# Waiting Periods

The insurance policy does not cover the following conditions until the specified waiting period for each has passed:

- Back pain and related surgeries, knee pain, surgeries, and arthroscopy: 12 months

- Normal pregnancy, childbirth, and related follow-ups: 9 months

- Hemorrhoids, fistulas, anal fissures, and hernia: 6 months

- Tonsils, adenoids, deviated septum, and sinusitis: 6 months

- Fibroids, endometriosis, and hysterectomy: 12 months

- Varicose veins, varicocele, and hydrocele (water cysts): 12 months

- Cataract surgeries and glaucoma: 12 months

- Heart and vascular diseases, high blood pressure, and high cholesterol: 12 months

- Diabetes: 12 months

# Inpatient Coverage – 100% Comprehensive

Full inpatient coverage includes:

- Hospitalization and intensive care

- CT scans and MRI

- Laboratory tests, medications, and diagnostic procedures

- Child companion (under 13 years old)

- Ambulance service

- Physician and consultant fees

- Surgeon and anesthesiologist fees

- Medical support devices

- Childbirth

Note: This coverage does not include pregnancy follow-ups or pregnancies resulting from artificial fertilization (IVF).

Annual childbirth coverage limit (normal, cesarean, or legal abortion): 1,500 JOD

# Outpatient Coverage (includes pregnancy follow-ups)

- Number of outpatient visits per person annually: 12 visits (not subject to an annual limit)

- Medications: 80%

- Diagnostic procedures: 80%

- Medical consultations: 100%

- Physiotherapy: 80% – up to 10 sessions per year

# Approved Medical Network

Comprehensive and covers all service providers within the approved network.