

The minimum benefits and coverage for Medical Insurance Plan for expats –60 years old and above – SEHA Plus

Annual Limit per member per year	KD 10,000/-
Inpatient Benefits	KD 8,000/-
<p>Opening new medical file Fees. All diagnostic medical services and medical consultation expenses necessary before admission to the hospital and related to the admission case. The fees of the treating physician, anesthesiologist, and nursing care. Laboratory tests, diagnostic radiology, interventional radiology, and tissue analyses. Accommodation in a regular room and fees for the operating room and intensive care room. Prescribed medications and medical equipment necessary for treatment. Ambulance fees for emergency cases followed by hospitalization. Chronic conditions.</p>	Covered
قبيل لعا ناء ليعا يه و لعا قعفه	KD 1,500/
<p>Opening new medical file Fees. Doctors' fees. Laboratory tests, diagnostic radiology, interventional radiology, and tissue analyses. Prescribed medications and medical equipment necessary to treat medical conditions. Day care surgeries. Routine hearing and vision examination once a year. Chronic conditions. Medical procedures outside the hospital.</p>	Chronic Medications covered up to KD 300/-
	KD 500/-
<p>Opening new medical file Fees. Laboratory tests, diagnostic radiology, interventional radiology, and tissue analyses. Permanent and temporary dental fillings Doctors' fees. Tooth extraction, including surgical extraction. Gum treatment, root canal treatment, and nerve extraction.</p>	Covered
قبالهم لاء ند قه لسما قيسا و لعا	
Inpatient	Nil
Outpatient – Consultations / Visits	10% Min. KD 5/-
Outpatient – Diagnostic tests	10%
Outpatient – Medications	10%
Dental	10%

General Exclusions

The following treatment items, conditions, activities and their related or consequential expenses are excluded from the policy and the company shall not be liable for the following otherwise mentioned in the schedule of benefits or \& special notes:

1. Any pre-existing condition *
2. Chronic & continuous treatment and its consequences*
3. Rehabilitation including services or treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a hospital as defined.
4. routine medical examinations or check-ups, routine dental or eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel.
5. The cost of optical glasses, contact lenses, routine eye checkup and eyesight checkup, examination for optical glasses, treatment using laser or Lasik and the alike and any examination in connection there in. Also, Eyesight Correction, Squint and any treatment related to keratectomy (Corneal Surgeries) which are related to visual strength or refractive error.
6. hair fall, alopecia, hairsutism, wigs, acne, hidradenitis suppurativa, Folliculitis, Keloid, scars miasma, Moles, nevus, skin tags, Lipoma & warts, Also Vitiligo & pigmented /Depigmented skin.
7. Elective cosmetic surgery However, and for exceptional reasons, the company will cover cosmetic surgeries due to accidents only to restore the body figure to its previous state before the accident. On the condition that the accident occurrence and the surgery are both carried out during the membership of the insured person limited by the maximum sublimit.
8. Circumcision for males or females regardless the age and ear piercing.
9. Physiotherapy unless necessary as a result of accident.
10. All prostheses, all implants (whether temporary or permanent), all corrective devices and medical appliances like: cardiac stent, screws, blades, medical socks, medical shoes, crutches, wheel chairs, hearing aid devices.
11. Transportation costs, except local ambulance services.
12. All examinations and treatments related to infertility, PCO, ovarian cysts, uterine fibroids, varicocele which is related to pregnancy & fertility, contraceptives, impotent, IUF, sexual disorders, sexually transmitted diseases & its Screening Tests and sexual transformation surgeries.
13. Any abortion performed due to psychological or social reasons and consequences thereof.
14. All conditions related to slow learners, behavioral therapy, or mental or physical retardation.
15. Hormonal therapy for any osteoarthritis disorders.
16. All sleeping disorder due to sleep apnea, snoring or any other causes, Also Deviated Nasal Septum and its Complications.
17. All costs relating to cornea, bone marrow, muscular, skeletal or human organ or tissue transplant from a donor, joints Replacement, Grafting and cardiac stents and all that's alike.
18. Any treatment or test in connection with acquired immune deficiency syndrome (AIDS), and any AIDS\HIV-related conditions or diseases and All Types of hepatitis except Hepatitis A.
19. Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse, and treatment of mental illness and psychiatric disorders and all types of epilepsy.
20. Injuries resulted from taking part in races of any type and those related to types of sport such as but not limited to:
 - Any type of aviation whether light plane, aerostat, parachuting or Free Jumping.
 - Winter sport such as ice skiing, Hockey.
 - Water sports such as jet boats, water skating and diving.
 - Horse riding such hunting, fencing and polo.
 - All activities related to climbing mountains or rocks.
 - Any type of car racing.
 - Violent sports and all fighting such as Judo, Karate, Boxing and wrestling.
 - Only Professional playing of Football , volleyball , Basketball ...etc
21. Treatment resulting from participating in war, riot, civil commotion, or any illegal act, including resultant imprisonment and injury or illness while serving as a full-time member of a police or military unit.
22. Congenital anomalies, hereditary disease, genetic disorder and birth defects and developmental abnormalities related to Growth or Learning and also

Bone deformities {congenital (from birth) or developmental (from abnormal growth during childhood)}.

23. All procedures/operations/treatment related to different kind of pain management either muscular, neural or disc(dorsopathies) as an example and not limited to epidural injection, radio frequency, thermal treatment, chemical, electrical & radiological, facet block, and all similar consequences.
24. Injury or illness caused by nuclear fission, nuclear fusion or radioactive, chemical or biological contamination.
25. Treatment by a family member, and treatment that is not scientifically recognized by FDA Standards and Experimental Treatment, Also homeopathy, acupuncture, acupressure, aroma therapy, osteopathy and the like. Complementary medicine such as herbal, Chinese, Indian therapy (Ayurveda) and PRP injections and its alike & Botox for Migrain.
26. All preventive medicines and the related medicines that are not registered by ministry of public health in Kuwait. Vitamins, food supplements, and other pharmaceutical products that are not approved by ministry of health.

Except:

- Vitamin D test if medically necessitated.
 - Vitamins 's Supplements as mentioned (Iron for Anaemia), (Vit. D in case of deficiency), (Vit. B in case of Diabetes /Neuritis), (Pregnancy Vitamins)
27. Fees of visiting doctor which is ordered by the choice of the patient, and we will pay the comparable fees of the resident doctor of treating hospital. This also applies for doctor's visit outside normal working hours.
 28. Hormonal therapy and tests except for Thyroid Dysfunction.
 29. Entry fees to any government clinics or hospitals. File opening and registration fees in private hospitals/clinics.
 30. All obesity, under-weight treatments &/or operations including but not limited to loss of appetite and the like and all related devices and treatment
 31. Gastric bypass, sleeve gastrectomy, gastric band ligation, ...etc. or any other bariatric procedure and for any reason.
 32. Cancer - Tumors
 33. Dental treatment: (Unless mentioned within TOB.)

- Routine conventional dental treatment (extraction, filling and RCT)
 - Crowns, bridges, orthodontic treatment. General anesthesia for dental extraction or other non-emergency conditions.
 - Fluoride, Prophylactic treatment, Restoration
 - Orthognathic Surgeries related to Deformity as TMJ, Malocclusion , Orthodontic Problems
34. Maternity benefit including antenatal care, delivery, abortion or any complications related to pregnancy, delivery and postnatal care. (Unless mentioned within TOB.) 4D ultrasound scan & panorama scan related to pregnancy are not covered.
 35. Allergy preventive test, food allergy test, aero allergy test...etc.
 36. Injuries and diseases occurred because of work- and work-related diseases
 37. Kidney / Renal dialysis
 38. Diseases defined by the world health organization (WHO) as epidemic.
 39. Non-medical materials such as toothpaste, brushes, throat soothing, sterilized solutions, children's milk and diapers, hair care, bald treatment, hair & skin care products, after-shave products, facial cleansers and vaginal douche.
 40. Treatment and tests of any conditions related to senility (Except Conservative Management for Chronic Osteoarthritis, Chronic Osteoporosis and Benign Prostate Hyperplasia) and also post menopause , Alzheimer's disease (AD) , Dementia, Parkinson , Multiple Sclerosis & Lupus Erythromatosis
 41. Any Treatment /Medical Services which are not accompanied with a clear Medical Diagnosis, or are not medically justified, also non listed medications through Kuwaiti MOH.
 42. Any treatment, medical service or medical procedure after the end of the insurance cover of the group or the expiry of the insured membership unless the Plan is renewed, and the due premiums are paid.
 43.
 - Genetic Screening Tests /Counselling.
 - Podiatrist services
 - Dietician services

(*) Pre-existing Conditions (PEC) Shall mean any disease, illness or injury has been occurred or mostly occurred prior to the insured enrollment Date under the policy, even if these conditions were diagnosed or Not.

() Chronic Conditions: Shall mean any disease ,illness or injury which has at least one of the following components :**

- Occurred due to changes in the Body.
- Causes irreversible changes to the body.
- Has unknown cure.
- Required long duration care and supervision not less than 6 months.
- Required Treatment for long duration not less than 6 months.
- Recurrent.
- Leads to permanent Disability.

- Examples of Chronic Diseases But not limited to the following:

Chronic Inflammatory Diseases (Chronic Arthritis), Heart & Coronary Artery Disease , Cardiac Stents, Angiography , Angioplasty , CABG, Diabetes , Hypertension, Chronic Kidney Disease , Asthma , Auto immune Diseases , Disc Prolapse....etc.

