

خدمة التأمين الصحي الخاص بالموظفين - الزوج/الزوجة - الأطفال
المتطلبات الفنية المطلوبة

No.	الخدمة المطلوبة	نوع الخدمة	الخدمة المطلوبة	يتم تعبئة البيانات من قبل الشركة وتحديد إمكانية توفر الخدمة أو لا أيضا تحديد النسبة والمبلغ المقدم
1	The highest annual limit per person	In-patient	UP to \$ 20000	
2	The highest annual limit per case for each medical condition	In-patient	UP to \$ 5000	
3	Full fees cover of Medical treatment services, within the Hospital, Health Centre, Health units, private clinic and family doctor with client "Patient" needs as consultants, surgery, operating room, all types of ICU, anesthesia, medicines, diagnostic and interventional procedures as lab tests, radiological investigation, Endoscopy, angiography (CAG, ...etc.), angioplasty (balloon, PCI, etc.) referral services, ambulance, ophthalmology, physiotherapy, mental and psychosocial support, dental services, dermatology etc.).	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
4	Full fees cover of Critical cases treatment in, outpatient, ER and inpatient as Emergency cases, Cardiovascular disease, Pulmonary disease, Neurological disease, Orthopedic disease, physiotherapy Etc. with related minor or major medical interventions.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
5	Full fees cover of consultant, even if they are from outside the hospital "Family doctor" for admission to hospital.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
6	Full fees cover of Major medical intervention, such as: Major surgical intervention as open-heart surgery (CABG, valve replacement, pacemaker), ...etc.	In-patient	نسبة التحمل المطلوبة ٩٠%	
7	Full fees cover of Major medical intervention, such as: . Organ transplantation services for the client where the donor not covered under this insurance and other medical intervention that required travel outside the country.	In-patient	نسبة التحمل المطلوبة ٩٠%	
8	Full fees cover of autopsy, in case of death of insured person after entering the hospital and during her/ his stay in the hospital due to injury or physical illness with rapid response at the first 1 hour of death at least and insured transport the dead body to well-equipped and qualified hospital to facilitate the consequences of autopsy.	In-patient	نسبة التحمل المطلوبة ٩٠%	
9	Full fees cover of Cosmetic services, which required an urgent response to avoid any further deformity and chronic scar of the client (BFD Employee) and insured his satisfaction and well-being and protect his dignity after an official communication from BFD focal point.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
10	Full fees cover of Radiology and image services, including and not limited to diagnostic, interventional and treatment such as: a. X-rays (plain/ Digital), U/S, Doppler U/S, CT scan, MRI ...etc. "both interventional and diagnostic with dyes or without as doctor request. b. ophthalmology graphs, Mammography, Panorama.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
11	Full fees cover of Radiology and image services, including and not limited to diagnostic, interventional and treatment such as: a. All type of Angiography and angioplasty according to the patient's need and as request by doctor. b. Cardiac catheterization (CAG, PCI and balloon), cardiac imaging echo, cardiac examination and control effort ECG (Holter), stress test and any other (vascular) catheter or (colored) imaging.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	

ختم الشركة

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12	All type of Endoscopy as bladder, upper /lower GIT, knee, and any other endoscopy for diagnostic or therapeutic purposes. even the new digital scope "Endoscopic capsule.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
13	Full fees cover of Other investigations as: ECG, pulmonary function test.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
14	Full fees cover of Other investigations as: a. EMG, EEG, Etc. b. Hearing test. c. any Other tests according to the patient's need and as request by doctor.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
15	Full fees cover of Laboratory services tests, including and not limited to hematology, biochemistry, serology, microbiology, cultures and sensitivity, stool analysis, urine analysis, Hormones, biopsies services, pathology, immunology, as "viral markers, autoimmune, tumor markers, Cardiac enzymes, ... etc.", and other required by doctor for the client to ensure quality of life.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
16	Full fees cover of Pharmaceutical services as doctor request, cover all cases and all medicines and vitamins recognized as treatments such as "contraceptive in case of polycystic ovary, sun block in case of light sensitivity "sun sensitivity, vitamins as per doctor request, vaccination services Etc.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
17	Full fees cover of various treatments services, including physiotherapy, Radiotherapy, chemotherapy, Mental and psychosocial support, regular base treatment and follow up etc.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
18	Full fees cover of Special nursing care for all client especially the critical cases.	In-patient	Up to \$200	
19	Full fees cover of Ambulance services in case of medically necessary.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
20	Full fees cover of prosthesis and medical instruments/device (if there are medical reasons) such as a. casts and splint. b. medical belt - crutch- orthopedic braces.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
21	Full fees cover of prosthesis and medical instruments/device (if there are medical reason) such as a. pacemaker, heart valve b. orthopedic prosthesis. c. Hearing Aids.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
22	Full fees cover of Accommodation and related cost according to the specified level in the contract schedule.	In-patient	نسبة التحمل المطلوبة ٩٠%	
23	Facilities for the insured under the age of 18 years.	In-patient & Out-patient	نعم	
24	Accelerate the process of providing services without any kind of insurance company approval except in amount level as mentioned within the contract with BFD and the approval within 15 minutes maximum after an official communication from BFD focal point.	In-patient & Out-patient	نعم	

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25	ER cases must be approved immediately within the patient arrival.	In-patient & Out-patient	نعم	
26	Facilitate the procedures within the governorates with high quality and determine Focal point per Hub at least to ensure rapid response provide and save times including night and midnight urgent responses for our clients.	In-patient & Out-patient	نعم	
27	Irregular medical checkup upon doctor recommendation.	In-patient & Out-patient	نعم	
28	Insurance must be 90% for treatments outside the coverage network and within the insurance limits.	In-patient & Out-patient	نعم	
29	Due to the turnover / termination within BFD, the premium will be calculated up to the date the staff leaves BFD and not based on his quartile premium. for instance, if the employee leaves BFD after three months of hiring, though BFD pay the annual or biannual premium , BFD will pay only for the actual three months .	-	نعم	
30	The highest annual limit per person	In-patient	UP to \$ 20000	
31	The highest annual limit per case for each medical condition	In-patient	UP to \$ 5000	
32	Accommodation First Class (private Room) covered	In-patient	نعم	
33	The highest annual coverage amounts per person, pregnancy, and postnatal care	Out-patient	Up to \$ 3500	
34	Number of outpatient reviews per person per year.	Out-patient	Unlimited	
35	Natural childbirth including: Management of Complications in pregnancy, childbirth and cesarean section Newborns examination and Care of child whilst the mothers in hospital Pre- and post-natal care Circumcision	maternal service	Up to \$ 800	
36	cesarean section including: Management of Complications in pregnancy, childbirth and cesarean section Newborns examination and Care of child whilst the mothers in hospital Pre- and post-natal care Circumcision	Maternity Benefits:	Up to \$ 1,500	
37	Abortion	Maternity Benefits:	Up to \$ 700	
38	Nursery	Maternity Benefits:	Up to \$ 500	

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39	Bone fragility is covered except nuclear medicine and these cases that arise before or after the onset of insurance	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
40	Extracorporeal Shock Wave Lithotripsy (ESWL).	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
41	Mammogram screening that linked with the cases of insured person.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
42	benign tumors and related treatments including surgical intervention.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
43	Ophthalmopathy and routine sclera surgeries not related to the correction of the Visual acuity. Also, the insurance covers Squint but it has to be a certified by medical report for all employees.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
44	Strokes and complications.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
45	Allergies. (lab test – medication)	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
46	9. Vitamins and calcium, Iron, folic acid and its family that related to pregnancies and these cases which is covered by insurance coverage.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
47	All medicines related to pregnancies or to their families as Multivitamins, Calcium, Iron, folic acid these cases are covered by insurance coverage	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
48	Anorectal Disorders (hemorrhoids, anal fissure, Anal abscess or fistula ...etc	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
49	Tonsillitis, Musculoskeletal disorders, Nasal Septum Deviation and nasal sinuses treatment and surgery.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
50	Needs and treatments related to headache.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
51	Fibroids, hysterectomy and uterine lining disease, Endometriosis, adenomyosis.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	

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52	Varicose veins.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
53	back pain treatment and its surgery.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
54	All pervious insurance cases will be covered and psychiatric treatment for all current and subsequent employees and chronic diseases.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
55	Heart diseases, coronary arteries and related treatments including surgical intervention (GABG, valve replacement, pacemaker ...etc.).	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
56	Genetic hereditary diseases such as sickle cell anemia and thalassemia.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
57	Glands disorders such as thyroid disorders.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
58	Endocrine diseases such as diabetes.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
59	Bleeding disorders such as: platelet deficiency and hemophilia.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
60	Liver diseases and inflammation A and B.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
61	Non communicable and communicable diseases.	In-patient & Out-patient	نسبة التحمل المطلوبة ٩٠%	
62	Dental Benefit: (Consultation, related prescription, Extraction, decay(filling), root canal treatment, gum therapy, scaling, crown& Bridge)	In-patient & Out-patient	Up to \$100	
63	Physicians Consultants Visiting Covered with the insurance limits and within the insurance network or outside insurance network \ family doctor.	-	نعم	

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64	Any pre-existing disease (diagnostic and therapeutic procedures and maintenance treatment)	-	نسبة التحمل المطلوبة ٩٠%	
65	Any disease that is diagnosed during the policy period (diagnostic and therapeutic procedures and maintenance treatment)	-	نسبة التحمل المطلوبة ٩٠%	
66	Medicines for chronic diseases	-	شهرًا لكل شخص \$100	
67	Chronic eye disease (cataract, diabetic retinopathy, retinal detachment, high eye pressure (glaucoma)) and related treatments (Medicines and surgical intervention).	-	نسبة التحمل المطلوبة ٩٠%	
68	Bleeding disorder	-	Up to 1000\$	
69	Hereditary blood cell diseases	-	Up to 1000\$	
70	Autoimmune diseases	-	Up to 1000\$	
71	Hepatitis C virus	-	Up to 1000\$	
72	Renal failure and dialysis	-	Up to 1000\$	
73	Congenital and hereditary disease	-	Up to 1000\$	
74	Cancer treatment	-	نسبة التحمل المطلوبة ٩٠%	
75	Epilepsy	-	نسبة التحمل المطلوبة ٩٠%	
76	Bone fragility	-	Up to 1000\$	
77	Accident (work, RTA, Etc .)	-	نسبة التحمل المطلوبة ٩٠%	

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