

Ask CHI

**December
2022**

General Conditions



My father resigned, will the insurance continue for him and the rest of the family?

The insurance coverage ends upon the termination of the contractual relationship

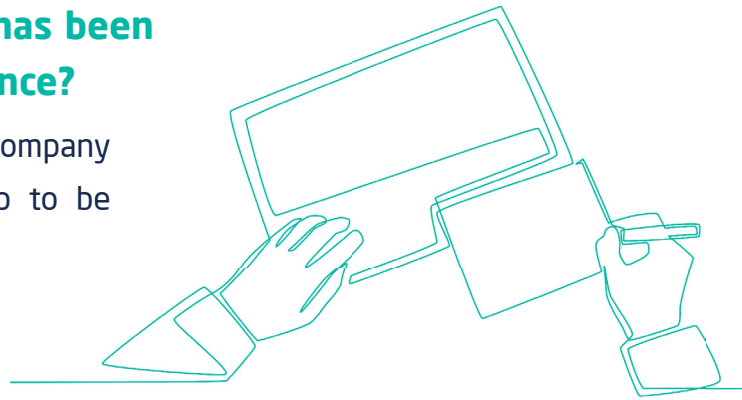


General Conditions



I have workers whose sponsorship has been transferred, can I cancel their insurance?

The employer has to provide the insurance company with proof of transferring their sponsorship to be excluded from the policy.



General Conditions



I have a new worker who will be added to the company policy, how can he be added?

The employer can add an insured during the validity of the policy on a pro rata basis in the event that there is proof that the worker joined the work for the employer. Otherwise, the addition of the insured shall start from the date of issuance of the policy and their coverage is valid from the date of addition.

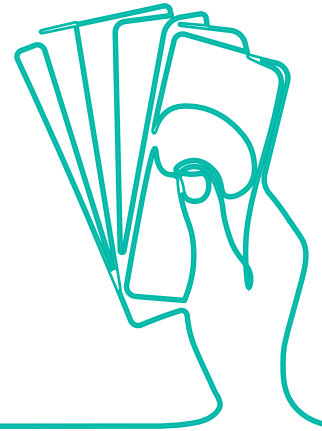


General Conditions



Is it possible to refund the employee's insurance amount when leaving work?

Yes, where the employer has the right to recover the remaining part of the subscription when removing the insured (employee) whose claims did not exceed 75% of the subscription value, so that the returned part of the subscription is calculated on a pro rata basis (the returned part = the annual subscription ÷ 365.25 days × the number of remaining days).



Hearing Aid



Is the hearing aid covered by insurance?

The Standard Health Insurance Policy covers the costs of hearing aids up to a maximum of SAR 6000 during the policy



Scope of Insurance Coverage



Is my health insurance valid outside Saudi Arabia?

Under the Standard Health Insurance Policy, you are covered within the Kingdom of Saudi Arabia. You can refer to the additional benefits in your policy for more information about coverages outside the Kingdom of Saudi Arabia.

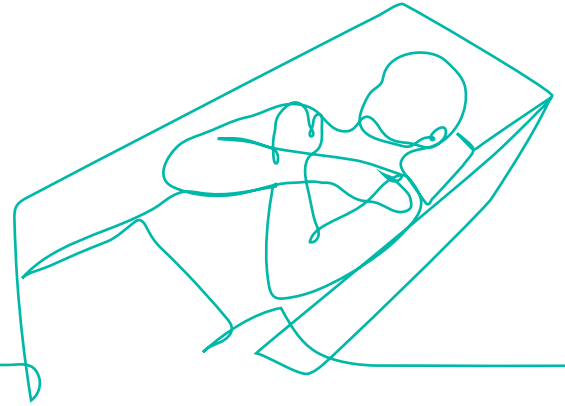


Death Body Repatriation



Does the expatriate's health insurance cover the costs of transporting the body in the event of death?

The Standard Health Insurance Policy covers the repatriation of the remains of the deceased to his homeland up to a maximum of SAR 10,000 during the policy period.



Patient Companion



Is the accompanist required to pay the fees associated with accompanying a covered inpatient?

The Standard Health Insurance Policy covers the bed and boarding limit for accompanist up to a maximum of SAR 150/day.

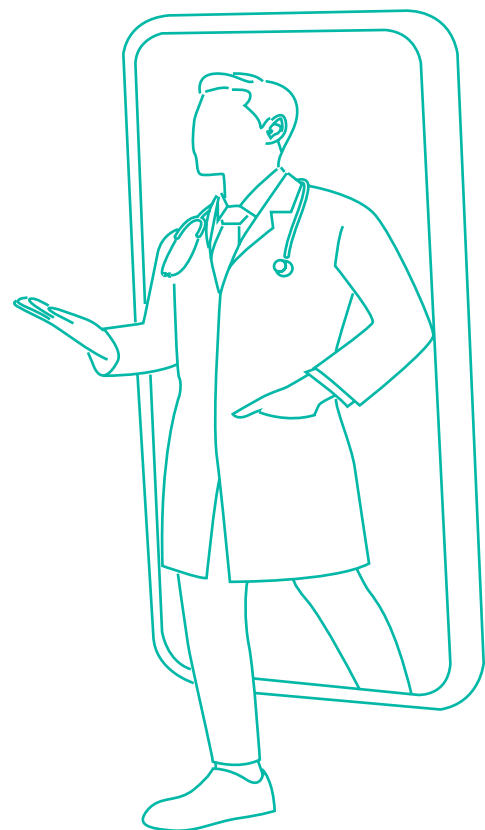


Basic Health Insurance Policy



Does the Basic Health Insurance Policy cover telehealth?

Yes, telehealth can be availed according to medical justification.

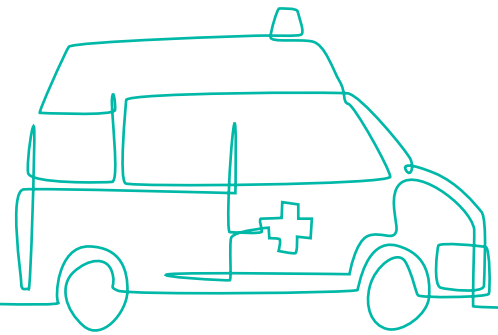


Emergency Cases



How can I figure out the emergency cases?

Emergency cases involve emergency medical treatment required by the medical condition of the beneficiary following the occurrence of an accident, symptom or health emergency that requires rapid medical intervention, according to the classification of the Ministry of Health.



Basic Health Insurance Policy



Does the Basic Health Insurance Policy cover home care?

Yes, the Basic Health Insurance Policy provides home healthcare services to inpatients to enable them to complete their treatment at home in accordance with the best medical practices. Such services include the following:

- Wound care after surgery in the required medical conditions.
- Providing intravenous medications after surgery and in required medical conditions.
- Urinary catheter care



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