

Tawuniya

The Company for Cooperative Insurance (Tawuniya) was established by the Royal Decree No. M/5 of 17/4/1405H and has been duly registered on 18/1/1986 as per C. R. No. 1010061695 as a Saudi Joint Stock Company with subscribed and paid up capital of SR. 750 million.

With such a capital and a gross written premium of SR. 4,431 million in 2011, Tawuniya is now the leading insurance company in the Kingdom of Saudi Arabia.

Tawuniya distributes a part of the net surplus arising from insurance operations to the policyholders at 10% of such net surplus as per the implementing regulations of law on Supervision of Cooperative Insurance Company issued by SAMA.

Necessity for Medical Insurance

Health is real wealth, if availed of properly the result will be a very happy life. Like the "Crown", which according to the Arabic proverb, sits on the head of healthy people only seen by patients. Hence, it is essential to plan perfectly to obtain you and your family members high quality healthcare. To avoid exorbitant medical treatment expenses, Tawuniya has prepared "My Family" insurance plans to provide you and your family with comprehensive healthcare at the largest medical providers network in the Kingdom. You can obtain such benefits against the payment of annual premium at your disposal.

Being the client of Tawuniya, you and your family will receive a high standard of healthcare services.

"My Family" Medical Insurance Plans

Tawuniya has designed four medical insurance plans. They are : My Family-Silver, My Family-Gold, My Family-Platinum and My Family-Diamond. The medical coverage provided under these plans is diversified and they provide both outpatient and in-patient healthcare services at insurance coverage limits ranging between SR 30,000 and SR 250,000 per person per policy year. This diversity in the limits of coverage allows the opportunity for the Saudi citizens to get any of the plans that are commensurate with the insured's financial abilities. Now, the quality healthcare service is within the reach of all segments of the Saudi society. You can take advantage of the benefits of such healthcare services for you and all your family members. In addition, this will help you to avoid the exorbitant medical expenses.

Unique Features

- Provide you with comprehensive healthcare services at the largest medical providers network in the Kingdom comprising of more than 1,000 medical providers.
- For the first time, you can pay the premium in monthly installments by using your credit card without any additional fees.
- Covering the chronic diseases such as hypertension and diabetes since the first month of the inception date.
- Covering the pregnancy and delivery expenses without any waiting period.
- Providing immediate answers for medical approvals.
- Avoid exorbitant medical treatment expenses.
- Provide you with second medical opinion on critical cases to ensure exact diagnosis.
- Provide 24 hours a day assistance through our tel. No. 9200 19990.

Conditions

1. All family members to be covered by this plan.
2. Policy coverage commences after 30 days from the date of full annual premium payment.
3. No any additions allowed during the policy period except new born babies, and new wives.
4. Male children up to age 18 years only.
5. Female children up to age 60 years (unmarried, divorced, widows).
6. Adult age up to 60 years only.
7. A 20% deductible of each in and out patient claim.

To Obtain "My Family" Insurance Plans

Simply, complete the application form, pay the premium amount in cash, by SADAD or by authorization to debit your credit card and submit them to Tawuniya. The company will issue the insurance policy and will provide you, together with any beneficiary of this insurance, with a relevant plan medical card through which you will obtain the healthcare agreed upon at the approved medical providers without paying the medical expenses except for non-covered expenses as per the policy's terms and conditions. The medical provider will refer medical treatment invoices to Tawuniya for direct payment.

In emergency cases only, you may get the healthcare service from any of non-approved medical providers and pay the treatment expenses. You will have a reimbursement of such eligible medical expenses incurred from Tawuniya as per the reasonable and customary prices in the Kingdom of Saudi Arabia after submitting the required reports and documents.

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Table of Benefits

Benefit	My Family Silver	My Family Gold	My Family Platinum	My Family Diamond
Type of Cover	in and out-patient	in and out-patient	in and out-patient	in and out-patient
Geographical limits • in KSA • out KSA	Covered Not covered	Covered Not covered	Covered Not covered	Covered Covered**
Maximum policy benefit limit PPPY*	SR. 30,000	SR. 50,000	SR. 100,000	SR. 250,000
Room and board limit • at PPN* • at non PPN (emergency only)	Shared room SR. 350	Shared room SR. 350	Private room SR. 600	Private room SR. 600
Out-patient doctors fees at PPN	SR. 75	SR. 100	SR. 150	SR. 200
Maximum pre-existing benefit sub-limit PPPY (no waiting period)	SR. 30,000	SR. 50,000	SR. 100,000	SR. 250,000
Local ambulance services	Covered	Covered	Covered	Covered
Circumcision for newborn male babies	Covered	Covered	Covered	Covered
Ear piercing for newborn female babies	Covered	Covered	Covered	Covered
Vaccinations for children as per MOH specification	Covered	Covered	Covered	Covered
Physiotherapy treatment	Covered up to 12 sessions	Covered up to 12 sessions	Covered up to 12 sessions	Covered up to 12 sessions
Hearing aids/other aids/Equipments	SR. 1,000	SR. 1,000	SR. 1,000	SR. 1,000
Maximum dental benefit limit PPPY (basic cover only)	SR. 1,000	SR. 1,500	SR. 2,000	SR. 3,000
Maximum optical benefit limit PPPY (lenses once per person per year)	SR. 200	SR. 300	SR. 500	SR. 1,000
Maximum maternity benefit limit per spouse per year (PSPY) • Normal delivery • Ceasarean section/complications • Legal Abortion/Miscarriage (Pre and post natal care covered under basic limit)	SR. 5,000 SR. 5,000 SR. 5,000	SR. 7,000 SR. 7,000 SR. 7,000	SR. 10,000 SR. 10,000 SR. 10,000	SR. 15,000 SR. 15,000 SR. 15,000
Deductible(s) Each and every out-patient claim Each and every in-patient claim	20% 20%	20% 20%	20% 20%	20% 20%
Preferred provider network (options)	Gold	Gold	Gold	Gold

*PPPY: Per Person Per Year

*PPN: Preferred Provider Network

****Geographical Limits:** for My Family Diamond In KSA, & out of KSA for emergency treatments whilst on vacations/business trips up to maximum 60 days PPPY & subject to 20% coinsurance.

mifamily
Medical Insurance Program

 **التعاونية Tawuniya**

Program Introduction and Table of Benefits



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