

**Updated Table of Benefits**

<b>Insured</b>	<b>Class A</b>
<b>HOSPITAL CONFINEMENT BENEFITS ONLY</b>	
<b>Maximum Sum Assured</b> <i>Employees and Spouses are covered up to 65 years old</i> <i>Children are covered until 23y if registered in an accredited university or college</i>	<b>US\$ 200,000 Per Year Per Insured</b>
Geographical Scope	<b>Lebanon</b>
Emergency Cases	<b>Worldwide 100% R&amp;C*</b>
Coverage	In-Patient Hospitalization Out-Patient Treatment Day Care Surgery
Medical Network	METLIFE-ALICO Local PPO Network
Co-Insurance	<b>Inside Geographical Scope</b> 100% inside Network Direct Billing 80% outside Network and or cash claims
Daily Room & Board Limit	
Intensive Care Unit <b>(Max 21 days per disability)</b>	<b>Outside Geographical Scope</b> 100% Based on Lebanese Network Tariff Coverage inside USA is excluded for residents
Deductibles	<b>In and Out Patient Nil</b>
Stent	Covered
Chemotherapy / Radiotherapy	Covered
Home Nursing	Covered
Drugs & Dressing	Covered
Surgeon Anesthetists & Physician's Fees	Covered
Artificial Limbs & Eyes	Covered
Organ Transplantation	Covered and include cost of surgical procedures in performing an organ transplant of either a kidney, Liver, Heart, Lung, in respect of the insured person as recipient and not the organ donor
Companion Room	Covered <i>(Accommodation for a child under the age of 12y)</i>
Clinical Surgeries	Covered
Renal Dialysis	Covered
Prosthesis	Covered
Parkinson Disease	Covered
Cataract including the cost of lens	Covered
Hazardous Sports	Covered
Rental of Wheelchair	Covered
Pre-Existing Cases	As per Standard Exclusions Conditions
Sleep Disorders	Covered <i>If caused by sleep apnea, i.e. temporarily stopping of breathing during sleep</i>
Polysomnography	Covered
Emergency Dental <i>Treatment of Accidental damage to natural teeth</i>	Includes Dental services for the treatment of accidental injuries to sound natural teeth through violent external means within six months of the accident
Emergency Optical <i>Treatment of Accidental damage to Eye</i>	Includes Optical services for the treatment of accidental injuries through violent external means within six months of the accident
Local Ambulance Cost	Covered

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<b>Maternity Benefit</b>	<p><b>Inside Geographical Scope</b> 100% up to the below showing limits</p> <p><b>Normal Delivery US\$4,000</b> <b>Cesarean US\$ 6,000</b> <b>Legal Abortion US\$ 2,000</b></p> <p><b>Inside Lebanon, Outside Network and/or cash claims</b> 80% up to the above showing limits  <b>Outside Geographical Scope</b> 100% Based on Lebanese Network Tariff and up to a max the above showing limits          Coverage inside USA is excluded for residents</p>
On-Going Maternities	Waiting period of 280
Ambulatory Services related to Maternity	Covered at 100% when out patient is applicable up to the maternity limit
<b>Maternity Complications</b>	<p><b>Inside Lebanon ,Inside Network 100% up to US\$ 10,000 on top of the Maternity Limits</b></p> <p><b>Inside Lebanon, Outside Network and/or cash claims</b> 80% up to US\$ 10,000</p> <p><b>Outside Geographical Scope</b> 100% Based on Lebanese Network Tariff and up to a max of US\$ 10,000</p> <p>Coverage inside USA is excluded for residents</p>
Incubator	Covered
New Born Baby	Covered as of day 0; No waiting period ; <b>Free of Charge till Renewal date</b>
Terrorism Risk	Covered
Body Repatriation	US\$ 2,500 per Insured
National Social Security	Where Applicable
<b>OUT-PATIENT BENEFITS</b>	
<b>Maximum Sum Assured</b>	<b>US\$ 3,500 Per Year Per Insured</b>
<b>Ambulatory Services</b> <i>X-Rays, Laboratory Tests, etc...</i>	<p><b>Inside Geographical Scope Inside Network</b> 100% up the out-patient limit  <b>Inside Geographical Scope Outside Network and/or cash claims</b> 80% R&amp;C*  <b>Outside Geographical Scope</b> NA</p>
<b>Physiotherapy</b> <i>(Max. 12 Sessions / Disability)</i>	<p><b>Inside Geographical Scope</b> 100% up the out-patient limit  <b>Outside Geographical Scope</b> NA</p>
National Social Security Fund	Not Applicable

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