

**ضمان**

مجلس الضمان الصحي  
Council of Health Insurance

# Ask CHI

January  
2023

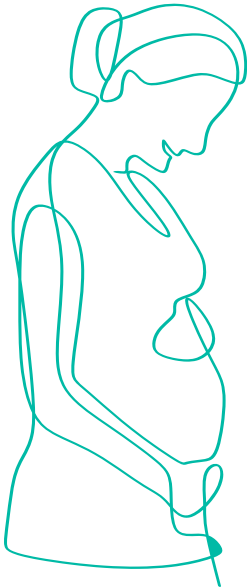
# Sleeve gastrectomy



**Inquiry regarding sleeve gastrectomy, the condition of body mass has been from 45 to 40, is that true?**

The new Basic Health Insurance Policy covers the costs of obesity surgery if the body mass exceeds 40 or 35 with complications up to a maximum of SAR 15,000 with an excess of 0 -20% up to a maximum of SR 1,000 during the policy period.

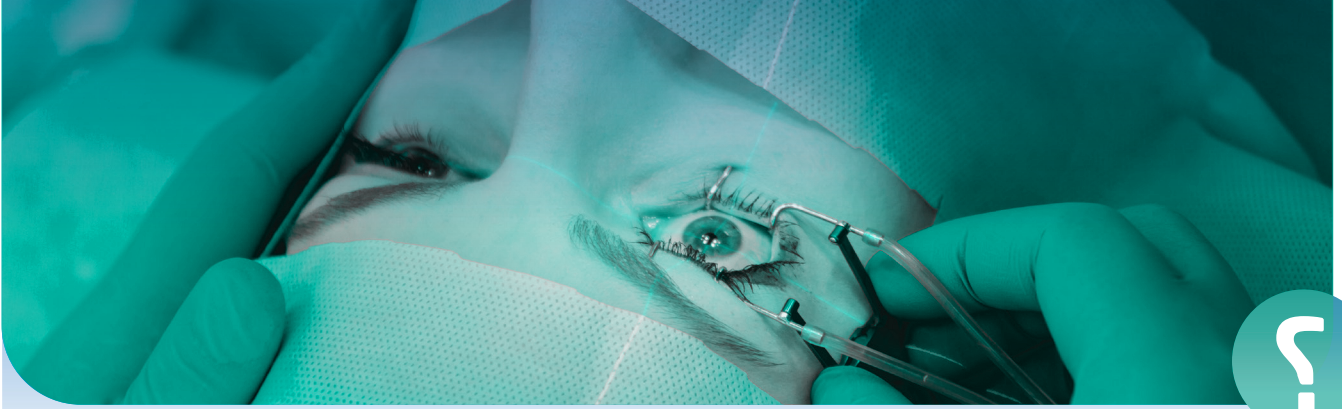
# Contraceptives



## Are contraceptives now covered by the new basic health insurance policy?

The new Basic Health Insurance Policy covers the costs of contraceptives up to SAR 1,500 during the policy period.

# Vision Correction



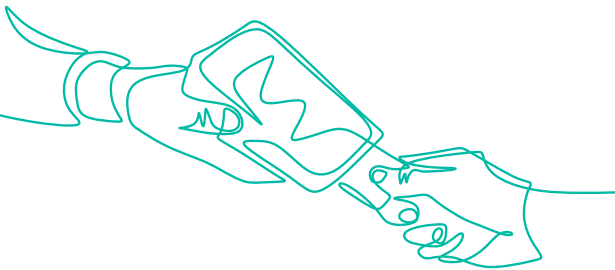
**I have an inquiry regarding vision correction surgeries. Are they covered by the new basic health insurance policy?**

The new Basic Health Insurance Policy covers the costs of interventions to correct functional vision for new and updated policy.

# General Conditions



## Is it possible to return back the health insurance amount for the remaining period of the policy in the event of a final exit?



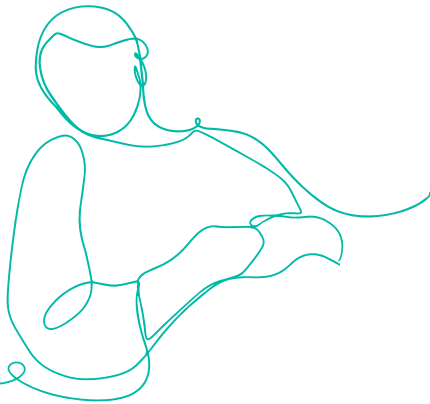
Upon deletion of the insured, the insurance amount can be recovered for the remaining period. Where the employer has the right to recover the remaining part of the subscription for the deletion of the insured whose claims did not exceed 75% of the subscription value, so that the reinstated part of the subscription is calculated on a proportional basis (the reinstated part = annual subscription ÷ 365.25 days x the number of remaining days)

# Excess Ratio

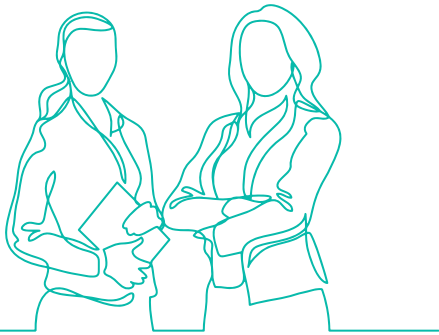


## Is there an Co-payment ratio on the emergency cases?

An Co-payment (also known as a deductible) is an amount That beneficiary must pay When he/ she receiving the outpatient treatment service as stipulated (if any) in the policy table except in emergency and inpatient cases.



# Mandatory



## Is medical insurance mandatory for private sector employee's wife?

A private sector employer is obliged to insure all his/her Saudi/non-Saudi employees and their family members as prescribed by law (wives, male children up to the age of 25 and unmarried daughters who are unemployed).

## Can my children be added to my health insurance, bearing in mind that they are covered by the insurance of their father who works in the private sector?

If the spouses work in the private sector, the children are eligible to obtain insurance coverage from the husband's employer.



**When requesting to add the wife to the employer's policy, is the amount shared between the employee and the employer?**

A private sector employer is obliged to insure all his/her Saudi/non-Saudi employees and their family members as prescribed by law.





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