



Benefit Description / Plan	Plan 1 Silver	Plan 2 Gold	Plan 3 Platinum
Territorial Limit	Qatar + Home Country (provided it is one of the Arab countries or a country in ISC or SFA)	Worldwide excluding USA&Canada	Worldwide
Emergency Cover	Worldwide	Worldwide	Worldwide
Annual Maximum Limit (AML) per person	QAR 100,000	QAR 500,000	QAR 2,000,000
Network	Without Al Ahli	With AlAhli @20%	Full Network With AlAhli
Inpatient deductible	Nil	Nil	Nil
Outpatient deductible	50	50	Nil
Co/insurance for out of Network treatment (R&C of Qatar)	20%	20%	Nil
Pre-existing limit	1,500	5,000	25,000
Chronic non Pre-existing limit	5,000	20,000	100,000
Physiotherapy	5 sessions	10 sessions	full
Vaccination	children up to 6 years old up to QAR 500 per year	children up to 6 years old up to QAR 1,000 per year	children and adults up to QAR 2,500 pppy
Complimentary treatment	500	1,000	10,000
Psychiatric treatment	500	5,000	10,000
Wellness	250	1000 - additional deductible 150	5,000
Travel insurance	not included	30 days	365 days
Dental Cover - coins 20%	500 - WP 9 Months - Basic Cover Only	2,000 - WP 9 Months - Basic + Crowns and bridges	5,000 - Comprehensive
Optical cover - coins 20%	500 - WP 9 Months - frames excluded	1,000 inclusive of 1 frame pppy- WP 9 Months	2,000 inclusive of 1 frame pppy
Maternity cover - subject to full family being insured	not covered	15,000 - WP 6 Months for outpatient and 12 Months for Inpatient	30,000 - WP 6 Months for outpatient and 12 Months for Inpatient
Worldwide Emergency Medical Assistance	included	included	included
Direct Billing	Qatar + Home Country (provided Home Country is: a GCC state, Egypt, Jordan, Palestine or Lebanon-otherwise on Reimbursement)	Qatar, GCC, Egypt, Jordan, Palestine, and Lebanon: Inpatient & Outpatient. Rest of covered territories: Direct billing for Inpatient, and on Reimbursement for outpatient based on Reasonable & Customary charges of country of treatment.	Qatar, GCC, Egypt, Jordan, Palestine, and Lebanon: Inpatient & Outpatient. Rest of covered territories: Direct billing for Inpatient, and on Reimbursement for outpatient based on Reasonable & Customary charges of country of treatment.