



Policyholder:		Effective Date : 30-11-2023	
Below limit options are per person in JD			
Plan Name		FAP Classic	
Annual Aggregate Limit Overarching total limit for all benefits and sub-limits.		JOD 1,000,000	
Per Confinement Limit One Period of Confinement - means a Hospital confinement due to the same Illness, or Disease or Sickness unless separated by at least 45 Days		Not Applicable	
Geographical Scope of Coverage for Elective		Jordan	
Geographical Scope of Coverage for Life-threatening Emergency Treatment		Worldwide	
Coverage Criteria for Treatment outside Jordan		(refer to reimbursment section)	
Applicable Network		Premier	
Medical Underwriting / Re-underwriting		Applicable at inception, 1st & 2nd renewals	
In-Patient Benefit			
Coverage is up to the relevant Annual Benefit Limit per person/per policy year with pre-approval			
Hospitalization Class		Class X	
IP Co-pay / Deductible		No Copay / NIL JD	
Cancer Treatment		Covered	
Hospital Accommodation and related Services		Covered	
Intensive care unit and coronary artery disease treatment		Covered	
Consultant's, Surgeon's and Anaesthetist's Fees		Covered	
Various therapies including physiotherapy, chemotherapy, radiation therapy etc		Covered	
Intra-venous infusions, injections, etc		Covered	
Recipient Organ transplantation service, excluding any charges related to Donor		Covered	
Use of hospital medical equipment (e.g. heart and lung support systems etc.)		Covered	
Ambulance Services (in Medical Emergency only and if followed by admission)		Covered	
Day Care Treatment		Covered	
Companion Room & Board expenses for Beneficiary below 13 years of age The cost of accommodation of a person accompanying a beneficiary below 13 years of age in the same room in cases of medical necessity at the recommendation of the treating doctor and with prior approval		Covered	
Diagnostic and laboratory tests, x-rays, electrocardiograms, scans, etc. (only related to the original cause of hospitalisation)		Covered	
Cardiac catheterization & Endoscopies		Covered with 20% co-pay (subject to applicable waiting period)	
Waiting Periods			
Waiting periods are applicable only for fresh members			
Hernia		6 months	
Haemorrhoids , Anal Fissures and Fistula		6 months	
Tonsils Adenoids and Sinusitis		6 months	
Septal Deviation		6 months	
Maternity		12 Months	
Varicoceles, Varicose Veins, Hydroceles		12 Months	
Uterine Fibroids, Hysterectomy, Endometriosis		12 months	
Knee problems		12 months	
Back problems		12 months	
Chronic related cases medications (outpatient)		24 months	



Out-Patient Benefit

Applicable number of SOAPS	10 SOAP
Physician Consultation (PC)	Covered with 0 co-pay per invoice
Diagnostics and Laboratory Tests (DT)	Covered with % co-pay per invoice
Pharmaceuticals (PH)	Covered with % co-pay per invoice
Physiotherapy (PY) - Require pre-authorization	Covered with % co-pay per invoice
<i>* Each SOAP caters for the three benefits: PC, PH, DT per out-hospital visit without monetary limitations. PY is limited to 30 sessions per year.</i> <i>* For eligible chronic cases, a special outpatient form will be issued to cover medications related to chronic diseases.</i> <i>* For outpatient maternity visits, additional personalized SOAPS will be issued up to a maximum of 9 taking into consideration pregnancy duration and policy expiry date. Vitamins related to pregnancy are covered.</i>	

Additional Benefits

Maternity Benefit	Covered
Annual limit	JD Unlimited
Vaccination	Covered
Vaccination covered as per MOH schedule (for children up to 6 years)	<ul style="list-style-type: none"> - Covered both on free Access & reimbursement basis - Reimbursements claims are settled at 100% of actual - Covered cost subject to not exceeding 100% of applicable Network rates

CLAIMS SETTLEMENT TERMS - before deductible / co-payment (what is Paid by the Insurer)

In-patient - Elective Treatment	Free Access (Network)	100% Amount approved by MedNet Jordan
	Reimbursement (Non Network)	80% of Mednet Jordan tariff rates
	Reimbursement Out-side Jordan	Reimbursement basis subject to prior approval (80% of Mednet Jordan tariff rates) FAP Superior - Reimbursement at a maximum of 200% of Jordan network benchmark rates or actual rates whichever is less.
Out-Patient - Elective Treatment	Free Access (Network)	100% Amount approved by MedNet Jordan
	Reimbursement (Non Network)	Pharmacy : 70% Diagnostic test : 70% Physician Consultation : 100% (Max up to JD 10 per visit) Physiotherapy : 50% (Max up to JD 5 per session)
	Reimbursement Out-side Jordan	Reimbursement basis subject to submission of claims within 60 days from treatment date (As per Mednet Jordan tariff rates and applicable Outside Network Coinsurance) FAP Superior - Reimbursement at a maximum of 200% of Jordan network benchmark rates or actual rates whichever is less.
Emergency Treatment	Free Access (Network)	100% Amount approved by MedNet Jordan
	Reimbursement (Non Network)	100% of amount approved by MedNet Jordan
	Reimbursement Out-side Jordan	Reimbursement basis subject to submission of claims within 60 days from treatment date (As per Mednet Jordan tariff rates and applicable Outside Network Coinsurance) FAP Superior - Reimbursement at a maximum of 200% of Jordan network benchmark rates or actual rates whichever is less.

Policy Premium			
		Total price for all applicants	JD 1449.64
S. No.	Name	Date of Birth	Gross Premium
1		30/Aug/1991	510.44
2		15/Apr/2017	301.40
3		24/Mar/2019	301.40
4		25/Apr/2021	301.40
5			
6			
7			
8			
9			
10			
11			
This quote is valid only for members residing in Jordan			
This quotation is valid for 30 days from the date of issuance.			

14/11/2023

Issuance Date

Applicant Signature