

Council of Cooperative Health Insurance

The Benefits of Unified Policy for Council of Cooperative Health Insurance

Benefit	Coverage Limits
The maximum benefit limit per person for policy year, including the minimums set forth in this policy.	SAR 500,000
Expenses of treatment at outpatient clinics: Deductible ratio (contribution to payment): a ratio to be paid by the beneficiary (insured) upon visiting outpatient clinic, inclusive of physician all works, consultation lab examinations, rays, medications, supplies, follow-up and referral in association with the same disease, not for each procedure separately.	Deductible ratio: (20%), not more than SAR 75 within the net of unified minimum. Deductible ratio: (20%), not more than SAR 300 for hospitals, out of the net of unified minimum. Deductible ratio: (20%), not more than SAR 100 for remaining service providers, out of the net of unified minimum.
Maximum fees of physician consultation General Practitioner Specialist (1) Specialist (2) Consultant Rare specializations and equivalent, such as: cardiology, neurosurgery, vascular surgery and precise specializations, according to the standards of Saudi Commission for Health Specialties.	- SAR 50 - SAR 200 - SAR 100 - SAR 300 - SAR 500
Inpatient Care Expenses:	
Deductible ratio (contribution to payment):	None
Daily limit of inpatient care, including fees of bed, nursing services, visits, medical supervision and subsistence services, excluding the costs of medications and supplies, determined depending on physician order	(Shared room at maximum of SAR 600/ Day)
Daily limit of accommodation and subsistence for a companion	(Shared room at maximum of SAR 150/ Day)
Pregnancy and delivery expenses	At maximum SAR 15,000 within policy period. Complications of delivery cases are covered under the maximum limit of policy benefit.
Costs of new-born coverage within mother policy, within not more than 30 days as of delivery date	Within maximum limit of policy benefit

Delivery of premature babies	Within maximum limit of policy benefit
Costs of dental treatment	At maximum SAR 2000 within policy period
Costs of spectacles (medical glasses)	At maximum SAR 400 within policy period
Costs of hemodialysis	At maximum SAR 100,000 within policy period
Costs of severe and mild psychological cases	At maximum SAR 15,000 for severe psychological cases within policy period, including SAR 5,000 for mild psychological cases, for (4) sessions along with medications, within policy period.
Repatriation of dead body	At maximum SAR 10,000 within policy period
Costs of medical earphones	At maximum SAR 6,000 within policy period
Costs of acquired cases of damage to heart valves	At maximum SAR 150,000 within policy period
Costs of surgeries of organ donation "to donator"	At maximum SAR 50,000 within policy period
Expenses of Alzheimer patients	At maximum SAR 15,000 within policy period
Costs of autism cases	At maximum SAR 50,000 within policy period
Costs of national program for the early examination of newborn to limit impairment	At maximum SAR 100,000 within policy period
Costs of impairment cases	At maximum SAR 100,000 within policy period
Costs of obesity surgeries, through sleeve only, in case BMI exceeds 45	At maximum SAR 20,000 within policy period
Costs of (male) circumcision cases	At maximum SAR 500 within policy period
Costs of (female) ear piercing cases	At maximum SAR 300 within policy period
Geographical coverage	Kingdom of Saudi Arabia