

Medical Plan for Individuals & Families: Ultimate and Advanced Care

Ultimate and Advanced Care grant the golden experience will full coverage and no additional fees along the way. These plans are in Fresh USD.

Table of Benefits

	Ultimate Care			Advanced Care		
	Class A	Class B	Class SK	Class A	Class B	Class SK
Area of cover	Lebanon					
Networks available	Full Network on direct billing			Full Network on direct billing excluding: CMC, AUBMC, Bellevue and LAUMC Rizk		
Inpatient benefits						
Waiting period	180 days on pre-existing conditions					
Classes	First (A) - Second (B) - Semi Private (SK)					
Limit per year	720 days lifetime with no financial limitation for all classes			720 days lifetime up to:		
				\$500,000	\$300,000	\$200,000
Emergency room	Full Cover Exclusions covered up to \$100 per lifetime			Full Cover		
Maternity (not applicable for Junior single)						
For couples and single mother	Full cover after 270 days of enrolment			Full cover after 365 days of enrolment		
For complications and Legal Abortion	Covered if delivery date occurs after the maternity waiting period					
Free of charge new born baby (Bébé Securite)	Covered from day one			Covered after 14 days, if eligible		
Epidural	Covered					
Incubator & nursery	Unlimited days, up to \$30,000 per delivery			Unlimited days, up to \$15,000 per delivery		
Screening test for baby	Up to \$200 per delivery			Up to \$100 per delivery		
Congenital/hereditary cases	All cases covered up till the age of 12 and with no financial limit			All cases covered up till the age of 12 and up to \$20,000 per year		
				up to \$15,000 per year		
Parent accommodation at hospital for children below 16 years	Covered					
Home Care	In-hospital treatments administered at home are covered					
Prosthesis						
Due to accident	Unlimited, as per TPA's tariff			Up to \$30,000 per year, as per TPA's tariff		
Due to sickness	Up to \$30,000 per year		Up to \$20,000 per year	Up to \$10,000 per year		
	as per TPA's tariff			as per TPA's tariff		
Coronary stent Valves	Covered up to sickness prosthesis limit					
Orthesis						
Due to accident or sickness	Up to \$500 per year			Not covered		
Additional Inpatient benefits						
Dialysis for acute renal failure, excluding "arteriovenostomy"	Covered for all needed sessions during 1 st initial admission			Up to 3 sessions during 1 st initial admission		
Sleep disorder disease	Up to \$5,000 per year			Only polysomnography is covered		
Parkinson	Treatment only, up to \$5,000 per year (Combined In & Out limit)			Treatment only, up to \$2,000 per year (Combined In & Out limit)		
Epilepsy	Up to \$5,000 per year (Combined In & Out limit)			Up to \$2,000 per year (Combined In & Out limit)		
New treatments, medical techniques, surgeries & tests	Up to \$5,000 per year (Combined In & Out limit)			Not covered		
Rehabilitation for a covered case	Up to \$2,000 per year			Not covered		
Breast reconstruction	Covered if due to a covered partial or complete breast excision due to breast cancer (within 6 months of sickness)					
Preventive surgery for breast cancer	Covered up to \$3,000 including cost of prosthesis & subject to SMO			Not covered		
Infertility	Covered after 12 months of enrolment and up to \$3,000 per year, for all classes. As per TPA's tariff			Covered after 12 months of enrolment and up to \$1,000 per year. As per TPA's tariff		

**All the above limits and coverage are subject to underwriting*

	Ultimate Care			Advanced Care					
	Class A	Class B	Class SK	Class A	Class B	Class SK			
Cardio vascular diseases	Unlimited		Up to \$120,000 per year	Up to \$100,000 per year					
Work related accident	Covered for Administrative work only			Not Covered					
Bone marrow aspiration & organ transplant surgery including cornea transplant	Up to \$30,000 per lifetime.		Up to \$20,000 per lifetime	Up to \$15,000 per lifetime					
	As per TPA's tariff. Cost of organ is excluded			As per TPA's tariff. Cost of organ is excluded					
Bariatric surgery related to morbid obesity (e.g. Sleeve and bypass)	Up to \$7,500 per lifetime		Up to \$2,500 per lifetime	Not covered					
	As per TPA's tariff								
Cancer Diseases	Unlimited		Up to \$120,000 per year	Up to \$ 100,000 per year					
Tropical Disease (specific diseases as per general conditions)	Covered			Not covered					
Sexually transmitted diseases	Up to \$15,000 per year		Up to \$5,000 per year	Not covered					
Psychiatric disorder	In-hospital treatment covered up to \$10,000 per year after 12 months of enrolment with a maximum of 30 days of hospitalization			Not covered					
Nose Related Surgeries excluding cosmetic surgeries	Covered after 2 years waiting period								
Hospital daily income	For entrepreneurs <60 years; \$50/day starting the 2 nd day & up to 7 days per year			Not covered					
Morgue/Burial expenses following a covered hospitalization	Up to \$3,000			Up to \$ 1,000 for members aged 64 and below					
Epidemic / Pandemic Diseases	Covered in compliance with the ICC decision number 80/LMD issued on 15/04/2020 and within the scope of the council of minister's mobilization decision issued on 15/03/2020: Up to \$30,000 per year (under In-patient only)			Covered in compliance with the ICC decision number 80/LMD issued on 15/04/2020 and within the scope of the council of minister's mobilization decision issued on 15/03/2020: Up to \$10,000 per year (under In-patient only)					
Additional Benefits									
Second Medical Opinion (locally and internationally)	For Class A only: granted for complex, acute or critical illness			Not Covered					
Rental of medical supplies	Up to 1 month rental			Not covered					
Guaranteed renewability	Granted from day 1 subject to an observation period of 180 days								
Unknown pre-existing conditions	Covered after 6 months unless exclusions/limitations are applied during observation period								
Upgrades on renewal (e.g. class and product)	Observation period 270 days for maternity and preexisting conditions			Observation period 365 days for maternity and preexisting conditions					
Extension of coverage at the expiry date and while in hospital	Up to 30 days			N/A					
Claims outside of Lebanese territories or outside of network	Claim processed on reimbursement basis and as per NEXTCARE's Lebanese network rates and subject to 30% excess								
Travel insurance (Europe & MENA countries only) – up to 65 years	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 184 days (multiple trips) as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>								
Travel insurance (Europe & MENA countries only) – between 66 and 86 years	Medical & Travel benefits covering the insured aged between 66 and 86 years for a period up to 30 days as per Schengen embassies requirements up to \$10,000 per trip for medical expenses with a \$300 deductible per claim. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>								
Private transportation service/ private ambulance	Covered			Not covered					
Natural Death (if the Head of Family/Policy Holder is aged between 18 & 45)	Covered for \$10,000								
Accidental Death (if the Head of Family/Policy Holder is aged between 46 & 65)	Covered for \$10,000								

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

*All the above limits and coverage are subject to underwriting

	Ultimate Care			Advanced Care					
	Class A	Class B	Class SK	Class A	Class B	Class SK			
Out of hospital benefits	Direct billing as per NEXT CARE preferred network								
Waiting period	180 days								
Ambulatory									
Option 1: 100% coverage	Unlimited	Up to \$3,500 per year		N/A					
Option 2: 85% coverage	Unlimited	Up to \$3,500 per year		Up to \$2,500 per year					
Tests related to preexisting cases for new insured	Covered up to \$100, once per year from day 1			Not covered					
Amniocentesis	Covered if delivery date occurs after the maternity waiting period								
Morphological Echography	Covered if delivery date occurs after the maternity waiting period								
Triple test	Covered if delivery date occurs after the maternity waiting period								
Maternity lab tests	Covered if delivery date occurs after the maternity waiting period								
Dental panoramic	Covered if due to a covered accident and up to 9 months after the accident occurred								
MRI	Covered, subject to a prior approval								
Thallium myocardial Scintigraphy	Covered, subject to a prior approval			Not covered					
Pet scan	Covered, subject to a prior approval								
VCT 64	Covered, subject to a prior approval								
Genetic test	Up to \$1,000 per year			Not covered					
OCT	Covered, subject to a prior approval								
Osteodensitometry (for insured aged 50y & above)	Covered for a specific medical reason								
Physiotherapy & Kinesitherapy	25 sessions per year			15 sessions per year					
Pre-Marital test	Covered			Not covered					

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

**All the above limits and coverage are subject to underwriting*

Medical Plan for Individuals & Families: Essential Care

Essential Care provides basic medical coverage for individuals and families. It is designed to be affordable, while covering most needed medical benefits within a specific network.

Table of Benefits

Essential Care	
Area of cover	Lebanon
Networks available	Limited Network* on direct billing
Inpatient benefits	
Waiting period	365 days on pre-existing conditions
Classes	Semi Private (SK)
Limit per year	720 days lifetime up to \$150,000
Emergency room	Full Cover
Maternity	
For couples & single mothers	Full cover after 365 days of enrolment
For complications and Legal Abortion	Covered after 365 days of enrolment
Free of charge new born baby (Bébé Securite)	Covered after 14 days, if eligible
Epidural	Covered
Incubator & nursery	Unlimited days up to \$10,000 per delivery
Screening test for baby	Up to \$100 per delivery
Congenital/hereditary cases	All cases covered up till the age of 12 and up to \$10,000 per year
Home Care	In-hospital treatments administered at home are covered
Prostheses	
Due to accident	Up to \$10,000 per year, as per TPA's tariff
Due to sickness	Up to \$7,000 per year, as per TPA's tariff
Coronary stent/ Valves	Covered up to sickness prosthesis limit
Additional Inpatient benefits	
Dialysis for acute renal failure, excluding "arteriovenostomy"	Up to 3 sessions during 1 st initial admission
Sleep disorder disease	Polysomnography is covered
Epilepsy	Up to \$2,000 per year (Combined In & Out limit)
Breast reconstruction	Covered if due to a covered partial or complete breast excision due to breast cancer (within 6 months of sickness)
Infertility	Covered after 12 months of enrolment and up to \$1,000 per year. As per TPA's tariff
Cardio vascular diseases	Up to \$100,000 per year
Bone marrow aspiration & organ transplant surgery	Up to \$10,000 per lifetime. As per TPA's tariff. Cost of organ is excluded
Cancer Diseases	Up to \$100,000 per year
Nose Related Surgeries excluding cosmetic surgeries	Covered after 2 years waiting period
Morgue/Burial expenses following a covered hospitalization	Up to \$ 1,000 for adherents aged 64 and below
Epidemic / Pandemic Diseases	Covered in compliance with the ICC decision number 80/LMD issued on 15/04/2020 and within the scope of the council of minister's mobilization decision issued on 15/03/2020: Up to \$10,000 per year (under In-hospital only)
Guaranteed renewability	Granted from day 1 subject to an observation period of 180 days
Pre-Existing conditions	Covered after 1 year unless exclusions/limitations are applied during observation period

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

*All the above limits and coverage are subject to underwriting

Essential Care	
Out of hospital benefits	Direct billing as per limited network*
Waiting period	365 days
Ambulatory	Up to \$2,000 per year, 85% coverage
Morphological Echography	Covered once per pregnancy after 365 days of enrolment
Triple test	Covered once per pregnancy after 365 days of enrolment
Dental panoramic	Covered if due to a covered accident and up to 9 months after the accident occurred
MRI	Covered, subject to a prior approval
Pet scan	Covered, subject to a prior approval
OCT	Covered, subject to a prior approval
Osteodensitometry (for insured aged 50y & above)	Covered for a specific medical reason
Physiotherapy & Kinesitherapy	15 sessions per year

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

**All the above limits and coverage are subject to underwriting*

Essential Care Network

Hospitals	
Aley	Al Iman Hospital
Baabda	Hopital Ste. Therese
Baabda	Al-Hayat Hospital
Baabda	Al Jabal Hospital – Kornayel
Beirut	Rosary Sisters Hospital
Beirut	Hopital Libanais Geitaoui – Centre Hospitalier Universitaire
Beirut	Sahel General Hospital
Beirut	Hotel Dieu de France – University Medical Center**
Beirut	Beirut Eye & ENT Specialist Hospital
Beirut	Najjar Hospital- General Hospital Institute
Bekaa	Rayak Hospital
Bekaa	Al Tatari Hospital – Baalbeck
Bekaa	Bekaa Hospital
Bekaa	Khoury General Hospital
Bekaa	Al Assy Hospital
Bekaa	Al Rayan Hospital
Bekaa	Chtoura Hospital
Bekaa	Al Mayyas Hospital
Bekaa	Dr. H. Farhat Hospital
Bekaa	Hopital Universitaire Dar Al Amal
Chouf	Ain Wazein
Jbeil	Hopital Notre Dame Maritime
Keserwan	Mgr Cortbawi Institute and Rehabilitation Hospital – Adma
Keserwan	Lebanese Healthcare Management (L.H.M) SAL
Metn	St George Hadath Hospital
Metn	Middle East Institute of Health – Bsalim
Metn	Clinique Du Levant
Metn	Hopital Hayek
Metn	Hopital St. Joseph
Metn	Hopital Dr. S. Serhal
North	Family Medical Center – FMC
North	Batroun Hospital
North	New Mazloum Hospital
North	Sheikh Khalaf Hamad Al Habtoor – Medical Line
North	Hopital Islamique de Bienfaisance Tripoli
North	Hopital Al Koura
North	Hospital Albert Haykal
South	Lebanese Italian Hospital
South	Raee Hospital – Saida
South	Alaaedine Hospital Sarafand
South	Kassab Hospital – El Hlaliye Saida
South	Jezzine Governmental Hospital
South	Nakib Hospital
South	Secours Populaire Libanais
South	Tebnin Governmental Hospital
South	Fakih Hospital
South	Hiram Hospital

Laboratories & Diagnostic Centres	
Aley	Aley medical Laboratories
Baabda	Al Saha Medical Lab & Poly Clinic
Baabda	Laboratoires Rahhal d'Analyses Medicales
Baabda	Aya Lab Diagnostic sarl
Baabda	Hara Medical Center
Beirut	B Positive Medical Services SAL
Beirut	Centre medical Mar Elias SARL
Beirut	St. Marc Medical & Diagnostic Center
Beirut	MEDEX Medical Center
Beirut	Laboratoires Du Musee
Beirut	American Diagnostic Center S.A.R.L.
Bekaa	Health Diagnostic Center
Bekaa	Analysis and Diagnostic Center
Bekaa	Laboratoire Saint Georges – Zahle
Bekaa	Medical Care Laboratories – MCL
Chouf	Iklim Diagnostic Medical Center – IDMC
Keserwan	Centre de Biologie Moleculaire Polyvalente (BMP)
Keserwan	Elite Medical Center
Keserwan	Elite Diagnostic Center
Keserwan	Dr. Chelala Laboratories
Keserwan	USEM – Unite Specialisee d'Exploration Medicale
Metn	Trust Medical Center S.A.R.L.
Metn	St. Marc Medical & Diagnostic Center
Metn	Centre Medical Dora (C.M.D.) SARL
Metn	MEDZONE SARL
Metn	Laboratoire d'Analyses medicales – Dr. Elie Hraoui
Metn	Laboratoires Dr. Joseph Mrad d'analyses medicales SARL
North	Al Koura Laboratories for Medical Analysis
North	Trad Radiology Center
North	Dagher Medical Laboratories S.A.R.L.
South	Al Mashrek Medical Diagnostic Center – Sour
South	Family Clinic S.A.R.L.
South	Family Medical Laboratories

**Only for major cases that cannot be conducted in other hospitals and subject to Company's preapproval. The list of providers could be amended without prior notice.

Medical Plans for SMEs in Fresh USD

- Minimum 10 employees and up to 50 employees
- Tailor made products are available for SMEs as well as companies above 50 employees. Please refer to the Company
- Fresh Payment guarantees no extra charges upon hospital admission

Table of Benefits

Area of cover	Ultimate Care			Advanced Care					
	Class A	Class B	Class SK	Class A	Class B	Class SK			
Area of cover	Lebanon								
Networks available	Full Network on direct billing			Full Network on direct billing excluding CMC, AUBMC, Bellevue, St. Georges Orthodox and LAUMC Rizk					
Inpatient benefits									
Waiting period	180 days on pre-existing conditions								
Limit per year	720 days lifetime No financial limitation for all classes			\$500,000	\$300,000	\$200,000			
Emergency room	Full cover. Exclusions covered up to \$100	Full cover		Full cover					
Maternity	- Covered from day 1 for members with continuity and insured at first inception - Covered after 280 days for new adherents and members without continuity		- Covered from day 1 for members with continuity and insured at first inception - Covered after 365 days for new adherents and members without continuity						
Normal Delivery	\$5,000	\$4,000	\$3,000	\$4,000	\$3,000	\$2,000			
Cesarean Delivery	\$7,500	\$6,000	\$5,000	\$6,000	\$4,500	\$3,500			
Legal abortion	\$2,500	\$2,000	\$1,750	\$2,000	\$1,500	\$1,250			
Maternity complications	\$6,000	\$5,000	\$4,000	\$5,000	\$4,000	\$3,000			
Free of charge new born baby (Bébé Securite)	Covered from day one			Covered after 14 days, if eligible					
Epidural	Covered								
Incubator & nursery	Covered								
Screening test for baby	Up to \$200 per delivery		Up to \$100 per delivery						
Congenital/hereditary cases	\$5,000 per person till the age of 12			\$3,000 per person till the age of 12					
Parent accommodation at hospital for children below 12 years	Covered								
Prostheses									
Due to accident	Unlimited	Up to \$20,000 per year	Up to \$15,000 per year	Up to \$20,000 per year	Up to \$15,000 per year	Up to \$10,000 per year			
Due to sickness	Up to \$20,000 per year	Up to \$15,000 per year	Up to \$10,000 per year	Up to \$15,000 per year	Up to \$10,000 per year	Up to \$7,500 per year			
Coronary stent	Covered up to sickness prosthesis limit								
Valves	Covered up to sickness prosthesis limit								
Additional Inpatient benefits									
Dialysis for acute renal failure	Covered for all needed sessions during 1 st initial admission			Up to 3 sessions during 1 st initial admission					
Sleep disorders disease	Up to \$5,000 per year (Combined In & Out limit)			Polysomnography is only covered					
Breast reconstruction	Covered due to a covered partial or complete breast excision due to breast cancer (within 6 months of sickness) up to \$8,000								
Infertility	Up to \$2,000 per year and \$4,000 lifetime			Up to \$1,500 per year and \$3,000 lifetime					
Epilepsy	Up to \$5,000 per year (Combined In & Out limit)			Up to \$2,000 per year (Combined In & Out limit)					

*All the above limits and coverage are subject to underwriting

	Ultimate Care			Advanced Care				
	Class A	Class B	Class SK	Class A	Class B	Class SK		
Parkinson	Treatment only, up to \$5,000 per year (Combined In & Out limit)			Not covered				
New treatments, medical techniques, surgeries & tests	Up to \$5,000 (In & Out)			Not covered				
Work related accident	Covered for Administrative work only			Not covered				
Bone marrow aspiration & organ transplant surgery	Up to \$15,000 per lifetime. As per TPA's tariff. Cost of organ is excluded			Not covered				
Cornea transplant	Surgery is covered. Cost of cornea is excluded							
Bariatric surgery related to morbid obesity (e.g. Sleeve and bypass)	up to \$7,500 per lifetime As per TPA's tariff		up to \$2,500 per lifetime	Not covered				
Cardio vascular diseases	Covered							
Cancer including chemotherapy & radiotherapy	Covered							
Tropical Disease (specific diseases as per General Conditions)	Covered							
Sexual transmitted diseases	Up to \$5,000 lifetime			Not covered				
Rehabilitation for a covered case	Up to \$2,000 per year			Not covered				
Psychiatric disorder In-hospital treatment	Up to \$1,000/year after 12 months of enrolment	Not covered		Not covered				
Nose Related Surgeries excluding cosmetic surgeries	Covered after 2 years waiting period							
Morgue/Burial expenses following a covered hospitalization	Up to \$2,000			Up to \$1,000				
Epidemic / Pandemic Diseases	Covered in compliance with the ICC decision number 80/LMD issued on 15/04/2020 and within the scope of the council of minister's mobilization decision issued on 15/03/2020: Up to \$30,000 per year (under In-hospital only)			Covered in compliance with the ICC decision number 80/LMD issued on 15/04/2020 and within the scope of the council of minister's mobilization decision issued on 15/03/2020: Up to \$10,000 per year (under In-hospital only)				
Additional benefits								
Guaranteed renewability	Granted from day 1 subject to an observation period of 180 days for new members							
Unknown Pre-Existing conditions	During the first 6 months, covered up to: \$4,000 \$2,500 \$1,500 \$2,000 \$1,500 \$1,000							
	After the first 6 months, covered up to policy ceiling unless exclusions/limitations are applied during observation period							
Upgrades on renewal (e.g. class and product upgrade)	Observation period 270 days for maternity and preexisting conditions			Observation period 365 days for maternity and preexisting conditions				
Extension of coverage at the expiry date and while in hospital	Up to 30 days			Up to 15 days				
Claims outside of network	Claim processed on reimbursement basis and as per NEXTCARE's Lebanese network rates and subject to 30% excess							
Home Care	In-hospital treatments administered at home are covered							
Rental of medical supplies	Up to 1 month rental			Not covered				
Private transportation service/private ambulance	Covered			Not covered				
Natural Death (if the Head of Family/Policy Holder is aged between 18 & 45)	Covered, for \$10,000							
Accidental Death (if the Head of Family/Policy Holder is aged between 46 & 65)	Covered, for \$10,000							

*All the above limits and coverage are subject to underwriting

	Ultimate Care			Advanced Care		
	Class A	Class B	Class SK	Class A	Class B	Class SK
Travel insurance (Europe & MENA countries only) – up to 65 years	Medical & Travel benefits covering each member aged up to 65 years for a period up to 184 days (multiple trips) as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>					
Travel insurance (Europe & MENA countries only) – between 66 and 86 years	Medical & Travel benefits covering each member aged between 66 and 86 years for a period up to 30 days as per Schengen embassies requirements up to \$10,000 per trip for medical expenses with a \$300 deductible per claim. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>					

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

**All the above limits and coverage are subject to underwriting*

	Ultimate Care			Advanced Care						
	Class A	Class B	Class SK	Class A	Class B	Class SK				
Out of hospital benefits										
Waiting period	180 days									
Ambulatory										
Out 85% or 100%	Unlimited	Up to \$3,000 per year	Up to \$2,500 per year							
Amniocentesis	Covered if delivery date occurs after the maternity waiting period									
Morphological Echography	Covered if delivery date occurs after the maternity waiting period									
Triple test	Covered if delivery date occurs after the maternity waiting period									
Dental panoramic	Covered if due to a covered accident and up to 9 months after the accident occurred.									
MRI	Covered									
Thallium myocardial Scintigraphy	Covered	Not covered								
Pet scan	Covered									
VCT 64	Covered									
OCT	Covered									
Osteodensitometry (for insured aged 50y & above)	Covered									
Physiotherapy & Kinesitherapy	15 sessions per year	10 sessions per year								
Pre-Marital test	Covered	Not covered								

N.B: Claims arising from the use of motorcycle as mean of transportation are not covered.

**All the above limits and coverage are subject to underwriting*