



TABLE OF BENEFITS

FLAME +	Before		After	
IN Hospital	Class A	Class MUT	Class A	Class MUT
Aggregate Limit / Adherent / Year	USD 125 000	USD 100 000	USD 200 000	USD 150 000
Clinical procedures Laparoscopic procedures	Covered on reimbursement basis Covered based on NSSF list		Covered Covered for Usual, Customary and Reasonable procedures only (UCR) and NSSF List	
Pre-op PCR	Not Covered		Covered	
Maternity				
General conditions	Waiting period 1 year. Maternity to be covered under class Mut. For new pregnant women who wishes to be insured, period of pregnancy should not exceed the 4 months (supportive documents should be provided)	For new pregnant women who wish to be insured, period of pregnancy should not exceed the 4 months (supportive documents should be provided)	Waiting period 1 year for new adherents and to be covered under class Mut the 1st year. Maternity is covered if the couple is insured under CMSM Program REGARDLESS THE ENROLLMENT DATE. For new pregnant women who wish to be insured, period of pregnancy should not exceed the 4 months (supportive documents should be provided)	Maternity is covered if the couple is insured under CMSM Program REGARDLESS THE ENROLLMENT DATE. For new pregnant women who wishes to be insured, period of pregnancy should not exceed the 4 months (supportive documents should be provided)
CMSM's Newborn baby				
BBC	Since day 14		Since day 0	
Tests & treatment Congenital cases	Covered up to USD 50		Covered up to USD 100	
Congenital cases				
General condition	Congenital cases are defined as follows: diseases, anomalies, birth defects and deficiencies present at birth, either in an		Congenital cases are defined as follows: diseases, anomalies, birth defects and deficiencies present at birth, either in an evident manner or	

	evident manner or in a potential manner triggered at a later stage (from day 14 till 12 years old)	in a potential manner triggered at a later stage (from day 0 till 12 years old)	
26 Congenital cases for CMSM babies	Covered	Covered	
Prematurity cases & all related conditions	Covered as Co MOH-Co NSSF	Covered up to USD 5 000	
Congenital cases for babies not born at CMSM	Covered up to USD 3 000	Covered up to USD 5 000 till age 12 years	
Congenital cases for adults and kids over 12 years old	Not Covered	Covered up to USD 5 000 starting the 5 th year of enrollment	
Prosthesis			
Internal Prosthesis: all kinds of prosthesis replacing an organ, limb, tissue, cell or any function of the human body including resorbable prosthesis, limbs or tissues - Mesh - Lens - Stents - Valves - Other internal prosthesis post sickness	Up to USD 7 000 USD per organ per case per year	Up to USD 6 000 USD per organ per case per year	Up to USD 10 000 per organ, per case, per year
Human bone graft	Not Covered	Covered up to 4 000 USD within the prosthesis limits	
Infertility, impotence, sterility and all screening tests and medication and treatments related thereto and their consequences.	Up to USD 1 000 per person	Up to USD 2 000 per person per year	Up to USD 1500 per person per year
Varicocele	Covered / if related to infertility it will be covered up to USD 1 000	Covered / if related to infertility it will be covered up to USD 2 000	Covered / if related to infertility it will be covered up to USD 1 500

Other			
Weight control procedures, gastroplasty, any treatment for obesity	Not covered	Covered up to USD 3 000 per year if medically indicated and as per BMI and subject to SMO if necessary. Follow up tests and complications to be included within the limitation.	
Blood transfusion preparation tests & procedures	Not mentioned	Covered if medically indicated, as well as preparative tests	

Hemodialysis for chronic renal failure	Covered for the 1 st session only	Covered for the first 3 sessions only	
Arteriovenostomy	Covered up to USD 1000	Covered up to USD 1 500	
Test for sleep related breathing disorders including snoring and sleep apnea, polysomnography, and related procedures	Only Polysomnography covered	Covered up to USD 1 500 including treatment	
Corneal Transplantation	Not Covered	Only the cost of the surgery is covered within specified conditions. Cost of cornea is not included.	
Speech Therapy	Excluded by policy	Excluded by policy except for speech problems results from a health condition inside the hospital.	
Woman genital or organs diseases/ Female genital system			
Breast reconstruction following partial or complete mastectomy due to a breast cancer	Covered up to USD 1000	Covered up to USD 2 000 for each Breast	Covered up to USD 1 500 for each Breast
Epidemic/ Pandemic/Pandemic			
Covid 19 hospitalization and complications	Not covered	Covered up to USD 10 000. No coverage for non-vaccinated people, 2 Minimum vaccination doses are required except for non-vaccinated kids till the age of 17.	
Ambulatory Plan- Diagnostic Tests			
Imaging			
Volume computed tomography or VCT 64	Not covered	Covered	
Calcium score Epidemic/Pandemic	Not covered	Covered	
Epidemic/ Pandemic			
Covid 19 related tests	Not covered	Covered within limitation applied on COVID19 diseases excluding PCR and rapid test	