

Arab Orient
Insurance

gig



GULF
INSURANCE
GROUP



Medical Insurance

German Jordan University – Students

20/3/2016



Why gig | Arab Orient Insurance Company?

- Leading Insurance Company.**
- Part of GIG group**
- Financial stability - (BBB+) A.M Best rating agency**
- 24/7 Pre-approval Center handled by doctors and a team of medical background staff, specialized in insurance case management.**



What distinguishes AOIC's medical insurance?

- **Widely distributed Network all over the Kingdom, which include more than 3100 of the best qualified medical centers.**
- **Speedy approvals.**
- **Distinguished relationship with service providers.**
- **Customer service desks in some hospitals (Arab Medical Center, Ibn Al-Haytham Hospital, Eye Specialty hospital, Specialty Hospital, Jordan Hospital, and Islamic hospital – Aqaba).**
- **Customer care service center number 065609888**



Out-Hospital Treatment:

- **By using the insurance card and the carbonized outpatient medical form.**
- **Upon visiting the doctor's clinic, the doctor will complete the carbonized form with the needed procedures and medications, and retain their copy of the carbonized form as the rest will be used by other medical service providers as prescribed (Lab, X-Ray & Radiology, and Pharmacy) .**

In-Hospital Treatment:

- **By using the insurance card only with no need for an outpatient form.**
- **Data will be registered on another special form (pre-hospitalization form) that is filled by the treating doctor and sent to the AO approval center who will respond according to policy terms, conditions, and exclusions.**



In-Hospital Treatment

Class	VIP Class(X)	1 st Class (A)	2 nd Class (B)
Region	Inside and outside Jordan*see non network coverage		
Maximum annual limit/person (JOD)	250,000	200,00	150,000
Maximum annual case limit /person (JOD)	25,000	20,000	15,000
Room & Board	Covered 100%		
ICU ;CCU			
Surgery & Surgeon Fees & Anesthesia			
MRI, CT Scan & other Diagnostic tests			
Accompanied parent coverage (for children less than 13 years old)			
Doctor fees & Consultation			
Ambulance once/annum			
Stent			



Treatment within medical network

- **Medical treatment will be through University Health Center only. Any case that needs a medical treatment that is not available at the medical center shall be converted medical center doctor to a specialist or one of the below hospitals as follows:**
 - 1. Ibn Al-Haitham Hospital.**
 - 2. Arab Medical Center – 5th Circle, Amman**
 - 3. Philadelphia Hospital.**
 - 4. Al-Mahabba Hospital – Madaba.**
 - 5. Rahbat Wardeyeh – Irbid.**
 - 6. AL-Hikmah Modern Hospital - Zarqa**
 - 7. AL-Hayat General Hospital**
 - 8. Specialty Hospital .**



IN-Hospital Coverage

Class	Class (B)
Region	Inside and Outside Jordan
Maximum annual limit/person (JOD)	10,000
Maximum annual case limit /person (JOD)	4,000
Room & Board	100 % coverage within case limit
ICU ;CCU	
Surgery & Surgeon Fees & Anesthesia	
MRI, CT Scan & other Diagnostic tests	
Accompanied parent coverage (for children less than 13 years old)	
Doctor fees & Consultation	
Ambulance once/annum	
Medical devices	



Out-Hospital Coverage

Number of Outpatient forms / person / year	6 Forms
Physiotherapy (80% coverage)	6 Sessions
Specialized Dr. & G. P.	Full coverage
Chronic Medications	70 %
Laboratory Tests & Diagnostic Tests	80%
X Rays & Radiology	
Medications	



Non-network coverage

- **70% reimbursement coverage for non-network In-Hospital & Out-Hospital providers subject to the minimum tariff of the 2008 official tariffs & MOH local tariffs, an out-hospital form should be attached to each & every reimbursement claims.**
- **The max medical coverage outside Jordan is subject to the minimum rate of the 2008 official tariffs & MOH local tariffs.**
- **Cover emergency cases in Arab Medical Center Or Ibn Al-Haitham Hospital on the insurance card without need for a medical form.**
- **Required documents for reimbursement claims:**
 1. **Original Detailed invoices.**
 2. **Medical report and prescriptions (Medication, X-Ray, and / or lab tests).**
 3. **Lab test(s) results (if any).**
 4. **Empty outpatient form.**



Exclusions (1)

- **Suicide and suicidal attempts, voluntary self-injury.**
- **Committing or attempts to commit an illegal action, criminal action, sedition action or quarrel involved and traffic accidents.**
- **All cases resulting from war, invasion, hostilities, or war-like operations, civil war, rebellion, mutiny, revolution, martial law and terrorist acts.**
- **All cases related to hazardous activities such as: motor racing, mountaineering & motorcycling...Etc.**
- **All cases resulting from alcoholism, use of drugs, or hallucinatory substances.**
- **All cases resulting from nuclear contamination, i.e. any exposure to ionizing radiation, radioactive contamination, nuclear processes, military material or nuclear waste of any kind.**
- **Earthquakes, flood, volcano eruption, landslides and other natural hazards.**



Exclusions (2)

- **Undeclared pre-existing conditions.**
- **Bulimia, gastric banding surgeries, morbid obesity, anorexia nervosa, dialysis, AIDS, all senility related cases, Alzheimer, and mental disorders.**
- **Elective non included accident related plastic surgery, cosmetic related medications.**
- **Sexual diseases, contraceptives, infertility, & telemedicine.**
- **All cases directed to the hospital by a non-physician.**
- **Elective non included accident related surgery for the correction of refraction errors and acuteness of the hearing sense and all auditory and vision accessories.**
- **Elective non included accident related Dental and Gum surgery (Bridges are excluded whether related to accidental or non-accidental surgeries).**



Exclusions (3)

- **Psychological and mental diseases, epilepsy, congenital and hereditary diseases, strabismus.**
- **Epidemic diseases, cancer, work related accidents, all diseases covered by the government.**
- **Any In-patient treatment, tests, and other procedures that can be done on outpatient basis without jeopardizing the insured's health.**
- **Unless mentioned in table of benefits (Dental, Optical and chronic diseases).**
- **Vaccinations.**
- **All substances, which are not considered as medicine (i.e. medical devices, minerals, bandages, natural products and those subject to sales tax 16%).**
- **More than one unit of medicine except antibiotic, anti parasites, anti-fungal.**
- **All medical tests not related to specific symptoms or disease (General check up).**





Thank You

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