

Table of Benefits War Child 2022

Underwriting		0 Up to 25 years old
	Insurability Existing Population	No Underwriting
	Insurability New Adherents	Satisfactory Medical Questionnaire to be filled by employee
	Continuity (waiting period)	Waiting period for pre-existing cases: 3 months . Waiting period for other cases: NIL . Continuity granted (SO NO WAITING PERIOD) if previously insured for at least 12 consecutive months.
	Pre existing cases	Unknown: 3 months waiting period. After the 3 months FULLY covered so NO financial limits applicable. For previously insured NO waiting period. Known: For declared pre-existing cases a limit of \$7,500 per person per year will be granted
IN-HOSPITAL BENEFITS		
Limits	Coverage	100% inside network (direct billing) & 100% outside network (reimbursement basis)
	Network of Hospitals	Full Network
	Limit per person per year	Unlimited
	Limit per case per year	Unlimited
	Lifetime limit	720 days of hospitalization
Maternity Benefits	Maximum for Normal Delivery	covered (no sub-limit)
	Maximum for Caesarean	covered (no sub-limit)
	Maximum for Legal abortion	covered
	Waiting Period Existing Population	NO waiting period
	Waiting Period New Adherents	9 months. If Continuity granted NO waiting period
	Infertility Treatment	covered up to \$5,000 per person per year (IN and OUT combined)
	Maternity Complications	Covered up to \$10,000 per case
	Incubator	Covered up to 30 days
	New born baby	As of day 0 & FREE of CHARGE till end contract
	Epidural	Covered
	Consultation of Paediatrician	1 consultation
	Circumcision (male) at delivery	Covered if during delivery confinement
Supplemental Benefits	Epidemic/ Pandemic including COVID 19	Covered for a maximum of \$30,000 per person per year or 21 days of hospitalization. 15 days waiting period for new adherents only
	Organ Transplantation	Class A: \$100,000; Class B: \$80,000; Class C: \$60,000
	Bone Marrow	Covered under Organ Transplantation
	Renal Dialysis	First sessions following acute renal failure at 1st admission (remaining sessions on Ministry of Health)
	Endoscopy, Colonoscopy, Gastroscopy	Covered (for members insured on co-NSSF basis the case will be treated as co-nil so no need for the insured member to pay NSSF share to hospital first and then file a reimbursement claim at NSSF)
	Allergy Treatment	Covered
	Migraine Treatment	Covered
	Passive War / Terrorism	Passive War and Terrorism are both covered in Lebanon ONLY
	Road accidents	Covered
	Work related accidents	Covered
	Emergency coverage abroad	Covered (accident & illness). Class A on Direct billing basis and Class B/C on Reimbursement basis by Arab Assist (± free of charge worldwide travel insurance)
	Polysomnography and sleep disorders/sleep apnea	Covered up to \$1,500 per person per year
	Veneral & Sexually Transmitted Diseases	Covered
	Breast Reconstruction (due to breast cancer)	Covered up to \$10,000 per person
	Hazardous sports	Covered
	Parkinson Disease	Covered
	Internal prosthesis due to accident or illness	Covered (accident or illness)
	Orthesis / external prosthesis	Covered up to \$2,000 per case
	Artificial Limbs and eyes	Covered if due to accident
	Cosmetic and plastic surgery of any kind	Covered following accidental injury
Dental and gum medical or surgical treatment	Covered following accidental injury and incl. abscess prosthesis & disorders of temporomandibular joints	
Clinical Surgeries	Covered	
New and unconventional treatments	Covered up to the costs of the normal procedures	
Cataract, Strabismus, Vitrectomy & Retinal surgery	Covered including costs of lens	
Parental Accomodation	Covered for children below 18 years	
Rental of wheelchair	Covered	
Ambulance Costs	Covered	
Vaccination for kids above 2 years	Covered up to \$500 per child per year	
Home Nursing / Home Care	Covered	
Rehabilitation	Covered	
Morgue and Burial Expenses	\$3000 per person	
Individual Conversion option (GR)	Available free of charge	
OUT-HOSPITAL BENEFITS		
Limits	Coverage	100% inside network (direct billing) and 85% outside network (reimbursement basis)
	Limit per person per year	\$5,000

Ambulatory	Physiotherapy	25 sessions per insured per year and \$20 per session (inside Network NO financial limit)
	Diagnostic Tests (MRI, ECG, CT-scan, Stress Test, Laboratory Tests, EEG etc....)	Covered
	PCR Test:	
	PCR Test pre-operation	covered
	Other PCR tests	covered (if result is positive) + negative repeat test
	Coroscan	Covered (if required and following a stress test)
	Video Capsule Endoscopy	covered up to \$1,000 per person per year
	Pre-marital tests	covered
	Sexually Transmitted diseases and HIV	covered
	Genetic Tests	covered up to \$2,000 per person per year
	Pet Scan	Covered (if requested and for cancer cases in general)
	VCT 64	Covered
	OCT	Covered
	Osteodensitometry test	Covered
	Polysomnography and sleep disorders	Covered up to \$1,500 per person per year
Maternity Tests (Morphological Ultrasound; Amniocentesis; Toxoplasmosis; Rubella; Triple Test, Quadruple Test)	Covered	
MENTAL HEALTH BENEFITS		
Mental Health	Coverage	IN-Hospital 100% and Out-Hospital 100%
	Limit per person per year	\$10,000
	Hospitalization	covered
	Psychiatric Consultation	covered up to \$50 per session
	Psychological Consultation	covered up to \$50 per session
	Online Consultation	covered up to \$50 per session
	Nervous Breakdown	covered
	Burn out	covered
Psychological testing and evaluation	covered	