmatism , Hallux valgus urinary incontinence nocturnal enuresis.
17. Placement of artificial limbs and implantations of any instrument in the human body and the medical assistance instruments such as artificial knee , artificial heart Valves , absorbent stents...pace makers etc and all other instruments.....etc)
18. General epidemics , endemic and contagious diseases ,Immune System Diseases Cancer & Tumors And histopathology or Cytology Tests ,Hepatitis , FMF , SARS, Osteoporosis and all injection related with, Osteopenia , CORONA VIRUS and all diseases covered by the Government .
19. Any inpatient treatment or diagnostic tests and any medical tests that can be performed outside the hospital without affecting the health of the assured patient .
20. Optical and dental unless it is covered in additional benefits .
21. Chronic diseases (hypertension, diabetic ,peptic ulcer , Cardiovascular Diseases , etc)
22. All substances that are considered as food stuff and not registered in ministry of health, More than one medicine box except antibiotics and antifungal.
23. Vertebral column diseases and disc prolapse, knee and shoulder arthroscopy.
24. Gamma knife treatment, complication of chemical treatment, Food skin Inhalation tests allergy RAST test Nuclear Medicine .
25. All medical procedures and treatments not registered in the Jordanian Medical Association and the Ministry of Health.

Director of Health Insurance Department

Dr. Diala Fakhoury