

Your Employees. Their Benefits. Our Business.

Group Medical	Plan 1
Maximum Benefit Per Insured Per Policy Year	KWD 10,000

Geographical Scope	GCC, ME, ISC & PAKISTAN, Philippines & SE Asia
Coverage Outside geographical Scope	Worldwide for Elective treatment (Subject to Kuwait PPO Network Tariff)
ALICO's Medical Network	Standard
Daily Room and Board (Average Private Room)	
Inside ALICO network within KUWAIT	100%
Outside ALICO network within KUWAIT	Up to KWD 60
Govt Hospitals within KUWAIT	Up to KWD 60
Outside KUWAIT but within GCC, ME, ISC, & SE ASIA	Up to KWD 60
Outside KUWAIT Worldwide	Up to KWD 60
Intensive Care Unit Benefit	
Inside ALICO network within Kuwait	100%
Outside ALICO network	Double the daily room and board limit per disability for 30 days, standard room and board limit to apply thereafter
In-Patient & Out Patient Co-Insurance	
Inside ALICO Network within KUWAIT	100% on Direct billing basis
Inside KUWAIT in Govt Hospitals	100% on Re-imburement basis

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Inside KUWAIT outside ALICO's Network	80% R&C of Kuwait Standard network rates on Re-imburement basis
Outside KUWAIT in GCC, ME, ISC & SE ASIA	100% R&C on Re-imburement basis
Outside KUWAIT elsewhere for elective treatment	80% of R&C on Re-imburement basis (Subject to Kuwait PPO Network Tariff)
In-Patient Deductible	Nil
O/P Deductible per doctor's visit	KWD 5
Follow-up visits within 7 days	Nil
Out-Patient Consultation Max per OP visit limit	
Inside KUWAIT within ALICO Network	100%
Inside KUWAIT in Govt Hospital	Up to KWD 25 & KWD 35
Outside ALICO network for GP & Specialist	Up to KWD 25 & KWD 35
Outside KUWAIT in GCC, ME, ISC & SE Asia for GP & Specialist	Up to KWD 25 & KWD 35
Outside KUWAIT Worldwide for GP & Specialist	Up to KWD 25 & KWD 35
Pre-existing Conditions	
Insureds at Policy Inception	Up to KWD 500
New Entrants after Policy Inception	Up to KWD 500
Chronic Conditions (if not Pre existing otherwise as per the Pre existing waiver)	Covered in full
Companion Room Accommodation for a Child under the age of 18 years	Covered
Physiotherapy (Prior approval required)	Covered
Organ Transplant (Cost of surgery in respect of the insured person as recipient and the organ donor at the time of transplant surgery)	Covered
Renal Dialysis	Covered

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Acts of Terrorism (Passive exposure)	Covered
Emergency Dental Treatment for accidental damage to natural teeth Includes Dental services for the treatment of accidental injuries to sound natural teeth through violent external means within six months of the accident	Covered
Critical Illness - Cancer cover per insured upon diagnosis	Lump Sum of \$5,000
Repatriation, burial/cremation of mortal remains (on all insured members)	KD 5,000
Routine Dental (Cash reimbursement) Limit Co-insurance Deductible Basic Cover (Amalgam, resin plastic & temporary fillings, Any Extraction, Medication, X-Rays & Root Canal Treatment)	KWD 350 80% Nil

Benefits Predetermination Review / Second Opinion Hospitalization Program	Applicable
Direct Settlement of Bills to Providers	
Out-Patient at ALICO's Provider's Network	Standard
In-Patient within the geographical scope with limitations and with prior notification	Available

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LIST OF PROVIDERS IN KUWAIT

CODE	NAME OF PROVIDER	ADDRESS	P.O. BOX	SPECIALTIES	PHONE	FAX	S-S
Kuwait(+965)							
Hospitals							
FC04200	Al Orf Hospital	Al Jahra	2355	All Specialties	24555050	24567794	✓
FC04186	Al Salam Hospital	Bneid Al Gar	11023	All Specialties	22232000	22512342	✓
FC04265	Hadi Clinic	Jabriya	44630	All Specialties	1828282	25314717	✓
FC04061	New Mowasat Hospital	Salmiya	8333	All Specialties	25726666	25733314	✓
FC04163	New Dar Al Shifa Hospital	Hawally	3390	All Specialties	1802555	22626691	✓
FC04302	Taiba Hospital	Sabah Al Salem	66482	All Specialties	1808088	25529012	✓
FC04393	Al Safat American Medical centre	Maidan Hawally - 4th Ring Road	13125	All Specialties	22247999	22247950	✓
FC04440	Al Seef Hospital	Salmiya - Gulf Street	36904	All Specialties	25764000	25764000	✓
Clinics							
PY04015	Specialized Clinics Center	Cairo Street	44178	All Specialities	22650700	22621511	✓
PY04014	Yiaco Apollo Center	Salmiya	435	General Surg, Pead, Cardio, Gynea, Dermat.	25663590	25646070	✓
PY04016	Al Shaab Medical Center	Al Shaab Area	525	All Specialities	1886060	22620420	✓
FC04190	International Clinic	Salmiya	6649	All Specialities	25745111	25754056	✓
PY04185	British Medical Centre	Manqaf	1875	GNL	23713100	23713900	✓
PY04300	Specialized German Clinic	Manqaf		All Specialities	23729672	23729255	✓
PY04368	Al Sayegh Clinic	Manqaf	9276	All Specialities	1848382	23725420	✓
PY04382	Inaya German Medical Medical Centre	Salmiya	11002	All Specialities	25750777	25723123	✓
PY04422	Canadian Medical Centre	Sharq	25585	All Specialities	22967700	22967706	✓
PY04439	Shifa Al Jazeera Medical Centre	Farwaniah	18913	All Specialities	24734000	24767990	✓
PY04448	Dar Al Saha Polyclinic	Jaleeb	3362	GNL, Internal Med., Dental, dermatology	25751128	25751130	✓
PY04454	Taiba Specialized Clinics-Farwaniya	Farwaniah	66482	GP, Derm, Internal, OB&GYN	24757818	24757446	✓
PY04455	Taiba Specialized Clinics-Fintas	Fintas	66482	GP, Paed, Derm	23908889	23905338	✓
PY04457	Universal Medical Centre	Al Raggai	..	Oph. Paed. Dem. Dental. ENT Lab	24991990	22491994	✓
ALL PHARMACIES OF HOSPITALS AND CLINICS ARE WITHIN OUR NETWORK							
PY04383	Seif Pharmacy	Souk Sharq	20704 Safat	Pharmacy	22422268	22423831	✓
PY04384	Dunia Pharmacy	Salmiya	20704 Safat	Pharmacy	25713120	25748978	✓
PY04385	Safwan Modern Pharmacy	Khaitan	20704 Safat	Pharmacy	24726638	24726377	✓
PY04386	Samaa' Safwan Pharmacy	Salmiya	20704 Safat	Pharmacy	25713549	25727593	✓
PY04387	Safwan United Pharmacy	Jleeb Al Shuyoukh	20704 Safat	Pharmacy	24310353	24310323	✓

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PY04388	Sama Safwan Pharmacy	Fahaheel	20704 Safat	Pharmacy	23915883	23915884	✓
PY04389	Dina Pharmacy	Fahaheel	20704 Safat	Pharmacy	23910368	23910367	✓
PY04390	Adel Pharmacy	Fahaheel	20704 Safat	Pharmacy	23912795	23920119	✓
PY04391	Safwan Pharmacy	Jahra	20704 Safat	Pharmacy	24657602	24567603	✓
PY04392	Manarat Safwan Pharmacy	Jahra	20704 Safat	Pharmacy	24565897	24565984	✓
PY04456	Al Hajery Pharmacy	Manqaf	152 Safat	Pharmacy	24831000	24834029	✓