



## **Individual Medical Insurance Quotation** **In and Out of Hospital "CURE"**

Since Jerusalem Insurance Co., is keen to providing multi-insurance options and programs that correspond to your needs and requirements, we have pleasure in providing a medical insurance program for treatment in and out of hospital which comprises the following insurance advantages and coverages:

- a) **Geographical Scope:** The Hashemite Kingdom of Jordan and abroad.
- b) **Cover Granted:** In and out of hospital.
- c) **Service Access:** Through the Electronic Insurance Card without the need for paper forms.
- d) **Insurance Class:** Special, First and Second.
- e) **Period of Insurance:** One year commencing from the date of agreement between both Parties.
- f) **Covered Individuals:** All individuals as per the Family Book.

### **1) Medical Network:**

- a) Access the medical service through the largest medical network in the Hashemite Kingdom of Jordan.
- b) Geographical diversity and distribution of the medical network within the Hashemite Kingdom of Jordan.
- c) The availability of approximately (5,000) five thousand medical service providers.
- d) The best and skilled physicians are included within our medical network.
- e) The Company has representatives in various major hospitals approved by us.

### **2) Medical Consents**

- a) The availability of more than 20 trained and qualified physicians who are very well versed in insurance matters.
- b) Provision of the service 24/7 throughout the year.
- c) Provision of free medical enquiries and consultancy service through NatHealth.

### **3) Issuance Service**

- a) Issuance of all types of insurance policies within 48 working hours after completion of all requirements.
- b) E-medical insurance card approved and welcomed by the approved medical network to receive treatment at clinics and hospitals and obtain medication for chronic illnesses without using paper forms.
- c) The approved network application is free of charge, easy to use and is routinely updated.

### **4) Cash Medical Claims**

Cash claims that are covered under insurance shall be paid within five working days from receipt of all the required documents.



### **Table of Benefits:**

<b>Class</b>	<b>Special</b>	<b>First</b>	<b>Second</b>
Geographical Area	Within and outside the Hashemite Kingdom of Jordan		
Maximum Annual Limit per Individual in JD's	1,000,000		
<b>The Hospital Coverages</b>			
Maximum Annual Limit per case / JD	20,000	15,000	12,500
Accommodation, Treatment and Food	100%		
Intensive and Medium Care			
Surgery, Operations and Anesthesia			
Diagnostic Procedures (Radiology and Laboratory Tests)			
Child's Escort up to age of 12 years			
Doctors' Fees (Supervision, Consultancy, Surgery, Anesthesia)			
Ambulance (without specifying the frequency)			
Stents and medical assistive devices for the heart, arteries, blood vessels			
Reimbursement of cash claims for cases covered under insurance (outside the network or outside Jordan)			
<b>Out of Hospital Coverages</b>			
Maximum Annual Limit for the Individual (Visits)	16	14	12
Maximum Annual Limit for Pregnancy Visits (Additional Visits)	9	8	6
Maximum Annual Limit for the Individual for treatment out of hospital	Open		1,000
Doctor's Visit	Fully Covered (100%)		
Diagnostic Procedures	80%		
Foreign and local Medicine			
X-Rays			
Laboratory			
ER Treatment			
Chronic Illnesses Medicaments / JD	500	350	250
Physio-therapy Sessions	30	25	20
Reimbursement of cash claims for cases covered under insurance (outside the network or outside Jordan)	80%	70%	
<b>Delivery and its Complications</b>			
Normal Delivery / JD	From the Case Limit		
Cesarean Section / JD			
Legal Abortion, Ectopic Pregnancy and Curettage / JD			
Reimbursement of cash claims for cases covered under insurance (outside the network or outside Jordan)	90%	80%	70%

#### **Cash Claims for treatment in and / or out of hospital (outside Jordan and / or outside the approved medical network)**

Reimbursement takes place as per the rates stated in the above table from the total value of cash claims for the cases covered under the insurance after applying the terms, conditions and limits of the coverage stated under the Policy as per the minimum rates of Jordan Medical Association of 2008 and the locally approved rates of the Ministry of Health of Jordan.



## **Basic Coverages and Benefits**

### **A) Normal Pregnancy and Delivery**

- 1) Pregnancy test shall be covered.
- 2) Vitamins, minerals, calcium and food supplements related to normal pregnancy registered and not registered as medicine with Jordan Food and Drug Administration including those which are subject to the 16% Sales Tax shall be covered.
- 3) The pregnant woman shall be granted additional forms for the purpose of pregnancy visits as per the pregnancy period and the Table of Benefits.
- 4) Epi-Dural injection shall be covered.
- 5) Anti D injection shall be covered.
- 6) 3D/4D Test shall be covered.
- 7) TORCH Test (Rubella, Toxoplasma, Hepatitis Profile A, B, C) shall be covered.
- 8) Glucose Intolerance, FBS, HBA1C tests during pregnancy shall be covered.
- 9) Blood thinner injections during pregnancy shall be covered.
- 10) Iron injections for the pregnant woman shall be covered.

### **B) New Borns**

(Provided that the pregnancy shall be covered under the insurance, that their delivery is normal and to be added to the insurance cover within a maximum period of 14 days from the date of birth).

- 1) Treatment costs of new borns (upon delivery) from the 1<sup>st</sup> day of birth shall be covered from within the pregnancy limit stated under the Table of Benefits.
- 2) Circumcision of children shall be covered from within the pregnancy limit stated within the Table of Benefits.
- 3) Premature and jaundice cases of new borns of normal pregnancy shall be covered for a limit of JD.2,500 per case per annum.
- 4) Congenital and genetic malformations of new borns shall be covered for a limit of JD.2,500/- per annum.

### **C) Hormones and Vitamins**

- 1) Endocrine gland tests and treatment shall be covered as well as hormone tests and treatment in respect of a case covered under insurance not related to Infertility.
- 2) Vitamin B12 test and treatment shall be covered as recommended by an approved physician.
- 3) Vitamin D3 test and treatment shall be covered as recommended by an endocrinologist, neurologist or orthopedist.
- 4) Vitamins therapy shall be covered which is registered as medicine at Jordan Food and Drug Administration.
- 5) Non-fertility-related menstrual disorders shall be covered.

### **D) Epidemics and Contagious Diseases**

- 1) Hepatitis A, B, C shall be covered.
- 2) Swine Flu (H1N1) shall be covered upon disease confirmation.
- 3) Children's vaccines shall be covered for a limit of JD100 per child per annum.



## **Additional Coverages and Benefits**

The following shall be covered, subject to the Table of Benefits, Policy Terms and Conditions, General and Special Exclusions, Waiting Periods and the Company's Underwriting Policy:

- 1) Hernia, hemorrhoids, fistulas and anal fissure operations.
- 2) Deviation of Septum for medical and non-cosmetic reasons.
- 3) Tonsillectomy, sinuses, routine operations and polyps
- 4) Cataract and high intraocular pressure.
- 5) Eyes illnesses except relating to (visual acuity, vision correction, keratoconus and aging).
- 6) Strokes, heart attacks, stents for arteries, blood vessels and the complications thereof.
- 7) Back pain and surgery, spine and knee diseases.
- 8) Mammogram Test for a case covered under insurance.
- 9) Tests for osteoporosis and medications registered as medicine which are not subject to 16% sales tax.
- 10) Varicose veins operations not related to fertility and/or cosmetic.
- 11) Benign tumors and the treatment thereof.
- 12) Endoscopies and laser lithotripsy.
- 13) Treatment of emergencies by utilizing the insurance card only.
- 14) Plastic reconstructive surgeries due to an accident covered by insurance and not as a result of traffic accident and/or judicial incident.
- 15) Non-cosmetic skin diseases except acne, skin pigmentation, vitiligo and psoriasis.
- 16) Allergies and tests thereof excluding the comprehensive test.
- 17) Acute asthma attacks.
- 18) Foreign or domestic drugs registered as medicine prescribed by the physician.
- 19) Tranquilizers for the treatment of a case covered under insurance.
- 20) Chickenpox diseases out of hospital.
- 21) More than one medicine box provided that the treatment period is not more than one month.
- 22) Seasonal flu vaccine by pre-paid invoices by the customer.
- 23) Strokes, brain hemorrhage and unstable angina.
- 24) All types of bone fractures, deep wounds that require surgical sutures and burns of all types.
- 25) External and internal bleeding cases.
- 26) Non-judicial poisoning cases.
- 27) Acute asthma and acute allergy cases.
- 28) High temperature of children less than three years of age.
- 29) Severe dehydration accompanied with changes in blood salts and/or vital signs.
- 30) Severe inflammatory bowel accompanied with changes in blood salts and/or vital signs and severe renal colic.
- 31) Unconsciousness cases.
- 32) Accommodation of the Special Class beneficiaries in a suite or premium first class that does not conflict with our agreement with the hospital and the availability of the Class.
- 33) Premarital Examinations.
- 34) You shall be granted 20% discount of all travel policies issued by Jerusalem Insurance Company.
- 35) The possibility of adding domestic helpers.
- 36) The customer shall be granted the benefit of undergoing check-up tests through JoSante Centre for one time annually free of charge.
- 37) In the event of death of the Assured (policyholder/head of the family) from any cause, the Company shall contribute an amount of JD 5, 000 to his/her legal heirs as an allowance for the interruption and /or loss of the family income, provided that the Company shall be provided with all the required documents within 30 days from the date of death.



## **General Exclusions**

All services, medications, tests, disabilities and any complications resulting from the cases, injuries, diseases or the causes stated hereunder shall be deemed to be excluded from the insurance cover unless these are explicitly stated in the Table of Benefits or Additional Benefits.

- 1) Civil or non-civil war whether war is declared or not, invasion, disturbances, riots, civil commotion, peaceful and non-peaceful demonstrations, hostilities, rebellion, acts of terrorism, all types of judicial cases, violation of the law, commission or attempted commission of crimes, participation in sedition or quarrels, consumption of alcohol and all types of intoxicating substances.
- 2) Suicide, attempted suicide, self-inflicting harm, whether or not the Assured is of a sound mind.
- 3) Professional sports, dangerous hobbies such as car racing, mountaineering, diving, riding motor cycles, yachts and air balloons.
- 4) Radioactive, chemical, biological and epidemical contamination and natural hazards such as volcanoes, earthquakes, floods and land-slides.
- 5) Undeclared medical cases or complaints in the insurance proposal, pre-existing cases and the complications thereof.
- 6) Cosmetic surgery and treatment, drugs used for such purpose, obesity and Gastric Banding.
- 7) Hair loss, hirsutism, acne, melasma, skin pigmentation, vitiligo lupus, pityriasis rosea, psoriasis, varicose veins, scar treatment and treatment by Botox.
- 8) Infectious, contagious and epidemical diseases that require quarantine or isolation, such as, Coronavirus, SARS, H1N1, Cholera, Plague, Tuberculosis, Malaria...etc.
- 9) Congenital, genetic, hereditary diseases, jaundice, premature birth, hip dislocation, delay in physical and cognitive development, learning difficulties and Autism.
- 10) Mental, psychological and immunity diseases, epilepsy, Multiple Sclerosis, anorexia, bulimia and comprehensive allergy test.
- 11) Preventative treatment, vaccines, serums, cancer, chemo-therapy, gamma knife, renal failure, AIDS senility and aging diseases, such as Alzheimer's, Parkinson, dementia, sleep disorders and tests.
- 12) Price and cost of installation of auxiliary medical devices, medical supplies such as eye glasses lenses, medical braces, braces, respiratory therapy devices, jaw fixing devices, crutches, wheel chairs, hip dislocation devices, medical plates, screws and pins, natural and artificial organ transplants, prosthetic limbs, joints and knees, hearing aids, heart pacers etc...
- 13) Non-illness or symptom-related examinations, check-up, alternative medicine therapy, convalescence, hospitalization, tele-medicine therapy.
- 14) Hearing and visual defects, visual acuity keratoconus, squint, blindness and LASIK surgery.
- 15) Teeth, gum and jaws treatment unless resulting from an accident covered under the insurance in which case, cosmetic dental procedures, dental implants, bridges, crowns and orthodontics shall be excluded.
- 16) Medicines and drugs taken without a medical prescription or a recommendation from the attending physician and any complications resulting therefrom.
- 17) All substances and products not registered as medicine with the Ministry of Health of Jordan such as those which are subject to a Sales Tax of 16% preventative, immunotherapy and oil infections, biological medicine prepared via any entity other than the Pharmacists Syndicate of Jordan.
- 18) Treatment as a result of injury or illness that can be indemnified by a more specialized policy from any other insurance entity and the cases guaranteed by the State including labor injuries, vocational diseases, traffic accidents and personal accidents.
- 19) Sexually transmitted diseases, urinary incontinence, involuntary urination, neurogenic bladder and cases related to fertility, childbearing, IVF and treatments related to causes of abortion, infertility, sexual dysfunction regardless of causes and contraceptives.
- 20) Any treatment in the hospital, tests or other medical procedures which can be carried out outside the hospital and do not require admission without subjecting the Assured's life to risk and cases, medicaments and procedures which were admitted to the hospital by an unauthorized person or who is not a physician



## Waiting Periods

The waiting periods shall apply to all current beneficiaries and new participants. Their insurance coverage for the undermentioned cases for in and out of hospital, shall only commence after the passage of the referred to period, which shall be calculated from the date of the beneficiary's participation in the insurance.

Medical Case	Waiting Period
Tonsillectomy, polyps, sinuses and the non-cosmetic deviation of septum	6 months
Treatment of hemorrhoids, fistulas, anal fissure and all types of non-congenital hernia	6 months
Lithotripsy and cystoscopy	6 months
Gallbladder, Ulcers and Endoscopy	6 months
Spine, back, neck and knee diseases	12 months
Pregnancy and childbirth	12 months
All types of varicose veins and non-congenital hydrocele	12 months
Benign and fibroids tumors, hysterectomy and endometrial ablation	12 months
Retinal disease, Cataract and high intraocular pressure	12 month
Diabetes, high blood pressure, osteoporosis, cardiac, arteries and blood vessel diseases, Cholesterol and triglycerides, cancer and chronic diseases	12 months

- Continuity and cancellation of the Waiting Periods may be granted, save for pregnancy and delivery where the Company is provided with the following:
  - Proof of previous insurance coverage of not less than two insurance years with any of the local insurance companies.
  - Non-interruption of insurance (30 days at most).
  - No previous illness or surgical record.
  - Application of the Company's internal underwriting policy after completing the insurance proposal.

This benefit shall be subject to the consent of Jerusalem Insurance Company.



### Rates and Annual Premiums / in JD's

Age Category	Special Class	First Class	Second Class
	Premium / JD		
From day 1 until 17 years	275	245	230
From 18 years until 30 years	415	375	330
From 31 years until 40 years	445	400	370
From 41 years until 45 years	495	450	420
From 46 years until 50 years	690	595	580
From 51 years until 55 years	820	725	690
From 56 years until 60 years	1,050	950	825
From 61 years until 65 years	1,250	1,150	1,000

#### **Special Provisions:**

- 1) The above rates shall be subject to an additional and special discount of 2% for any corporation and/or company whose participants are more than 25 beneficiaries.
- 2) Rates and coverages stated herein are based on that all the beneficiaries are in good health and have no illness or surgical record prior to the insurance, otherwise the Insurance Company shall be entitled to adjust the rates and coverages upon receipt of the insurance applications.
- 3) Those covered under insurance are all employees and/or all family members (husband, wife, legal dependents up to the age of 18 years or up to the age of 25 years where they are not married and are pursuing their studies) as per the Family Book.
- 4) The insurance coverage excludes those who are more than 65 years of age.
- 5) The rates shall be subject to 5% issuance fees and 1% revenue stamps.
- 6) Premium payment shall be as per the Company's approved credit policy.
  - 6.1 Cash in full upon issuance.
  - 6.2 Five consecutive cheques payable within the first five months from the date of issuance of the Policy covering the entire amount of the premium.
- 7) The commencement of the insurance coverage shall be conditional upon payment of the premium as stated above.

\* This quotation shall not constitute any commitment on the part of the Company except after completing and considering all insurance applications, issuing the Policy and payment of premiums by the customer.