



## MA'AK Business





## (MA'AK Business )

Maximum Age For Cover	65 years
Class Of Insurance	First
Currency	JD
Geographical area	Inside Jordan (according to the appointed network tariff)

### **Benefits:**

	Ma'ak Business
Maximum Annual Limit per member	100,000 JD

### **A. In hospital benefits: ( Cases that require confinements for hospitalization and surgery):**

Daily Room & Board	<b>Full Coverage</b>
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 for only one per year	
Doctor Fees And Consultation Doctor	
Surgeon Fees & Anesthesia	
Doctor Fees (Visit , surgery , anesthesia)	
Stent for the emergency cases from the case limit	
	Ma'ak Business
<b>Maximum case limit per member per year.</b>	<b>10,000 JD</b>
<b>Medical Network</b>	<b>Except Abdali Medical Center</b>

### **B - Out of hospital treatments : - ( Doctor fees, Medication ,Laboratory , Radiology Tests, pre-natal care ):-**

	Ma'ak Business
Maximum outpatient limit per member per year	1500
Maximum number of forms per member per year	10



**Coverage ratio inside appointed network:**

Coverage ratio for treatment inside hospital.	100%
Coverage ratio for treatment outside hospital	20%

**Coverage ratio for outside and/or outside appointed network:**

Settlement of claims within 14 days work from the receipt date including the original Medical detailed report and the original invoice and the Radiology examinations or the Laboratory etc.. With empty form.	
Coverage for treatment outside network and according to the minimum of the Jordanian Medical Association 2008 inside and outside network and according to the appointed network tariff.	70%
Coverage for treatment of Ministry of Health	100%

**Maternity (normal pregnancy once a year only):**

	First class
Normal Delivery	850
Caesarean section	1250
Abortion & Ectopic pregnancy	350

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

**Additional benefits:-**

**Coverage of Maternity:-**

1. New born babies insured from day one excluding congenital and genetic disease including baby checkup and must be add within 30 days from the date of the birth
2. Circumcision covered for the newborns baby from the maternity ceiling.



3. Incubator for the newborn baby for full-termed for the covered maternity within maximum JD 2000 per insured per year.
4. Coverage of vitamins for pregnant women according to doctor prescription which are registered or not as medication by the ministry of health.
5. Vaccination coverage for new born up to 2 tears old according to the National Program of the Ministry of Health within maximum JD 150 per child per year.
6. Coverage of Epidural for covered caesarean section from the maternity ceiling.
7. Coverage of Anti D injection for covered cases.

#### **Coverage of Hormones & vitamins:-**

1. Coverage of Hormones disorders for cases not related to infertility.
2. Coverage of vitamins gives for covered cases and registered as a medicine in the ministry of health.
3. Coverage of Vitamin B12 test and treatment subject to specialist recommendation.
4. Coverage of vitamins D test and treatment subject to specialist recommendation.

#### **Additional Coverage:-**

1. Hemorrhoids/Anal fissure/fistula, tonsillectomy& sinus operations & adenoidectomy according to the Waiting period table.
2. Hernia, Varicose veins, varicocele, hydrocele excluding cases related to infertility and /or cosmetic according to the Waiting period table.
3. Non plastic Deviated Septum according to the Waiting period table.
4. Coverage of Endoscopies, lithotripsy by laser and according to the Waiting period table.
5. Coverage of Endometriosis, fibrosis and hysterectomy, Benign Tumor according to the Waiting period table.
6. Physiotherapy is covered up to 15 sessions per member per year for each beneficiary f subject to a recommendation from the specialist from the appointed network.
7. Coverage of sedative medicine for covered cases.
8. Coverage of eye diseases except cases which is related to vision correction keratoconus and age related.
9. Coverage of osteoporosis screening and treatment (except medication with 16% tax and injection).
10. Coverage of non-cosmetic dermatology (except which mentioned in exclusions.)
11. Coverage of checkup test through Gosanti medical center once a year and with an additional premium JD 25 JD per member per year paid to Gosanti center .
12. Coverage of H1N1 disease that arises after inception date.
13. Coverage of Hepatitis diseases A, B, C, that arises and after inception date.



**Waiting Periods:-**

Waiting period is applicable to all members subject to declaration and after studying with the company :

Diseases or medical procedure	Waiting period
1-Hemorrhoids/Anal cut/fistula Hernia	12 months
2-Tonsillectomy & adenoidectomy. Sinuses, non-plastic Deviated Septum	12 months
3-Lithotripsy, cholecystectomy, gastro colonoscopy.	12 months
4-Backache and back surgery, knee arthroscopy & surgery and shoulders	12 months
5 Endometriosis, fibrosis and hysterectomy , Benign Tumor	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--Cardio Vascular diseases	12 months
10- pregnancy and delivery	12 months



★ **Medical Insurance Premiums yearly: -**



Age Band	Ma'ak Business
1day – 17 years	265
18 years – 40 years	375
41 years – 50 years	430
51 years – 60 years	485
61 years – 65 years	560

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

-All prices above subject to the company's general condition .

- 0.005 is added to the basic premium of the insurance contract according to the CBJ instructions " for fulfilling the contribution of the insured to the Guarantee Fund for the insured and beneficiaries of insurance contracts.

**Mode of payment – (Yearly in Advance).**

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

- The company shall provide the contract with medical forms and plastic medical cards for treatment within the appointed medical insurance Network and The forms are supplied on delivers basis.
- 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 benefits.
- 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 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 in the case 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



## 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 pre existing 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 cystorectocele 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 . Tests not related to one disease ( Check up ) and TORCH test .
13. Any matters related to Jurisdctions 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 eneurisis.
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 .
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.