

Renewal Offer

Policy Holder: EAST PLUM GROUP

Policy No.: EAPS/ALH/00136/20H360-02

Policy Period: 15/11/2024 – 14/11/2025

## Schedule of Benefits

PLAN NAME	TA'AFI
Geographical Area	Kingdom of Bahrain
Services Covered	Outpatient
Network	<p><b>Network:</b></p> <ol style="list-style-type: none"> <li>1. Al-Hilal Hospital- Muharraq</li> <li>2. Al-Hilal Multispecialty Medical Center - RIFFA</li> <li>3. Al-Hilal Multispecialty Medical Centre - Manama</li> <li>4. Al-Hilal Multispecialty Medical Centre - Salmabad</li> <li>5. Al-Hilal Specialty Medical Centre - Saar (Upcoming)</li> <li>6. Al-Hilal Multispecialty Medical Centre - Hamad town</li> <li>7. Al-Hilal Medical Centre - Asker</li> <li>8. Al-Hilal Multispecialty Medical Centre - Hidd Industrial Area</li> <li>9. Al-Hilal Multispecialty Medical Centre - Sitra</li> <li>10. Al-Hilal Medical Centre - Manama Center</li> <li>11. Shifa Darkulaib Medical Center - Dar Kulaib</li> </ol>

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BENEFIT (Limited to the Services Provided by the Network Providers)	OUT-PATIENT
Annual Limit per person	BD 5,000
Deductible -Al Hilal Hospitals (all branches)	BD 3 per visit
Deductible - Other providers	BD 5 per visit
Dependents: Deductible - All providers	BD 5 per visit
Consultation: General Physician Specialist: If required Upon referral and requirements (Internal Medicine, Pediatrics, Gynecology, ENT, Ophthalmology, Orthopedics, Radiology, Dermatology and Pathology)	Covered
Super -Specialty Consultation or Consultants Care: If required Upon referral and requirements (Cardiology, Urology, Neurology, General Surgery and Laparoscope and Gastroenterology)	Covered
24 Hours Clinic Care	Covered
24 Hours Ambulance Care	Covered
24 Hours Pharmacy Care	Covered
24 Hours Lab and Radiology	Covered
24 Hours care for Minor and Primary Work related Injury on Emergency basis.	Covered
24 Hours Emergency and Non-Emergency Health Care Services including holidays	Covered
Lab Investigations, X-Rays and Ultrasound Scanning.	Covered
Medicines, Injections and IV Fluids.	Covered
Emergency Day Case Admission, Medical Management and Observation.	Covered
Physiotherapy	Covered up to 10 Sessions
Immunization (vaccination) against contagious diseases following the instructions issued by the Ministry of Health & Sexually Transmitted Diseases ( <u>For Employees only</u> )	Covered up to BD 50 With 50% Co-insurance.
Out Patient: Minor Surgeries: I&D, Drainage of Abscess, Nail Removal, POP/Cast Application, Foreign Body Removal.	Covered
Pre-existing / Chronic Conditions ( Ex: BP, Sugar, Cholesterol and Thyroids) Periodic Check-ups and Throughout the year Medications.	Covered up to BD 1,000
Surgeries under Local Anastasia on out Patient Basic.	Covered

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<p><b>BENEFIT - Limited to Al Hilal Hospitals Only and Limited to the Services Provided by the Network Providers</b></p>	<p><b>ADVANCED INVESTIGATIONS (Emergency Only)</b></p>
<p>CT Scan, MRI Scan and Mammogram</p>	<p>Covered</p>
<p>Echo Cardiogram, TMT, Holter Monitoring and other Cardiology Investigations</p>	<p>Covered</p>
<p>EEG, EMG and other Neuro investigations</p>	<p>Covered</p>
<p>Audiogram, Tympanogram, Lung Function tests</p>	<p>Covered</p>
<p><b>BENEFIT - Limited to Al Hilal Hospitals Only (Applicable for Married Female Employees Only) and Limited to the Services Provided by the Network Providers</b></p>	<p><b>MATERNITY - Outpatient Only</b></p>
<p>1st Trimester - 3 Consultations: RBS, CBC, Blood Group &amp; Rh, Rubella Igg, Toxo Igg, HbsAg, Urinalysis and U/S , Urine culture &amp; Glucose test</p>	<p>Iron Calcium and Folic Acid</p>
<p>2nd Trimester - 3 Consultations: RBS,CBC and U/S</p>	<p>Iron and Calcium</p>
<p>3rd Trimester - 4 Consultations: RBS,CBC, Glucose test, and U/S and CTG 2 if indicated</p>	<p>Iron and Calcium</p>
<p>Post Delivery - One Post Natal check up</p>	<p>Covered</p>
<p><b>This benefit is applicable regardless of the number of pregnancies during the policy period, and whether the employee is new or no.</b></p>	
<p><b>BENEFIT - Limited to Al Hilal Hospitals Only and Limited to the Services Provided by the Network Providers</b></p>	<p><b>DENTAL</b></p>
<p>Consultation, Medicines, Fillings and Extractions</p>	<p>BD 500</p>

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### **IMPORTANT NOTES:**

1. Treatment is only covered at NETWORK, any treatment not available or received outside the specified providers above or on reimbursement basis even if the treatment was received within the above network will not be covered. Reimbursement is not allowed in all cases.
2. The member must visit the Out-patient Clinic and will be assessed by a General Practitioner and only "if" needed, will be referred to a Specialist or a Consultant.
3. This quote is for employees only. If dependents to be added then must be subject to Solidarity's prior approval and terms and to be added at the time of adding the employee with the same effective date and not on selective basis noting that maternity benefit is not covered for female spouses.
4. Additions and deletions will be done only with effective date from the date that Solidarity receives the request - Backdating is not allowed.
5. Only Generic Medicines and regular insulin injections are covered. Branded medications, Glucose strips, Glucometers and Pen fills are not covered.
6. Third Party Administrator is Health 360.
7. This quote is valid for one month and upon confirmation the payment must be received prior to policy's inception.
8. The terms and condition of this quote, the quoted premium and once the policy is issued, can change based on any decree from Ministry of Health or Local Regulation or any external factor which is not in control of Solidarity Insurance or the Network Provider. Hence the current Health Insurance Plan is proposed based on the existing regulation prevailing in the Kingdom of Bahrain for Outpatient as per the date of the quote.
9. VAT Clause: In case of any changes in the VAT rates, we shall charge you additional VAT on a pro rata basis for the period from the effective date of such changes in the VAT rate till the expiry of the Policy.
10. Dependents can be added at policy inception only or at the time of addition of primary insured with full premium regardless of addition date or period. And no refund in case of deletion.
11. Deletion arrangement for employees: prorate refund in case of no claim and no refund in case of claim regardless of claim amount.
12. Each patient is entitled for ONE visit only during the 7 days Free Follow Up period (In Al Hilal only).

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### SERVICES NOT COVERED UNDER THE PLAN

1. Regular In Patients and Surgeries under General Anastasia.
2. Cosmetic Dentistry, Crown and Bridges, Implants Etc.
3. Cosmetic OP Care, Ayurveda, Herbal and Alternative Therapy.
4. Preventive Check-ups and Regular Screening Health Check-ups.
5. Maternity (Deliveries) and Dental in-patient cases.
6. Cosmetic / Plastic Surgeries, Preventive and Diagnostic Surgeries.
  
7. Tertiary Management which includes Cardiac Surgeries, Neuro Surgeries, Cardio Vascular Surgeries, Pandemic cases and other Complicated Cases which supposed to be managed by Salmaniya, King Hamad and BDF.
8. Replacement Surgeries: Such as HIP, Knee, Implants and Other major Orthopedic, ENT & Implant Surgeries.
9. Major Work related illness and Injuries, Motor Trauma injuries and accidents or related to same history.
10. Optical Services and Eye Surgeries
11. Transplant Surgeries and Management
12. Laser Surgeries and Management
13. Congenital and Corrective Surgeries
14. Normal Deliver, LSCS, Advanced Gynec Surgeries and other maternal related cases.
15. Vitamins, Supplements and Non-Medical items.
16. Advanced Non-Emergency Investigations (CT, MRI, Endoscopy ,EMG, Echo, TMT, Holter).
17. Maternity benefit for female spouses.

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### GENERAL EXCLUSIONS

The Primary Healthcare Plan does not cover expenses arising directly or indirectly for any tests or treatments for the following:

1. Self-inflicted injury. Injuries resulting from playing professional sport or from any dangerous sport or activity. Any costs related to providing or fitting any external prosthesis or appliance.
2. Hormonal Therapy, Infertility treatment and PCOD's.
3. Illnesses, caused by misuse of certain medicines, stimulants, tranquilizers or by consumption of alcoholic drinks, drugs or abuse substances.
4. Routine Checkups, Preventive Check-ups, drugs or preventive Medical examinations including preventive treatment. Medicines and treatment methods of alternative medicine or therapies such as Ayurvedic, Chinese Herbal, and Homeopathic remedies. Rest, general body health programs and treatment at social welfare houses.
5. Equipment, aids, drugs, procedures or treatment by hormones for birth control, inducing or Preventing pregnancy, sterility, impotence, infertility, tube fertilization or any others means of artificial insemination. Physiological changes of the female menopause, including changes in menstruation.
6. Treatment of HIV, Hepatitis B,C,D&E or any STD diseases above the mentioned limit.
7. Psychotherapy, mental or neurotic disorders. Tests for correction of sight or hearing and audio-visual aids.
8. Allergy tests such as RAST or Patch tests.
9. Any Congenital deformities / diseases related treatments and Birth related problems.
10. Treatment of acne, Alopecia, baldness or wigs treatments related to obesity or overweight.
11. Any case of organ transplant / implantation of artificial organs that replace any body organ or the cost collecting donor organs or any administrative costs involved.
12. Ionic radiation and contamination with radioactive material resulting from nuclear fuel or any nuclear waste resulting from the burning of nuclear fuel. The radioactive, poisonous, explosive properties or any other hazardous properties of any nuclear materials stored or any of their components.
13. The insured involvement or participation in the service of the armed forces, police or their operations. War, invasion, foreign enemy actions, (whether war declared or not) and civil war, Riots, strikes, terrorism or any similar acts.
14. Full list of General Exclusions, please refer to the Policy Wording.

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# Kingdom's Largest Private Healthcare Provider



MUHARRAQ



MANAMA



RIFFA



SALMABAD



ASKAR



HAMAD TOWN



HIDD



SITRA



MANAMA CENTER

### AVAILABLE, ACCESSIBLE & AFFORDABLE

- More than 250 Doctors at Round the Clock
- A Network of Nine Largest Centers located at the prime areas of Bahrain
- Specialist Clinics from 7 AM to 11 PM on all Days
- Super Specialty Clinics, including Cardiology, Urology, Neurology & Gastroenterology with Female Urologist & Female Laparoscopic Surgeon
- 24 Hours Specialist Services, Laboratory & Pharmacy
- 24 Hours Emergency in all Locations
- 24 Hours Dedicated Call Center & Service Team
- MRI, CT, Mammogram & Advanced Diagnostic Services
- Laparoscopic, General & Gynaecology Surgeries
- Urology & ENT Surgeries
- Laser Surgery For Varicose Veins & Hemorrhoids
- Arthroscopy & Joint Replacement Surgeries
- LMRA / Pre Employment Visa Medical Services



مستشفى الهلال والمراكز الطبية  
AL-HILAL HOSPITAL & MEDICAL CENTERS

MUHARRAQ | MANAMA | RIFFA | SALMABAD | ASKAR  
HAMAD TOWN | HIDD | SITRA



80 40 80 80

Muharrag: 1734 4700, Manama: 17824444, Riffa: 17495555, Salmabad: 16171111, Askar: 16171122, Hamad Town: 16171555, Hidd: 16171222, Sitra: 16171333

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