



CURE

Individual Medical Insurance
Quotation In and Out of Hospital



القدس للتأمين
JERUSALEM INSURANCE

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

Since Jerusalem Insurance Co., is keen on providing multi-insurance options and programs that correspond to your needs and requirements, we are pleased to provide you with a medical insurance program for treatments in and out of the hospital which comprises the following insurance advantages and coverages:

- a) **Geographical Scope:** The Hashemite Kingdom of Jordan and abroad.
- b) **Granted coverage:** in and out of hospital.
- c) **Service access:** through our electronic insurance card and without the need for paper forms.
- d) **Insurance class:** Special, First and Second.
- e) **Insurance period:** one year commencing from the date of the agreement between both parties.
- f) **Covered individuals:** all individuals as per the family book.

Medical Network

- a) Access to medical services 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 medical service providers.
- d) Having the best and most skilled physicians within our medical network.
- e) Having multiple offices with company representatives in many of our major accredited hospitals.

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.

Issuance Services

- a) Issuance of all types of insurance policies within 48 working hours after completion of all requirements.
- b) E-medical insurance card approved and accredited by the approved medical network to receive treatment at specific clinics and hospitals and to obtain medication for chronic illnesses without using paper forms.
- c) Free mobile application for the purposes of accessing the medical network providers and the medical history of the insured and his/her family.

Cash Medical Claims

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

Table of Benefits:

Class	Special	First	Second		
Geographical Area	Within and outside the Hashemite Kingdom of Jordan				
Annual Limit per Individual in JD's	1,000,000				
The Hospital Coverages					
Annual Limit per case / JD	20,000	15,000	12,500		
Accommodation, Treatment and Food	Covered in full 100%				
Intensive and Medium Care					
Surgery, Operations and Anesthesia					
Diagnostic Procedures (Radiology and Laboratory Tests)					
Child's Escort up to age of 13 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)	90%	80%			
Out of Hospital Coverages					
Annual Limit for Outpatient Visits	16	14	12		
Annual Limit for Additional Pregnancy Follow ups	9	8	6		
Annual Limit for Outpatient coverages	Open		1,000		
Doctor's Visit	Fully Covered (100%)				
Diagnostic Procedures	Covered 80%				
Foreign and local Medicine					
X-Rays				Covered 90%	
Laboratory					
ER Treatment					
Chronic Illnesses Medicaments / JD	500	350	250		
Physiotherapy Sessions	30	25	20		
* Reimbursement of cash claims for cases covered under insurance (outside the network or outside Jordan)	80%	70%			
Delivery and its Complications					
Normal Delivery / JD	From the Case Limit				
Cesarean Section / JD				1,500	1,000
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%		

* 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:

Normal Pregnancy and Delivery

- 1) Pregnancy test.
- 2) Vitamins, minerals, calcium and food supplements related to normal pregnancy both registered and not registered as medicine within Jordan's Food and Drug Administration including those subject to 16% sales tax.
- 3) Additional forms for the purpose of regular pregnancy checkups as per the pregnancy period and the Table of Benefits.
- 4) Epi-Dural injection.
- 5) Anti D injection.
- 6) 3D/4D Test.
- 7) TORCH Test.
- 8) Glucose Intolerance, FBS, HBA1C tests during pregnancy.
- 9) Blood thinner injections during pregnancy.
- 10) Iron injections for the pregnant woman.

Newborns

Provided that giving birth was covered by us and that their delivery was normal and that they are added to our insurance policies within a maximum period of 14 days from the date of birth.

- 1) Treatment costs of newborns (upon delivery) from the 1st 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 newborns of normal pregnancy shall be covered for a limit of JOD 2,500 per case per annum.
- 4) Congenital and genetic malformations of newborns shall be covered for a limit of JOD 2,500 per annum.

Hormones and Vitamins

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

Epidemics and Contagious Diseases

- 1) Hepatitis A, B, C.
- 2) Swine Flu (H1N1) upon disease confirmation.
- 3) Children's vaccines for a limit of JOD 100 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 ones related 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 policyholder whom below age of 60 years old due to 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.

Optional Coverages and Benefits:

The dental benefit can be added as per the following coverage and dental procedures through (Smile Avenue) Dental Center as follows:

Radiographs

Periapical X-Ray
Occlusal X-Ray
Panoramic X-Ray
Lateral X-Ray

Periodontic Treatment

Treatment of various types of inflammation
Gingival Treatment
Scaling and Polishing
Subgingival scaling and root debridement

Conservative Treatment

Dental filling of all kinds (amalgam, composite)
Direct composite veneers as functional procedure

Endodontic Treatment

Root canal treatment
Re-root canal treatment
Re-root canal treatment using endontic Rotary device

Surgery

Deciduous tooth extraction
Permanent teeth extraction
Extraction of permanent teeth by root separation

1. The benefit is granted upon issuance or renewal of the medical contract and not during the contract's validity period.
2. The beneficiary also receives preferential prices and discounts of up to 50% on many cosmetic dental procedures.
3. The beneficiary benefits from the dental cleaning service once a year for free.
4. The deductible rate paid by the beneficiary to the service provider is calculated according to the price list issued by the Dental Association for the year 1999, and no other rates or allowances may be collected from the beneficiary by the service provider.
5. If the dental benefit is chosen, coverage is mandatory for all beneficiaries of the contract.
6. The dental benefit is granted to customers who are issued a medical insurance contract only and is not sold on the basis of a separate dental benefit.
7. The coverage ceiling is the same for all family members and/or beneficiaries of the same degree.
8. No refundable premium (for dental benefit) will be calculated if the customer wishes to cancel the medical contract.

*Coverage ceilings and annual premiums (not listed):

Coverage limit / JOD	Coverage percentage	Annual /JOD
150	%80	30
300		50
500		60

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) Treatment of the teeth, gums and jaws, unless it was caused by an accident covered by insurance, in which case dental procedures are excluded such as, cosmetic dentistry, dentures, bridges, crowns and orthodontics.
- 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 within the Ministry of Health of Jordan such as those which are subject to 16% sales tax such as 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:

Waiting periods apply to all current beneficiaries and new members, and their insurance coverage for the cases listed below inside and outside the hospital and does not start until after the period has passed. The waiting period will be calculated from the date of the beneficiary's affiliation with 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
Maternity	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 months
Diabetes, high blood pressure, osteoporosis, cardiac, arteries and blood vessel diseases, cholesterol and triglycerides, and chronic diseases	12 months

• Continuity and cancellation of the waiting periods may be granted, except 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 JOD:

Age Category	Special Class	First Class	Second Class
From day 1 until 17 years	295	265	250
From 18 years until 30 years	445	405	355
From 31 years until 40 years	480	430	400
From 41 years until 45 years	530	485	450
From 46 years until 50 years	740	640	625
From 51 years until 55 years	880	780	740
From 56 years until 60 years	1,130	1,020	885
From 61 years until 65 years	1,345	1,235	1,075

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.
- 8) Collecting 0.5% Contributions from Insured Parties to the Guarantee Fund for Insured Parties and Beneficiaries of Insurance Contracts.
- 9) If the amendments to the currently approved 2008 Doctor's fees Regulations are approved, an increase will be applied to the premiums in proportion to the value of the increase, starting from the date of activation of the new Doctors' Syndicate

*This quotation does not constitute any obligation on the part of the company until after all insurance applications have been filled out, studied, issued, and the payment of the policy premiums have been paid.

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