

## Insurance Benefits & Exclusions ? English Translation

### Medical Network

The medical network refers to the group of healthcare providers approved by GlobeMed.

You can access the medical network through the following link:

### Health Insurance Coverage and Benefits

Health insurance is one of the most important means of providing healthcare for individuals and families. It allows access to comprehensive and integrated medical services including preventive care, diagnosis, and treatment of various medical conditions.

#### 1. Basic Health Insurance Coverage

##### General Medical Care

- Up to 3 doctor visits per month from the start of April to the end of March (insurance year) ? up to 15 visits per year.
- A copayment of 6 JOD is required per visit (even in emergencies).
- Additional coverage during pregnancy if a pregnancy report is submitted.
- International coverage (excluding the USA).
- Family members (spouse and children) can be included.
- Coverage for chronic diseases and their treatments.

#### 2. In-Hospital Treatment

- Coverage for accommodation and treatment (first-class ward).
- Coverage for surgeries and complex treatments.
- Coverage for one parent staying with an insured child under 18 years old.
- Coverage for psychiatric hospitalization for up to 30 days.

#### 3. Outpatient Treatment

- Coverage for lab tests, X-rays, and medications.
- Coverage for physical therapy sessions.
- Coverage for psychiatric care.
- Coverage for male newborn circumcision up to 70 JOD.

#### 4. Additional Features and Benefits

- Vaccination coverage for children up to 8 years old, up to 141 JOD (excluding typhoid).
- Dental treatments up to 531 JOD.
- Eyeglasses and contact lenses from Alfa or Optics Kobra, up to 141 JOD.

#### 5. Pregnancy and Childbirth

- Coverage for pregnancy checkups, delivery, and pregnancy vitamins (except magnesium), up to 1770 JOD.
- Coverage for 4D ultrasound once during pregnancy (up to 50 JOD).
- Coverage for premature birth care.
- Coverage for epidural injections.

#### Insurance Coverage Outside Jordan

GlobeMed insurance offers extensive international coverage (excluding the USA).

Insurance does not cover anyone permanently or temporarily residing outside Jordan for 30 days or more per year.

#### Coverage Details

- In emergencies: full invoice is covered after conversion to Jordanian Dinar.
- In non-emergency cases: coverage is based on the Jordan Medical Association's rates, with a 25% co-payment.

Emergency status is determined by the insurer, Zain's insurance team, and a panel of doctors including Zain clinic doctors.

Always contact Zain's insurance team for guidance to the nearest healthcare center or lab.

## General Exclusions

The following cases are not covered:

1. Treatments not aligned with the doctor's specialty or diagnosis.
2. Traffic accidents and related follow-ups.
3. Criminal acts or participation in riots or fights.
4. Cosmetic surgeries or treatments.
5. Hearing aids and related tests.
6. Medical devices, braces, crutches.
7. Sunglasses (lenses or frames).
8. Cosmetic dental treatments (braces, whitening, implants).
9. Diagnostic procedures without prior approval (e.g., MRI).
10. Zinc testing and treatment.
11. Congenital/genetic conditions, developmental delays, ADHD, scoliosis, etc.
12. COVID-19 and its variants, related complications, and treatments.
13. Sleep studies and disorders.
14. Supplements, biological medications, cosmetic-related drugs.
15. Obesity, anorexia, gastric banding, related drugs/tests (e.g., Ozempic).
16. Prosthetics and organ transplants.
17. War-related injuries, terrorism, military actions.
18. Extreme sports or club-related injuries.
19. Substance abuse and related disorders.
20. Nuclear, chemical, or radiological contamination.
21. Natural disasters (earthquakes, floods, volcanic eruptions).
22. Quarantine, STDs, sexual dysfunction, birth control, telemedicine.
23. Fertility treatments, IVF, varicose veins, and premature births due to IVF.

24. Hospital treatments by non-approved doctors or outside the medical network.
25. Dementia, mental disorders, aging-related conditions, speech issues.
26. Epidemics, contagious diseases, government-covered treatments, work injuries.
27. In-hospital procedures that could be done outpatient without risk.
28. General check-ups not linked to symptoms.
29. Adult vaccines not covered by Ministry of Health.
30. Multiple medication packages unless medically necessary.
31. Procedures not listed in official medical fees.
32. Suicide or self-harm attempts.

For any inquiries, please contact the health insurance team:

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