



Tiers Benefit Package for Private Health Insurance Beneficiaries

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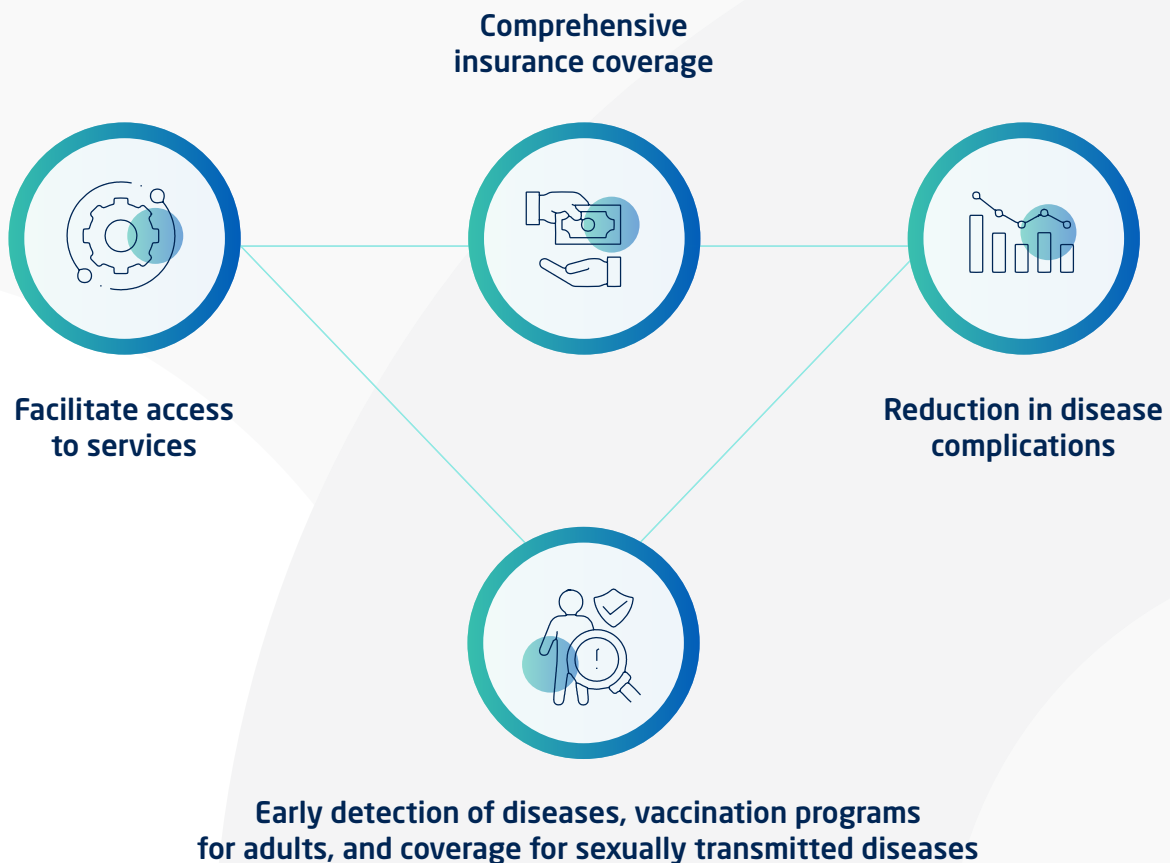
Introduction

Value-based healthcare facilities are at the core of a successful and effective healthcare system. In line with this key indicator, the Council of Health Insurance (CHI) has introduced the new Essential Benefit Package (EBP). In addition to offering the Gold Insurance Policy, and Platinum Insurance Policy as additional optional guidance policy for the employer to select or add any additional benefits in agreement with the health insurance company.

Across these three tiers, there are 18 new benefits and 10 amended benefits for millions of private health insurance beneficiaries across Saudi Arabia. The new policy puts beneficiaries at the heart of the healthcare system by offering value-based healthcare, better experience, and comprehensive disease prevention.

With the new policy, CHI aims to be a global leader in enhancing the quality and efficiency of healthcare delivery and services. The latest EBP ensures improved quality of life by catering to both mental and physical aspects of health. The three tiers, Basic Insurance Policy, Gold Insurance Policy, and Platinum Insurance Policy are designed to aid in improving patients' journey through enhanced coverage. The improved coverage is for various health needs.

The main objective of the new policy is to empower beneficiaries through -



Basic Insurance Policy

CHI's Essential Benefit Package (EBP) is a value-driven policy framework designed to cater to the holistic healthcare needs of the beneficiaries. The policy has coverage for various healthcare services.

Basic Insurance Policy		
Benefits	SME	Large Companies
Policy Maximum Limit	SAR 500,000	One Million SAR
Including All (SMEs & Large Companies)		
Dental Treatment Limit	SAR 1,200 Basic Dental Treatment	SAR 800 Including emergencies and root canals
Co-payment	0%	20%
Medications Limits	Brand-name with a generic alternative	Brand-name without a generic alternative
Co-payment	0-50%	20%
Maximum Co-Payment	Co-payment will be selected as per Agreement between the Employer and the Insurer	SAR 30 (Irreplaceable generic drugs are as per the regulations of SFDA)
Mental Health Benefits Limit	SAR 50,000	SAR 50,000
Co-payment	0%	0%

Obesity Treatment Limit	SAR 15,000	SAR 15,000
Co-payment	0-20%	20%
Maximum Limit	SAR 1,000	SAR 1,000
Congenital Anomalies	Current or future live-risk conditions	
Homecare	Including inpatient home care coverage to reduce hospitalization days for the following conditions: Wound Care, IV medications, urinary catheters	
Telemedicine Services	Adding the benefit to facilitate the beneficiary's access to service as per the policy's benefits	
Outpatient Clinics*	<ul style="list-style-type: none"> - Visiting primary care clinics (general practitioner, family doctor, general pediatrician, internist, general obstetrician and gynecologist) regardless of the location of the clinic, hospital or health center 0-5% up to SAR 25 - Visiting specialized clinics after obtaining a referral from primary or emergency care clinics: 0-10% up to SAR 75 - Co-payment upon visiting specialized clinics without obtaining a referral from primary care clinics: 0 -5% to SAR 500 	
Other benefits	No change from the current insurance policy	

Hospital Admission Expenses

Benefit	Insurance coverage limits
Deductible (Co-payment)	No
Daily accommodation and subsistence of patient include bed fees, nursing, visits, medical supervision and subsistence services, but it does not include the cost of medicines and medical supplies, as prescribed by the physician	Shared room with a maximum of 600 SAR/day
Accommodation limit for patient's escort	Shared room with a maximum of 150 SAR/day
Pregnancy & Delivery Cost	Up to a maximum of 15,000 Saudi riyals during the policy period Complication of pregnancy and delivery is covered by the maximum benefit of the limit under this policy
The cost of infant on the mother policy and for Maximum 30 days from the date of birth up to the addition date on their dependent policy	Maximum benefit of the limit under this policy
Birth and therapy of premature babies	Maximum benefit of the limit under this policy

Dental treatment costs

Essential and preventive dentistry: (dental consultations, medical examinations, fillings, cleaning, teeth extraction, periodontal treatment, cleaning scaling and polishing teeth with health implications)
Covered up to 1200 SR without deduction

Treatment of root canals and emergencies:

Covered up to 800 Saudi riyals with 20% deduction during the policy period

Cost of Spectacles

Up to a maximum of 400 Saudi riyals for those aged 14 years and less during the policy period

Functional vision corrective intervention that prevent vision loss

Maximum benefit of the limit under this policy

Dialysis costs

Up to a maximum of 180,000 Saudi riyals during the policy period

Kidney transplant costs

Up to a maximum of 250,000 Saudi riyals during the policy period

Psychiatric treatment costs

Up to a maximum of 50,000 Saudi riyals for psychological conditions during the policy period

Transportation of a deceased to His or Her Country

Up to a maximum of 10,000 Saudi riyals during the policy period

Hearing aids costs

Up to a maximum of 6,000 Saudi riyals during the policy period

Cost of acquired valvular heart disease

Up to a maximum of 150,000 Saudi riyals during the policy period

Cost of organ harvesting procedures (insured donor).	Up to a maximum of 50,000 Saudi riyals during the policy period
Alzheimer's costs	Up to a maximum of 15,000 Saudi riyals during the policy period
Costs of Autism cases	Up to a maximum of 50,000 Saudi riyals during the policy period
Schedule of the National Newborn Screening Program to eliminate disabilities	Up to a maximum of 100,000 Saudi riyals during the policy period
Costs of disability cases	Up to a maximum of 100,000 Saudi riyals during the policy period
Cost of covering the operation of obesity surgery	Up to a maximum of 15,000 Saudi riyals during the policy period With a copayment from 0-20% with a maximum out of pocket 1000 Saudi Riyals
Cost of circumcision cases (male)	Up to a maximum of 500 Saudi riyals during the policy period
Costs for contraception	Up to 1500 Saudi Riyals during the policy period
The costs of complications resulting from a benefit treatment covered in the policy	Maximum limit under this policy
Coverage Area	Kingdom of Saudi Arabia

Benefits Covered in All Three Tiers of the Updated Policy



Congenital Anomalies

Insurance coverage of the current or future live-risk conditions

Homecare

Provide home healthcare services for inpatients to enable them to complete their treatment at home according to best medical practices: Wound care, Provision of intravenous drugs, Urinary catheterization care.



Telemedicine services

The insurance coverage of telemedicine services provided by a center licensed by the Ministry of Health and in accordance with the rules and regulations approved by the CHI.

Outpatient Clinics*

Coverage for visits to primary care clinics and specialized clinics with or without referral from primary care clinics.



This booklet contains the details of all three policy tiers in the new Essential Benefit Package (EBP).

*Co-payment for outpatient clinics will be applicable from 1st October 2023

Gold Insurance Policy

The Gold benefits package is a suggested guideline and non-mandatory benefits, employers can add it in agreement with insurance companies

Gold Insurance Policy

Policy Maximum Limit

One Million SAR

Dental Treatment Limit

SAR 1,200
Basic treatment,
crowns and bridges

SAR 4,800
Including emergencies
and root canals

Co-payment

10%

0%

Medications Limits

Brand-name with a
generic alternative

Brand-name without
a generic alternative

Co-payment

0-25%

0-10%

Maximum Co-Payment

As per Agreement between the
Employer and the Insurer

SAR 0-30 Including all
prescriptions for the same
disease, and not for each
one itself (Irreplaceable generic drugs
are as per the regulations of SFDA)

Mental Health Benefits Limit

SAR 30,000

SAR 50,000

Co-payment

10%

0%

Obesity Treatment Limit

SAR 20,000

Co-payment

0-20%

Maximum Limit

0%

<p>Knee-Hip Replacement Limit</p> <hr/> <p>Deliveries Limit</p>	<p>SAR 65,000 As per the Medical Urgency</p> <hr/> <p>SAR 20,000</p>
<p>Congenital Anomalies</p>	<p>Current or future live-risk conditions</p>
<p>Homecare</p>	<p>Including inpatient home care coverage to reduce hospitalization days for the following conditions: Wound Care, IV medications, urinary catheters</p>
<p>Telemedicine Services</p>	<p>Adding the benefit to facilitate the beneficiary's access to service as per the policy's benefits</p>
<p>Outpatient Clinics*</p>	<ul style="list-style-type: none"> - Visiting primary care clinics (general practitioner, family doctor, general pediatrician, internist, general obstetrician and gynecologist) regardless of the location of the clinic, hospital or health center 0-5% up to SAR 25 - Visiting specialized clinics after obtaining a referral from primary or emergency care clinics: 0-10% up to SAR 75 - Co-payment upon visiting specialized clinics without obtaining a referral from primary care clinics: 0-5% to SAR 500
<p>Other benefits</p>	<p>No change from the current insurance policy</p>

*Co-payment for outpatient clinics will be applicable from 1st October 2023

Platinum Insurance Policy

Platinum Benefits package is a suggested guideline and non- mandatory benefits, employers can add it in agreement with insurance companies.

Platinum Insurance Policy

Policy Maximum Limit	One and a half million SAR	
Dental Treatment Limit	SAR 10,000 Unified benefit including basic treatment, bridges, crowns, emergencies and root canals	
Co-payment	0%	
Medications Limits	Brand-name with a generic alternative	Brand-name without a generic alternative
Co-payment	0%	0%
Maximum Co-Payment	As per Agreement between the Employer and the Insurer	SAR 0-30 Including all prescriptions for the same disease, and not for each one itself (Irreplaceable generic drugs are as per the regulations of SFDA)
Mental Health Benefits Limit	SAR 50,000	SAR 50,000
Co-payment	0%	0%
Obesity Treatment Limit	SAR 25,000 including Liraglutide treatment	
Co-payment	0-20%	
Maximum Limit	0%	

<p>Knee-Hip Replacement Limit</p> <hr/> <p>Deliveries Limit</p>	<p>SAR 100,000 As per the Medical Urgency</p> <hr/> <p>SAR 25,000</p>
<p>Congenital Anomalies</p>	<p>Current or future live-risk conditions</p>
<p>Other Suggested Amendments</p>	<p>Such as (Basic) Insurance Policy</p>
<p>Homecare</p>	<p>Including inpatient home care coverage to reduce hospitalization days for the following conditions: Wound Care, IV medications, urinary catheters</p>
<p>Telemedicine Services</p>	<p>Adding the benefit to facilitate the beneficiary's access to service as per the policy's benefits</p>
<p>Outpatient Clinics*</p>	<ul style="list-style-type: none"> - Visiting primary care clinics (general practitioner, family doctor, general pediatrician, internist, general obstetrician and gynecologist) regardless of the location of the clinic, hospital or health center 0-5% up to SAR 25 - Visiting specialized clinics after obtaining a referral from primary or emergency care clinics: 0-10% up to SAR 75 - Co-payment upon visiting specialized clinics without obtaining a referral from primary care clinics: 0 -5% to SAR 500
<p>Other benefits</p>	<p>No change from the current insurance policy</p>

*Co-payment for outpatient clinics will be applicable from 1st October 2023

Conclusion

CHI's Essential Benefit Package (EBP) comes as a breakthrough in Saudi Arabia's private health insurance sector. The new EBP is designed to empower its beneficiaries and offer them value-based healthcare services. The three policy tiers in the EBP have new policy limits for large enterprises, mental health benefits limits, coverage for kidney transplant costs, and much more. The new EBP thus covers key aspects of beneficiary health. It is also empowering employers, health insurers, and healthcare providers, in enabling a healthier lifestyle for their beneficiaries and employees. With these enhancements, Health Insurance Policy is leading the transformation in improved healthcare delivery.





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