

الإنماء طوكيو مارين
Alinma Tokio Marine



Membership Guide



Welcome!

Dear Customer,,

Welcome to you as a member of Alinma Tokio Marine Health Insurance.

We will try to make use of our long experience to take care of you with the proper level.

We are pleased to provide you in this Guide with the basic information you need to activate the insurance and receive the necessary health-care, as well as the most important services we provide to you.

Wishing your health and wellness.





Learn about your Medical Card

Medical card allows you receive treatment at the accredited hospitals and dispensaries. Learn about your medical card and how to use it properly.

Card Data

The card has your name, membership number/insurance card number, document number, insurance category, expiration date and Company contact numbers to be used when needed.

Validate the data written down on the card. If there is an error in any of them, call 920002745 to edit it and issue a new one.

Card Activation

Membership number/insurance card number shall be sent to the number 0504306300 to activate the card before use. If you have multiple cards for you and your family members, it is enough to activate the principal beneficiary card and the cards of the remaining beneficiaries will be activated automatically.

Now your card is ready for use, please provide it to the receptionist at the certified Medical Center and will receive the necessary treatment.

Be Careful!

Do not let anyone else use your card. This exposes you to legal accountability and results in withdrawal of the card and insurance suspension.

If you lost your card, you should immediately inform the Company, then it will be abolished and a new one will be issued for you.

الإئتماء طوكيو مارين
Alinma Tokio Marine

Police holder name: Alinma Tokio Marine

Insured name: Ahmed A. Mohammed

National ID number or resident ID: ID No: 21192837637

Gender: M

Approval limit: Approval : 1000

Coverage category: Class: C

Year of birth: Y.O.B: 1982

Policy number: 125473200000

Your membership number: 900000265483

Contribution: Ded: 20% up to SR100

Accommodation level: Shared Room

Expiry date: Expiry : 01/11/2016

TCS For local assistance
920002745

24/7

920002745

Our number you can call to reach us

This Card Is Valid As Long As The Insurance Coverage Is In Force.
Covered Participants And Dependents Holding Valid Id Documents Are Entitled To Benefits Subject To The Policy Terms And Conditions.

For remarks about the service provided
Please call 920001177

للمساعدة على مدار الساعة
920002745

هذه البطاقة صالحة حتى تاريخ نفاذ التغطية التأمينية .
يحق للمؤمن لهم والمعالين الاستفادة من منافع التأمين حسب شروط و أحكام وثيقة التأمين .

للملاحظات حول الخدمة المقدمة
الرجاء الإتصال على 920001177

CCHI number

Alinma Tokio Marine Services for Health Care



Re-dispensing Chronic Disease Medications

Members of Alinma Tokio Marine with chronic diseases can easily receive their medications throughout the Kingdom of Saudi Arabia. This will be done by our current contract with a combination of pharmacies (Nahdi, Al Jawaher Al Haditha, Thamoud, Sudais, Dan, Al Hilal, Al-Dawaa, Wael Sami Abdullah Qasim Trading Est., Al Safwa, Al-Muhanna, and Hussein Pharmacy). This Agreement gives the members of Alinma Tokio Marine the possibility of requesting their monthly medications for their chronic disease from the closest pharmacy to them on time.



Child Vaccinations

Members of Alinma Tokio Marine can make use of the service by enrolling their data and numbers and Alinma's physicians will remind them of the child vaccinations schedules.



Home Health Care

Members of Alinma Tokio Marine can receive healthcare in their homes (in coordination with healthcare providers).



Household Analyses

Members of Alinma Tokio Marine can receive household analyses service (in coordination with healthcare providers).



Follow-up pregnancy and childbirth

Alinma Tokio Marine's physicians shall provide tips for mothers on how to manage the fluctuations of pregnancy before and after childbirth.

Distinguished Services

24/7

Distinguished Customer Service

You can communicate with Alinma Tokio Marine at any time from any place through the service line which is at your service.

Did you encounter any delays in the services provided to you? Do you have any questions about the advantages of our program? No need to worry, please call the toll free number to help you: 920002745 which you can call from your mobile phone.



E-Services

You can communicate with us via the Internet faster and on your own schedule. As a member of Alinma Tokio Marine, you can make use of these E-Services through accessing our website : www.atmc.com.sa and logging in to take advantage of:

- Viewing the benefits agenda available to you.
- Review your medical record.
- Follow-up claims for compensation.
- See the amendments to the accredited hospitals network.
- Printing proof of membership certificates.
- See the medical news and advice.
- Receiving approval via e-mail.
- Receiving approval through text messages.
- Viewing approvals conducted during the insurance period.

Make sure that you have registered your details and numbers to make use of this service.



Alinma Tokio Marine Application for Smart Phones

Members of Alinma Tokio Marine can make use of e-services mentioned above through smart phones.



Online Approvals

Alinma Tokio Marine provides an own website to medical providers on the approved network of hospitals and dispensaries throughout the Kingdom of Saudi Arabia. This communication will help us to finish procedures of the requests for approvals sent by you faster.

The system will immediately accept the optics orders, dental treatments and services, pregnancy and childbirth. All requests for approval to other treatments usually require 5-10 minutes to finish procedures.

When you subscribe to (Alinma Tokio Marine SMS) service, you will receive a free SMS of the status of the request for approval sent by you.

Alinma Tokio Marine has worked to develop this service to make sure that the customer service is provided quicker and effectively, ensuring peace of mind and a speedy recovery.



Alinma Tokio Marine SMS Service

The free short text message service provides you with instant information on the status of service requests. It also allows you to get the latest updates on the status of prior approval requests, claims for compensation and membership updates.

Upon receipt of any request for providing a medical service to you, we will immediately send an SMS notifying you of the request receipt. We will also send another SMS upon completion of the procedures of service request provided in advance.

All you need to make use of this service is to send your membership number in an SMS from your mobile phone to the number 0504306300.

Most Frequently Asked Questions

What Benefits do i Have?

The benefits agenda attached with the membership file shows you your benefits. We also advise you to subscribe to our online services through visiting our website at www.atmc.com.sa for details on the benefits offered by your program.

In which hospital or dispensary can I receive treatment?

You may go to any hospital or dispensary mentioned in the list of hospitals attached to your membership file. Since this list may undergo to some of the update after its receiving, you should visit our website at www.atmc.com.sa for the updated list.

I have forgotten my membership card and I need treatment in the hospital, what should I do?

If you have lost your card and need a medical service, contact via the service line and we will send a confirmation certificate of your membership to the hospital. Inform the receptionist at the hospital with your membership number and the service will be provided to you immediately. If you wish, you can subscribe to our services online and print a certificate of membership.

Can I visit hospitals other than those in my approved network?

Yes, you can visit any hospital you want or any physician outside your approved network if you have the advantage of compensation according to the policy schedule. In this case, however, you shall immediately pay all the costs to the hospital or clinic, and then submit your claim to Alinma Tokio Marine after filling in the claim form.

I will travel on vacation outside the Kingdom; can I use Alinma Tokio Marine's Card?

You can receive treatment in any hospital, if you are on vacation or business trip, if you have the advantage of compensation. In this case, however, you shall immediately pay all the costs to the hospital or clinic, and then submit your claim to Alinma Tokio Marine after filling in the attached claim form.

What is the compensation?

It is the settlement of claims concerning treatments you receive outside your approved network. You shall fill in the claim and hand it over to Alinma Tokio Marine within 60 days after the date of treatment.

How can I fill in a claim for compensation?

You can send your claim to any of the following entities:

Alinma Tokio Marine Department
Riyadh – Anoud Tower
King Fahd Road
Telephone: +966112129333
PO Box 643, Riyadh 11421
health.insurance@atmc.com.sa

What do we mean by reasonable and affordable?

The term "reasonable and affordable" means that the medical costs are in line with those required by the vast majority of licensed hospitals within the accredited hospitals and dispensaries network for you in the Kingdom of Saudi Arabia. For example, if the cost of an examination in most of hospitals within the accredited hospitals and dispensaries network is SAR100, we will compensate you up to SAR100 for the same examination if conducted outside your approved network.

Will Alinma Tokio Marine compensate for 100% of the amount of claim?

Alinma Tokio Marine will settle all claims based on reasonable and affordable costs in line with the costs of treatments in the list of hospitals network available to you.

What are the treatments, procedures or medications that are not covered?

According to the Cooperative Health Insurance Council instructions and international standards, there are many treatments, procedures or medications that are not covered based on the details contained in page 8.

Does the medical insurance cover pregnancy and childbirth?

Yes, such coverage is provided for the wives of insured persons or insured married female employees. Such coverage also includes follow-up pregnancy and natural and caesarean childbirth, as well as cases of legitimate abortion. The sub-limit for this benefit varies depending on the insurance program required.

What are the documents to be provided in the claim so as to be compensated?

Claim shall include the following:

- The original copy of the medical report which shows the patient's condition during examination and medical procedure taken.
- The original copy of medical prescription.
- The original copy of the invoice or invoices that show the description of the amount of services provided.
- Copy of the patient's insurance card.
- Filling in an application form to refund medical expenses.
- Attach any document that would help to assess the condition, such as laboratory and radiology results and others.
- Photocopy of passport showing entry and exit stamp for emergency cases outside of Saudi Arabia.

How can I file a complaint?

We will answer all your calls to the toll-free number throughout the day and week to file any complaint. You can also file written complaints to the Customer Service Manager at the above address or via this e-mail: www.atmc.com.sa

Is it possible to cover newly born by the mother's card until he/she be added to the insurance policy?

Yes, the newly born can be covered by the mother's card for 15 days to avoid any rejection of the child treatment, and then he/she must be added to the insurance policy as of the date of childbirth retroactively. The addition process takes one day of receiving the application.

Does the policy cover treatment outside Saudi Arabia?

The medical insurance programs issued by Alinma Tokio Marine shall cover emergency cases that occur outside the Kingdom of Saudi Arabia during the annual leaves or business trips (maximum of 60 days).

I lost my insurance card, how can I issue a new one?

If the medical insurance card is lost and you want to issue in lieu of lost, you should apply for a replacement card from Alinma Tokio Marine free of charge through the company's insurance official.

Is it possible to find out the status of the claim filed to the company or the reason for rejection in case rejection?

You can find out the status of your claim via online registration at the company's website and entering mobile number through which you will receive a text message on the status of your claim or by calling 920002745.



Learn about your Program

Significance of Prior Approvals

The prior approvals required by Alinma Tokio Marine for some of its services are such procedures through which we make sure that the required examinations, medications or procedures are:

- Appropriate for your condition.
- Covered within your program benefits.
- within sub-limits of benefits.

The hospital staff will send the request on your behalf through online prior approvals to ensure that you receive the care you need as soon as possible. There is no need to worry, as waiting for a long time or go back on the next day was over (see procedures schedule).

Through Alinma Tokio Marine free SMS service that we provide, we will keep you informed about the procedures made regarding your claim by sending an SMS to your mobile phone. Thus, you should take the initiative to subscribe to this service. To learn how to do so, you should follow the simple steps on page 3.

To be always present to serve you all the time when you encounter any difficulties with regard to access to care or you have any inquiries while you are in the hospital, for all of these, the customer service line No. 920002745 runs 24 hours a day. You can call this number through your mobile phone and 24 hours a day, 7 days a week.

To find out the services that require prior approval, please see the policy schedule.

Claim Submission

Based on your program, you can file a claim for compensation against the costs of treatments you receive outside your accredited hospitals and dispensaries network, or in case you receive treatments outside the Kingdom of Saudi Arabia if you have the advantage of compensation. To recover these costs, make sure you submitted a claim to Alinma Tokio Marine annexed by the following documents:

- Alinma Tokio Marine's claims form signed and stamped by the treating physician.
- Results of laboratory and radiological examinations.
- Original copies of detailed invoices and original copies of payment receipts.
- Alinma Tokio Marine's prior approval for the relative cases.

Alinma Tokio Marine will implement your claim within 10 days of receiving the completed claim. If you want to follow-up the status of your claim, you can log on to our website at www.atmc.com.sa.

Schedule of Benefits

Description	Coverage level
The maximum total annual for each member	SR 500,000
Coverage of outpatient clinics Medical consultations and treatment in outpatient clinics, including general practitioner and a specialist, chemotherapy and radiotherapy and physiotherapy, such as laboratory tests and other diagnostic examinations and medications.	Covered
Accredited hospitals and dispensaries network	Depending on class
Member's contribution	20% up to max SR 100
The maximum consultation of a physician within the network: - General practitioner - A specialist (Senior deputy physician "Registrar") - A specialist (Assistant deputy physician) - Consultant - Rare specialties and the like, such as cardiology, neurosurgery and vascular surgery and subspecialties according to the Saudi Commission for Health Specialties standards. (The recipient is examined according to the sequence of procedures for providing the service, except in case of non-availability of the service in the service proving center)	SR 50 SR 200 SR 100 SR 300 SR 500
Coverage of interior clinics and one-day cases Appropriate medical treatment, Medical and surgical procedures, medical services and supplies, physicians' and nursing fees, emergency cases and intensive care. Fees of operations and medicines rooms	Fully paid
Member's contribution	None
Minimum of accommodation and daily subsistence for the patient within the network	(Shared room with a maximum of SR 600/day)
Minimum of accommodation and daily subsistence for the patient's accompanist up to 14 years old for male children and 18 years old for female children	(Shared room with a maximum of SR 150/day)
Pregnancy and childbirth expenses	SR 15,000 during the period of the policy
Complications of pregnancy, childbirth and legal abortion	Covered up to the maximum total annual
Newborns	Full coverage as of the first day
Treatment of premature babies	Covered up to the maximum total annual
Costs of circumcision cases (for males)	Covered with a maximum of SR 500 during the period of the policy
Costs of ear piercing cases (for females)	Covered with a maximum of SR 300 during the period of the policy
Early preventive checkups for newborn babies (The national program for the prevention of disability)	Covered up to SR 100,000 during the period of the policy
Children vaccinations, according to the Ministry of Health schedule	Covered according to the Ministry of Health's schedule and up to 6 years old

Schedule of Benefits (Continued)

Description	Coverage level
Coverage of dental treatment (Tooth extraction by normal way or surgically), removing nerve, treatment of periodontal abscess and antibiotics, dental radiography, and dental drilling and filling.	SR 2000
Coverage of eye treatment (Frame and basic optical lenses without additional features). The minimum price of frame SR 400	SR 400
Chronic and prior diseases	Covered up to the maximum total annual
Hearing aids	Covered up to SR 6000
Dialysis	Covered with a maximum of SR 100,000 during the period of the policy
Chronic psychological conditions	Covered with a maximum of SR 15,000 during the period of the policy
Rehabilitation (physiotherapy)	Covered up to the maximum total annual depending on the policy of Health Insurance Council
Costs of disabilities	Covered with a maximum of SR 100,000 during the period of the policy
Costs of acquired heart valve damage diseases	Covered with a maximum of SR 70,000 during the period of the policy
Treatment of Alzheimer's disease	Covered with a maximum of SR 15,000 during the period of the policy
Treatment of Autism	Covered with a maximum of SR 15,000 during the period of the policy
Costs of organ-taking surgery from the donor	Covered with a maximum of SR 50,000 during the period of the policy
Local ambulance	Covered by the Saudi Red Crescent or hospitals of accredited network
Transfer of corpse of a deceased member inside the kingdom to his country of origin	Covered with a maximum of SR 10,000 during the period of the policy
Treatment of life-threatening emergency cases outside the accredited network inside the Kingdom	Covered up to 100% of the actual cost of treatment
Emergency medical evacuation in cooperation with Mapfre Assistance to the nearest medical center to receive the appropriate treatment when the disease occurring outside the Kingdom.	Covered
Emergency treatment outside the Kingdom	Covered according to the affordable prices approved for the same the level of coverage applicable in the accredited network inside Kingdom of Saudi Arabia

* The advantages and limits of benefits will be adjusted according to the Agreement concluded with the policyholder.



Finally, keep in mind!

In line with the instructions issued by the Council of Cooperative Health Insurance, the following cases are not covered under your healthcare program: unless otherwise provided in the schedule of benefits signed by Alinma Tokio Marine.

- 1- Deliberate self-harm.
- 2- Diseases that arise due to the abuse of certain medications, stimulants or tranquilizers or due to the abuse of alcohol, drugs or something like that.
- 3- Cosmetic surgery or treatment unless necessitated by an accidental bodily injury not excluded in this section.
- 4- The comprehensive periodic checkups and vaccines or preventive drugs and measures that do not require medical treatment covered under the program (Except the preventive procedures set by the Ministry of Health, such as vaccinations and maternal and child care).
- 5- Treatment of pregnancy and childbirth for contracted woman on the basis that she is unmarried.
- 6- Treatment which the insured person receives free of charge.
- 7- Recreation, general physical health programs, treatment in social care homes and periods of quarantine.
- 8- Treatment of venereal diseases or sexually transmitted medically recognized.
- 9- Treatment expenses of the subsequent period to the diagnosis of human immunodeficiency virus (HIV) or illness and disease related to HIV, including Acquired immune deficiency syndrome (AIDS) or their derivatives, equivalents or other forms.
- 10- Vision or hearing correction tests and visual hearing aids unless ordered by a licensed physician.
- 11- Transportation expenses of the insured person by means of transport other than licensed local ambulances or that belong to the Saudi Red Crescent Society.
- 12- Hair loss, baldness or wigs.
- 13- Equipment, methods, drugs and procedures or hormone treatment with the aim of birth control, contraception or getting pregnant, infertility, sexual dysfunction, lack of fertility or enrichment by pipes or any other means of artificial insemination.
- 14- Any additional costs or expenses incurred by the insured's accompanist during his hospitalization or stay at the hospital with the exception of the expense of accommodation and subsistence in the hospital for one accompanist of the insured, such as the mother's accompany to her child until the age of 14 for males and 18 for females, or where required by medical necessity at the discretion of the treating physician.
- 15- Obesity-related treatment.
- 16- Medications and treatments by the alternative medicine.
- 17- Do not pay the cost of any treatment related to the learning and development problems, such as bed-wetting conditions, regardless of the age of the insured.

This policy shall not cover health benefits and repatriation of mortal remains to the country of origin in case of claims arising directly out of:

- 1- War, invasion, acts of foreign enemy, acts of aggression (whether war declared or not) or civil war.
- 2- Ionizing radiation or contamination by radioactivity caused by any nuclear fuels or any nuclear wastes from the combustion of nuclear fuel.
- 3- Radioactive, toxic and explosive properties or any other hazardous properties of any nuclear assembly or any of their nuclear compounds.
- 4- Practice or participation in the armed forces service or the police or its operations by the insured person.
- 5- Riots, strikes, terrorism or other similar acts.
- 6- Accidents or chemical or biological interactions, if these accidents or interactions caused by work injuries or due to occupational hazards.