Insurance Advice

This document is an authorization document by Gulf Insurance & Reinsurance Co. (GIRI) provided to healthcare providers to start receiving the members of an Insured Group with all the coverage guidelines that govern the authorization given to the PROVIDER. The PROVIDER must always refer to this advice in addition to obtaining pre approval (if required) prior to providing any service to any insured Member to confirm the validity of coverage.

Insured Group Name : Kuwait Petroleum Corporation and its Subsidiaries (KPC)
Policy Number : 347
Coverage Period : 1st July 2016 – 30th June 2017
Deductible : Nil
Type of Scheme : GIRI Online System (Direct Billing)
Insurance Card : Gulf Health Card

The Policy covers medical expenses up to the maximum limits for each of below mentioned benefits in respect of each Insured member:

<table>
<thead>
<tr>
<th>Limits of coverage</th>
<th>Maximum Limit per person per annum (in K.D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1- In-Patient Treatment</td>
<td>KD 10,000</td>
</tr>
<tr>
<td>2- Out-Patient Treatment</td>
<td>KD 1,750</td>
</tr>
<tr>
<td>3- Routine Dental Treatment</td>
<td>KD 750</td>
</tr>
<tr>
<td>4- Pregnancy &amp; Maternity</td>
<td>KD 1,500</td>
</tr>
<tr>
<td>5- Chronic Conditions</td>
<td>KD 2,000</td>
</tr>
</tbody>
</table>
Benefits

1. Hospital Accommodation:

Charges of hospital accommodation shall be payable if they are provided as part of inpatient treatment and include:

- Standard daily room & board including nursing care
- Surgeon and Anesthetist fees
- Operation theatre and intensive care charges
- Doctor and consultant fees
- Pathology, Radiology treatment / tests & laboratory
- Costs of medicines/drugs prescribed by a doctor related to treatment of medical case.
- Charges of a Local ambulance for transporting patient to hospital for emergency cases if followed by admission.

Charges shall not be payable if related to telephone calls, newspapers and magazines, guests’ meals, cosmetics or any personal expense. Also charges arising from hiring additional medical staff (either doctors or nurses) from outside the hospital, except in very special cases and according to terms and limitation of the Policy.

2. Out-Patient:

Cover includes:
- Consultation.
- Medicine prescribed by approved doctor.
- Diagnostics X-Rays and laboratory tests.
- Minor surgeries.
- Cost of daily surgery operations.

3. Routine Dental Treatment:

Routine dental treatment includes
- Extraction and filling
- Neurectomy
- Gum Treatment
- Root canal treatment
- X-Rays and prescribed medicine by treating doctor
- Extraction for children less than 12 years old unless caused by accident
- Dentures, bridges and crowns (basic type only)
- Dental cleaning once a year
- General dental inspections or routine check-ups or any fluoride treatment once a year
- Any treatment related to jaw shrinkage or loss as a result of dental extraction or implants. Including surgical operations of mouth and tooth for the purpose of:
- Put natural tooth back into the jaw bone after being knocked or dislodged following an accident.
- Emergency treatment for pain relief

4. Pregnancy and Maternity:

Charges of pregnancy and maternity for each female including doctor visits, Sonar and also:

- Pre and post natal care from commencement of pregnancy till delivery.
- Normal and caesarian delivery
- Prescribed medicine.
- Ectopic pregnancy
- Legal abortion
- Nursing care of mother while staying at the hospital

5. Chronic Conditions:

This Policy covers routine medical expenses pertaining to chronic conditions.

6. Eye Treatment by Laser:

Includes cost of general check-up and laser treatment for cases arising from sickness or accidents.

7. Circumcision:

Policy covers reasonable and customary charges of circumcision.

8. Allergies Conditions:

Cover medicines & laboratory tests related to allergic conditions & disorders.

9. Open File Fees:

Admission fees of medical provider (open file) and cost of medical reports which is requested by the insured member.

10. Pre-existing Conditions:

Policy covers all pre-existing medical conditions which the Insured Member has prior to joining the Scheme & whether these conditions have been diagnosed before or not.

11. Drugs and Dressing:

Medical charges shall be payable for nursing services, drugs and surgical dressings as part of treatment which is covered by the conditions of this policy and recommended by the treating physician only.
12. Consultation Fees:

Charges shall be payable for out-patient consultation and/or surgeons’ and anesthetists’ fees for a surgical operation forming part of in-patient treatment or surgery operation requirement.

Company shall pay physicians’ fees for in-patient treatment if in-patient treatment does not include a surgical operation. These shall be payable, only, if the attendance of a physician is medically necessary.

Charges of visiting doctor shall be payable according to the agreed price list.

13. Diagnosis Services, Laboratory and Radiographic tests:

Cover laboratory tests and radiographic test prescribed by a doctor only if related to a covered treatment. General Lab Test (SMAC 20) is covered once a year.

- Albumin
- Alkaline Phosphatase.
- Alanine Aminotransferase (ALT) □ Aspartate Aminotransferase (AST) □ Bilirubin (total and direct).
- Blood Glucose
- Blood Urea Nitrogen
- Calcium (Ca) in Blood
- Carbon Dioxide (Bicarbonate)
- Chloride (Cl)
- Cholesterol and Triglycerides Tests
- Creatinine and Creatinine Clearance
- Gamma-Glutamyl Transferase (GGT)
- Lactate Dehydrogenase
- Phosphate in Blood
- Potassium (K) in Blood
- Sodium (Na) in Blood
- Total Serum Protein
- Uric Acid in Blood

The following screening lab tests are covered for new born:

- Glucose-6-phosphate Dehydrogenase deficiency (G6PD)
- Sickle cell
- TSH
- Bilirubin

Magnetic Resonance Imaging (MRI) and Computerized Tomography (CT) Scan are fully covered if carried out in a designated hospital provided it is for medical necessity and prescribed by a doctor and subjected to preapproval.
14. Physiotherapy:
   Cost of physiotherapy resulting from accident or sickness during policy period is covered provided it is medical necessity and subjected to preapproval.

15. Emergency Cases:
   Defined as cases requiring immediate intervention from doctor to prevent further complications.
Exclusions

Gulf Insurance Company is not liable to pay or settle a claim under this policy arising from:

1. Acquired Immune Deficiency Syndromes and Epidemics
   Expenses arising from any treatment related to Acquired Immune Deficiency Syndrome, i.e. AIDS/HIV or epidemics classified by the World Health Organization.

2. Addictive Conditions/Disorders
   Expenses arising from treatment of:
   - Addictive condition & resultant disorders.
   - Misuse of drugs or alcohol.
   - Substance or solvent abuse whether or not it is related to prescription drugs.

3. Puberty
   Any treatment to relieve symptoms associated with any bodily change whether physiological or physical and are closely related to puberty and which is not due to any underlying disease / illness or resulting from an accident.

4. Sexual Problems and Sex Transfer
   - Treatment and drug expenses related to infertility, impotence and sexual dysfunction.
   - Cost of contraceptive procedures /devices and birth control pills.
   - Assisted reproduction & sexual tonics. • Sex change.
   - Tests tube baby and other related tests.
   - Sexually transmitted diseases.

5. Congenital/Genetic Conditions
   Any treatment of congenital conditions which are defined as any abnormality, deformity, or illness existed at birth whether diagnosed, known or unknown to patient or his guardian.

6. Environmental Contamination, Wars and Civil Commotion
   Treatment for any disease resulting from radioactive, chemical or biological contamination or natural catastrophes (such as volcanoes, earthquakes, etc.)
   Injury resulted from participation in wars directly or indirectly (whether war is declared or not) and injury caused from civil commotions, insurrection, armed revolution, military enrollment or similar incidents.
   Exclude also injuries caused directly or indirectly from committing or participating in criminal illegal act.
7. **Convalescence, Rehabilitation and General Nursing** Expense of hospital accommodation arising from:
   - Convalescence, rehabilitation, prevention for any reason except for covered case which requires in-patient treatment.
   - General nursing care or any nursing services provided in any establishment, which is not a hospital.
   - Services from a therapist or complementary medicine practitioner if this is the primary purpose for staying in the hospital or if these services were not provided during the covered treatment.

8. **Cosmetic and Plastic Surgeries**
   Cosmetic surgeries or treatment (except treatment of deformation caused by accident) which are undertaken to improve appearance such as nose remodeling, face-lift whether it is new treatment or caused by previous cosmetic surgery.
   Exclude absolutely the treatment or surgery for removal of non-diseased or surplus fat tissue, irrespective of cause and exclude also cosmetic surgery arising from injury or treatment which is not recoverable under this Policy.

9. **Deafness**
   Treatment of deafness caused by a congenital abnormality. This exclusion does not apply to deafness arising as a result of an acute condition.

10. **Experimental Drugs & Treatment**
    Expense of treatment and drugs given to Insured Member for experimental purposes and in Insurer's opinion, has not been proved to be effective based on established medical practices.

11. **Health Hydro & palliative treatments**
    Services offered in all health hydro clinics such as nature cure clinics or any establishment, which is not a hospital. Exclude also cost of any alternative or palliative treatment intended for temporary relief of the patient instead of providing a curing solution.

12. **Learning, Behavior & Development Difficulties**
    Treatment cost related to learning or behavior or development difficulties whether are either physical or mental.

13. **Medical Equipment & Devices**
    Supplying or fitting physical aids and devices such as hearing aids, walking sticks, wheel chairs.

14. **Preventive Treatment**
Preventive treatment or health screening, such as routine checks, vaccinations or any similar treatment.

15. **Self-Inflicted Injuries**
   Treatment of intentionally self-inflicted injuries based on doctor or police reports.

16. **Sleep, Speech &/or Psychiatric Disorder**
    Treatment related to:
    - Sleep apnea (temporarily stopping breathing during sleep), snoring or any other sleep-related problems.
    - Any speech difficulties.
    - Psychiatric disorder.

17. **Unapproved Doctor or Medical Establishment**
    Treatment of any case in a hospital or clinic by doctor who is not recognized and unlicensed in the State of Kuwait. Does not cover also treatment in a hospital or clinic which the Insurer does not approve by serving a written notice to them.

18. **General Lab tests/Medical Check up**
    Cost of General Lab Tests/ Medical Check-up, whether required by the doctor or not.

19. **Hair Falling**
    Treatment related to hair falling of whatsoever reason.

20. **Vitamins & Minerals**
    Cost of vitamins or minerals unless prescribed by doctor for medical necessity, sexual tonics, sporting amphetamines, dental products, all kinds of soaps and cosmetics.

21. **Epilepsy**
    All types of Epilepsy, i.e. mental, neural and psychological disorders.

22. **Diet**
    Weight loss surgeries and related equipments and drugs.

23. **Organ Implant & Transplantation**

24. **Engagement in Extreme Sports**
    Injuries and sickness resulting from the engagement in extreme sports whether as an amateur or a professional. Such sports include but not limited to (car or motorcycle racing, skydiving, scuba diving and gliding).
Pharmaceuticals Exclusions

- Vitamins, and food supplements unless specified for treatment of vitamin deficiency or specific disease as Iron, Calcium & Folic acid in pregnancy {Antenatal care only} & in Anemia, Vita-B1, B6, B12 in Diabetic Neuropathy, Vit- D & Ca in Rickets One alpha & Calcium in Osteomalacia, Osteoporosis etc.
- Appetite aiding agents, slimming agents, Tonics, anabolic agents fat burners including sweeteners etc.
- Supplies for smoking cessation programs and the treatment of nicotine compensation.
- Solution or drugs given for treatment of baldness, hair falling {except treatment of alopecia areata}, dandruff, wigs or toupees or any kind of shampoo or hair tonic.
- Cream including moisturizing creams, powder, soaps or any over the counter substance used for cosmetic purposes including skin care – sun block, Medical preparations , exfoliant drugs & formulas.
- All preventive or screenings, including but not limited to medications, vaccinations, immunizations & formulas.
- Dental products such as toothpaste / zymafluor, dental floss, toothbrushes and other items or drug used for dental care purpose.
- All psychiatric treatment and antiepileptic drugs such as Anti-depressants, anxiolytics antipsychotic, sedative hypnotic and any drug having its role in stimulation or depressing psychological function in the central nervous system.
- Homeopathic or phototherapy substances and any substance that is still under trial and holds controversies in its medical action.
- Contraceptives (hormonal and mechanical), any fertility treatment or any drug related to sexual dysfunctions, and treatment related to sexually transmitted diseases and AIDS.
- Devices for hearing loss, paramedical devices (stretcher walker or crutches), bandages, Cotton, glucometer, lab strips massage devices & back belts including neck collar, ventilator / nebulizer or any non-medical items.
- Lozenges / Strepsils, chewing gums, antiseptic gurgles.
- Milk, formulas, Nutritional supplies, products such as (Jenssana / Royal jelly / Protein) & diapers.
- Unregistered medicine and un-priced medicine by the Kuwait ministry of health.
- Medicine not related to diagnosis.
- Omega-3 fatty acids, ASAP cream, Artificial Tear drops, Lubricant eye drops and Herbal medicine, {unless specified as a first line treatment for a specific covered disease and subjected to preapproval as Omacor in hypertriglyceridemia}.
- Cartilage supplements for Osteoarthritis (including Glucosamine / chondroitin sulphate /hyaluronic acid).
• Any drugs not approved or licensed by MOH as a Medicine.
• Any drug or supplement prescribed for the treatment of uncovered condition which is excluded under the policy.