

## Travel health Insurance

### Travel Insurance !

It is advisable that members obtain a private travel insurance when they travel abroad to cover the costs of treatment in case of any health event or problem that might occur whilst they are abroad.

What are the health services that can be obtained abroad?

The health insurance entitles members of HMOs to receive in special circumstances medical services abroad up to \$ 2500000 without financial participation from the member.

In order to consider the health service as "a health service that can be obtained abroad" two conditions should be available:

- The service is included in the basket of services
  
- The service is in the following areas:
  - \* Nervous system.
  - \* Heart disease and blood vessels.
  - \* Tumor.
  - \* Organ transplants.
  - \* Members of birth are entitled to receive medical services abroad.

Members can get services abroad if the following conditions are fulfilled:

- \* The service is defined as a health service that can be obtained abroad.
- \* There is no possibility to receive the service or an alternative service in the country.
- \* The risk is life-threatening if the service in question is not received.

Travel health insurance/ abroad can be obtained from any of Al Hayat Medical Centers.

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