

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
1 OF 18**CONTENT:**

This General Instruction outlines procedures and guidelines for handling medical referral and self referral to non-company owned/operated medical facilities. The text includes:

1. Objective
2. Eligibility
3. General Exclusions
4. Special Provisions
5. Medical Referral Committee (MRC)
6. Self Referral
- *7. Medical Referrals & Special Benefits Unit (MR&SBU), Personnel Department
8. Aramco Services Company, Saudi Aramco Representatives, Medical Designated Facilities Division (MDFD) in Riyadh and Jeddah
9. Pay Status
10. Transportation for MRC referred cases
11. Medical Expenses for MRC referred cases
12. Living and Lodging Expenses for MRC referred cases
13. Cash Advance for MRC referred cases
14. Unused Tickets
15. Medical Expenses of approved escorts
- *16. Medical Referrals Accounting Unit (MRAU), Business and Fiscal Affairs Division
17. Medical Referral SAP Internal Order numbers
18. Medical Designated Facilities Department (MDFD) referrals

1.0 OBJECTIVE:

The Company's objective is to provide medical care to its employees and their eligible dependents in Company operated or designated hospitals. However, industrial and non-industrial cases of serious/acute medical conditions which the Company's medical facilities are not equipped to handle, or cases of an emergency nature, excluding cases handled at company operated or designated medical facilities, may be referred to outside hospitals or specialists.

2.0 ELIGIBILITY:

Saudi Aramco employees of all nationalities and their resident eligible dependents, Saudi Arab retirees, Saudi Arab employees terminated under Permanent and Total Disability Plan (PTD), Saudi Arab employees terminated under Chronic Medical Conditions (CMC) and their spouses who are registered with the Company before retirement date are covered by the Medical Referral Plan. U.S. Company loanees are also covered by the plan except that the U.S. Company involved will be charged for all expenses if:

- a) Any of the U.S. Company employees or their eligible dependents has been found to have a pre-existing condition disqualifying residence in Saudi Arabia.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
2 OF 18

- b) Any of the U.S. Company employees or their eligible dependents has been found to have a pre-existing major medical condition which requires repatriation for medical treatment within six months of arrival in Saudi Arabia. The Medical Referral Committee (MRC) will determine if the condition was pre-existing.

2.1 The Medical Referral Plan does not cover the following:

- 2.1.1 Patient whose medical eligibility has expired but is granted extension of Medical Care at Saudi Aramco Medical Services Organization.
- 2.1.2 College Degree Program None Employees (CDPNE)
- 2.1.3 Associate Degree Program None Employees (ASDPNE)
- 2.1.4 Apprentices
- 2.1.5 Summer Students
- 2.1.6 Co-operative Program Participants (COOP)
- 2.1.7 VIP and none employees
- 2.1.8 Personal Servants (Maids, Houseboys, and Drivers).
- 2.1.9 Employees on Chapter 8 or Chapter 14 assignment as long as they are in the assignment location. If the employee or his/her dependents got sick while in the Kingdom, they are eligible for medical referral.

CDPNE, ASDPNE, Apprentice and COOP participants who are dependents of Company employees are extended medical/dental coverage subject to their dependent status. All dependent eligibility rules and regulations apply to this group of non-employees. All non-dependents, non-employees medical referrals are subject to the discretion of the Medical Referral Committee.

3.0 ****GENERAL EXCLUSIONS:**

This plan does not cover any expenses incurred for services, supplies, medical care for treatment relating to, arising out of, or given in connections with, the following:

- ** 3.1 Refractive errors including, eye glasses, contact lenses and keratorefractive surgeries.
- 3.2 Hearing aids.
- ** 3.3 All dental treatments including orthodontics, dental prosthetic appliances and temporomandibular joint treatment. However, certain oral surgeries may be covered.
- ** 3.4 Custodial care including hospice care, nursing homes, and home for the elderly.
- * 3.5 Fertility treatments including diagnostic tests and procedures, fertility drugs, In vitro fertilization (IVF) and Preimplantation Genetic Diagnosis (PGD).

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
3 OF 18

- * 3.6 Treatment of obesity including weight loss clinic, Laparoscopic adjustable gastric banding, Intra-gastric balloon, other non-surgical treatment and undergoing Bariatric surgeries without medical indication.
- 3.7 All cosmetic procedures.
- 3.8 Pain management.
- * 3.9 All forms of Complementary and Alternative medicine.
- 3.10 Podiatry and chiropractic manipulative therapy.
- * 3.11 Percutaneous disc decompression procedures (manual, automated or laser discectomy and DISC nucleoplasty).
- * 3.12 Referrals for rehabilitation including speech and aural rehabilitation therapy and physical rehabilitation therapy.
- * 3.13 Disability care, Substance abuse rehabilitation, Behavioral modification and Psychological evaluation.
- * 3.14 Treatment of learning disabilities and all forms of special education.
- ** 3.15 Prescribed and over the counter medication except if it is related to an approved medical referral.
- ** 3.16 Enrollment in medical clinical trials, investigational medications and procedures.
- 3.17 Any illness or injury covered by Workmen's Compensation.
- 3.18 Treatment of injuries, services or supplies received as a result of active participation in any insurrection or active war.

4.0 SPECIAL PROVISIONS:

- * The medical referral policy covers Cadaveric and living related organ transplants done in-Kingdom. However, transplants that are done out-of-Kingdom from Cadaveric, living related or non related donors may be reimbursed under Self Referral Plan or Saudi Arab Vacation Medical Payment Plan (SAVMPP).
- ** The medical referral policy covers cornea transplant cases referred to both In Kingdom and Out of Kingdom facilities.
- ** Physical Rehabilitation cases are also considered for medical referral if the Medical Referral Committee expects the patient's quality of life to be improved and if this will assist in preventing the need for custodial care. This can be measured by the patient's ability to be independent to carry on daily living activities. However, it would be unrealistic to establish a target of full rehabilitation in all cases to the capabilities, which existed before the illness or injury, but the goal is to restore daily life as soon as possible relative to others similarly affected.
- ** Medical referral for intensive inpatient physical-rehabilitation cases is limited to a maximum of 90 days (3 months). Any extension beyond the 90 days is at the discretion of the Medical Referral Committee.
- ** Long term physical rehabilitation referrals requiring multiple admissions will not be approved.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
4 OF 18**5.0 MEDICAL REFERRAL COMMITTEE (MRC):**

** Recommendations or requests for Medical Referral will be made in writing or electronically to the Medical Referral Committee, Saudi Aramco Medical Services Organization, Box 76, Dhahran, by the Saudi Aramco specialist attending the case, Personnel Department, Medical Referrals & Special Benefits Unit, the employee's supervisor, Medical Designated Facilities Division or by employees themselves.

5.1 Membership:

* The Medical Referral Committee will be comprised of medical specialists, one of whom will serve as the Chairman. Committee members and the Chairman will be appointed by the Executive Director, Medical Services.

5.2 Functions:

* The MRC reviews requests for medical referrals to non-Saudi Aramco medical facilities and claims for Self-Referral and recommends approval for both by Director, Medical Network Services Department. The MRC decisions are made on medical merit and in a manner that will be perceived as consistent and fair. When considering referrals, MRC will also take into consideration the availability of such care in the employee's home country. Emergency medical cases may be immediately approved for referral by the Medical Referral Committee Chairman who then updates the Committee of his decision in the first Committee meeting following that specific referral and will include them in the meeting minutes.

5.3 Responsibilities:

*5.3.1 Assists the Director, Medical Network Services Department, in accomplishing corporate medical objectives in an efficient manner.

5.3.2 Reviews medical cases recommended for referral by Clinicians for diagnostic workup, further evaluation and/or surgical intervention, and approve as appropriate.

5.3.2.1 Specific details of the approved referral will be stated clearly on Medical Referral Notice, MED-5126, such as referral limitation which will include the time required for diagnostic evaluation and treatment but excluding time required for convalescence, approved escort, diagnosis and anticipated treatment. Supplement MED-5126 will be issued to extend or reduce the referral limitation as needed.

** 5.3.2.2 The approval for medical referral is given for a specific period or a specific number of clinic visits. Unless the referral is extended by MRC, all benefits under the Medical Referral Plan cease at the expiration of this period (or number of visits) or upon discharge by the attending physician at the referral center, whichever occurs first. If the employee refuses to return upon discharge by the

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
5 OF 18

attending physician the Medical Referral Office will stop all benefits effective the date of discharge, e.g. per diem and "P" or "M" time and will inform Personnel Department and the employee's department.

5.3.3 Reviews a patient request for referral, claims under Self-Referral Plan, and claims under SAVMPP and approve as appropriate.

5.3.4 Approves the medical facility and/or specialty for In-Kingdom or Out-of-Kingdom referral. Expatriates will usually be repatriated to their home country, although certain circumstances/specialty availability may dictate referral to another location. The destination is decided by the MRC.

5.3.5 Decides and recommends medical and/or family escort(s) to accompany the patient.

5.3.5.1 When family member(s) are authorized to accompany the patients, their transportation cost, living and lodging expenses which are granted as per the Company's established per diem rate will be borne by the Company. Any additional family members accompanying the patient will be the responsibility of the employee regardless of age.

5.3.5.2 In authorizing family accompaniment, consideration will be given to the Saudi culture, nature of the medical problem, age and relationship of the patient and family member(s).

** 5.3.6 Considers and approves travel class upgrade. Economy travel standards will apply when approved class of travel is fully booked. Please refer to section 10.1.1.

Reviews and decides on problems related to medical referrals, including authorization and reimbursement of cost, subject to limitations of Company policy.

Benefits under the Medical Referral Plan as described in this instruction may not be exceeded.

Approved medical referral cases are processed by the Chairman of the Medical Referral Committee with the assistance of the Medical Referral Coordinator as detailed in MSP-64 Medical Referrals.

6.0 SELF-REFERRAL:

** Under unusual circumstances, employees of all nationalities (except U.S. and Canadian employees who are covered under the medical payment plan), Saudi Arab Retirees, employees terminated under PTD, CMC and their eligible spouses who are registered with the company before retirement or termination

date may refer themselves or their eligible dependents residing in Saudi Arabia to non-Company operated or designated medical facilities for treatment of conditions that Saudi Aramco operated or designated facilities are not equipped to handle. Reimbursement of Self Referral cases requires Medical Referral Committee review and the approval will depend on medical grounds and circumstances of each case. For non Saudi employees, the presence of a pre existing medical condition is essential to justify the approval of reimbursement requests. Claims over one year post discharge or completion of treatment will not be considered for review or reimbursement.

- * If an employee has expressed dissatisfaction with treatment received in Saudi Aramco operated or designated facilities or has complained about difficulties in obtaining treatment at Saudi Aramco medical facilities, the MRC may interview the employee to discuss the problem and may take the appropriate action.

Costs of medical treatment arising during vacation or personal leave abroad or In-Kingdom for Saudis is covered under Saudi Arab Vacation Medical Payment Plan, see GI 151.003.

6.1 Initiating claim for Self-Referral reimbursement: (Employee Responsibilities)

Initiates a letter addressed to Medical Referrals & Special Benefits Unit, explaining the circumstances under which the employee or his/her eligible dependent was treated in outside facilities. The following information should be provided in the memo:

Reasons for seeking treatment and a description of the nature of the health problem and symptoms noticed.

Illustrate in detail the efforts made to obtain treatment at Company operated or designated facilities.

Name and address of the hospital or physician who treated the patient.

The exact amount and currency claimed for reimbursement.

- ** Attaches the following documents to the letter (documents should be in Arabic or English language only):

Doctor's report describing diagnosis, symptoms, history, treatment given and surgery performed.

Lab reports, X-ray reports, or other available documentation.

Hospital bill, detailing dates of admission and discharge and itemized expenses.

Bills of professional services such as physician, surgeon, anesthesiologist, radiologist, pathologist, etc.

Bills of other medical hospital services, supplies and medications.

Original receipts of bills paid or canceled checks.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
7 OF 18

MRC will review the claim including the employee's letter, medical reports and the attached related documents. If required MRC may arrange for the patient to be evaluated/examined by a SAMSO physician prior to making a decision. MRC will recommend reimbursement as appropriate; however, the following conditions must be met:

- a. The undertaken treatment was necessary, justified and beneficial as determined by the Medical Referral Committee (MRC), and
- b. The employee or dependent first made a reasonable effort to obtain treatment in Saudi Aramco or designated facilities and the appropriate treatment was not offered. Both requirements must be met, or:
- c. The condition was serious justifying emergency treatment. Serious medical conditions are defined as life threatening.
- d. When evaluating reimbursement requests for new born delivery cases, the Medical Referral Committee will review the length of time between presentation to the hospital and delivery time for patients delivering within their registered facility region.

6.2 Whether the claim is approved or rejected, Medical Referral Committee's decision will be issued in the form of a letter addressed to the office that had originated the request.

- a. If the claim is rejected or approved completely or partially a comprehensive explanation of the reasons will be given in the decision and will be clearly identified.
- b. If the claim is approved a copy of the Medical Referral Notice, MED-5126, and all original documents (if available) will be forwarded to Medical Referral Accounting Unit for processing.
- c. MRC will return the claim and all attachments to the Medical Referrals & Special Benefits Unit, if the claim has been rejected by the MRC for lack of proper receipts, bills, or unsatisfactory evidence of expenses incurred, or for expenses not covered under the Self-Referral medical claims policy. A memo explaining the reason for rejection should accompany the claim.

6.3 The following expenses, as determined by the MRC, may be reimbursed under this plan:

6.3.1 Saudi and Expatriate employees except U.S/ Canadian Dollar employees.

6.3.1.1 Hundred percent (100%) of diagnostic work and treatment unless otherwise specified.

6.3.1.2 Eighty percent (80%) of surgery cost, including surgeon, consultant, anesthetist fees, anesthetics and their administration, operating room and recovery room.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
8 OF 18**6.3.2 U.S. and Canadian Employees covered by Medical Payment Plan:**

Under the Medical Payment Plan, the Insurance Company pays eighty percent (80%) of covered medical expenses which exceed the cash deductible. Charges for second and third surgical opinions, outpatient surgery and pre-admission tests related to the performance of scheduled surgery prior to confinement as a resident inpatient are covered in full. No reimbursement is made by Saudi Aramco.

6.4 PROCESSING SELF-REFERRAL CLAIMS:**Medical Referrals & Special Benefits Unit (MR&SBU):**

- ** 6.4.1 Records and forwards, on receipt from the employee, all claims to Medical Referral office together with their comments and copies of all attachments including medical reports, bills and receipts, etc. Original documents are to be kept with MR&SBU until a decision has been made by MRC.
- * 6.4.2 Receives approval or rejection notice on the claim from Medical Referral Office and conveys the decision to the employee. If the claim is rejected, MR&SBU will notify the employee of the reasons for rejection and return original documents to the employee.
- 6.4.3 If the claim is approved, MR&SBU will notify the employee and communicate to his/her department any approval of time conversion. Also, MR&SBU will forward all original receipts to Medical Referral Accounting Unit for processing.

Medical Referral Accounting Unit (MRAU):

- 6.4.4 Records the claim when received from the Medical Referral Office.
- 6.4.5 Reviews bills and receipts with reference to Self Referral policy and MRC decision.
- 6.4.6 Initiates SA-8260-2 Claim Worksheet and Authorization in the name of employee for the amount recommended for reimbursement.
 - * 6.4.6.1 The SA-8260-2 will be approved by the Supervisor of MRAU and payment will be made through SAP payroll system charging the appropriate account.
 - 6.4.6.2 Bills and receipts will be stamped with PAID and will be retained by Medical Referral Accounting Unit.
 - 6.4.6.3 Returns the claim and all attachments to the MR&SBU, if the claim has been rejected by the MRC or for lack of proper documents. A memo explaining the reason for rejection should accompany the claim.

6.5 Expenses not covered under Self Referrals:

- 6.5.1 Living and lodging expenses, including meals, taxis, telephone, laundry, etc.

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)
GENERAL INSTRUCTION MANUAL

ISSUING ORG. MEDICAL REFERRALS

SUBJECT MEDICAL REFERRAL PLAN

G. I. No. **Approved**

151.001

ISSUE DATE
08/01/2010

REPLACES
05/01/2007

APPROVAL
RBB

PAGE NO.
9 OF 18

6.5.2 Transportation expenses including air tickets.

6.5.3 Any expenses for a medical condition which is not covered under Medical Referral Plan (see section 3.0 General Exclusions)

***7.0 MEDICAL REFERRALS & SPECIAL BENEFITS UNIT/ PERSONNEL DEPARTMENT (MR&SBU):**

* For MRC referred cases, upon receipt of approved Medical Referral Notice, form MED-5126, MR&SBU will initiate the following actions on all cases irrespective of payroll or nationality:

7.1 Informs employee and employee's department of the referral.

* 7.2 Initiates and approves Travel Request charging the assigned account number for patient and approved family escort(s).

7.3 Contacts patient and escort for completing passport, visa and travel requirements in cooperation with the Passport & Permits Office, Personnel Department.

7.4 Arranges for Living and Lodging cash advance (issues SA-60 under the name of the employee) for patient and escort/s that are referred Out of Kingdom (excluding Houston and Bahrain). The cash advance should not exceed the referral limitations specified in the Medical Referral Notice, MED-5126, (See Section 12 for rates and details). Saudi Aramco retirees and their spouses who are registered with the company before retirement date are not eligible for cash advance payment.

7.4.1 Cash advance will be charged to account 2800002-4

7.4.2 Requests for additional cash advance should be approved by Medical Referral Office.

7.5 Settles living and lodging per diem for patients returning from In Kingdom referrals charging the assigned SAP internal order number.

7.6 Advises the appropriate Saudi Aramco Office by fax or email of the amount paid in advance.

7.7 Advises employee and employee's department of accrued employee disability benefits "M" time, when the employee is the patient, and approved "P" time, when the employee is the escort, for time keeping purposes. Necessary adjustments will be made during the referral or upon the employee's return from referral. Please refer to Section 9, Pay Status, for further details.

7.8 Issues Referral Guide (SA-9078), for OOK referrals, in the name of the employee explaining benefits available to the employee under the Medical Referral Plan; its extent and limitations as related to pay status; medical, living and transportation expenses; authorized escort/s; cash advance; and information on travel and assistance while at the point of referral.

7.9 Obtains employee's acknowledgement on his/her responsibilities and entitlements by signing an Instruction Sheet/ Referral Guide.

* CHANGE

** ADDITION

NEW INSTRUCTION ☐

COMPLETE REVISION ☐

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
10 OF 18

- 7.10 Coordinates with Aramco Services Company (ASC), Saudi Aramco Representatives, and MDFD (Riyadh and Jeddah), patient's arrival at point of referral, lodging and assistance required.
- 7.11 Provides the employee/patient/escort with airline tickets, cash advance (if any) medical reports, X-rays, referral guide and any other necessary documents.

8.0 ARAMCO SERVICES COMPANY (ASC), SAUDI ARAMCO REPRESENTATIVES, AND MEDICAL DESIGNATED FACILITIES DIVISION (RIYADH AND JEDDAH OFFICES)

Provide support to Medical Referral Office, patient and escort(s) as follows:

- 8.1 Assist Medical Referral Office in setting up appointments with specialists and scheduling admissions to hospitals.
- 8.2 Arrange for accommodation and at certain locations will also directly pay the hotel, e.g. Houston. The referral account number will be charged and adequate documentation supporting the charges will be provided.
 - 8.2.1 When direct payment to hotels is arranged, Saudi Aramco will pay reasonable room cost only. Saudi Aramco will not pay bills for meals, personal telephone calls, or other incidental expenses at the hotel. The patients/escorts should pay these from the living per diem provided to them. If circumstances warrant payment of bills for incidental expenses, these will be deducted from the living per diem or charged to the employee's personal account.
- 8.3 Provide patient and approved escort in Houston with living per diem at appropriate intervals, not to exceed referral limitations, and at rates specified in Section 10, charging account specified on MED-5126. Patient and approved escort/s are entitled for living per diem from the date of arrival, up to the period approved by Medical Referral Office on form MED-5126, or discharged from physician care, whichever occurs first, plus a justifiable travel delay.
 - 8.3.1 Unused per diem paid in advance will be adjusted by ASC directly from the employee's personal account.
- 8.4 Keep Medical Referral Office informed of patient progress. If treatment is anticipated to be extended beyond approved period, MRC should be requested to consider approving extension of period.
- 8.5 Review medical bills for accuracy and reasonableness.
- 8.6 Pay medical bills on behalf of Saudi Aramco referred patients and charge the referral account number.
 - 8.6.1 For US/CAN referral patients, Medical Referral Office will cover the deductible amount not covered under their insurance.
- 8.7 Assist patient and escort while on referral in every way possible including obtaining of treatment, housing, living and provision of cash advance or living allowances as described under sections 12 and 13.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
11 OF 18

- 8.8 Transmit, upon completion of patient's treatment, the following information to Medical Referral Accounting Unit by fax/email with a copy to MR&SBU:

Employee's I.D. Number.

Patient's name and relation to employee.

Escort(s) name and relation.

Date patient/escort(s) arrival (at point of referral).

Date patient admitted and discharged (to/from hospital).

Date outpatient treatment started and completed.

Date discharged from attending physician's care.

Date of patient/escort departure and reason for delay (if any).

Expense charged to the assigned SAP internal order number

Living and lodging per diem paid for patient and escort.

Medical expenses incurred by the patient.

- 8.9 Saudi Aramco Office in Houston, Company representatives in other locations and Medical Referrals & Special Benefits Unit Offices will exercise appropriate controls and review procedures to assure conformity with policy and accuracy of payments.

NOTE: At locations (OOK) where ASC services are not available, such as London and Manila, the Medical Organization may make alternate arrangements with local agencies. The services performed by such agencies will be governed by their contracts. Their functions will generally be the same as listed above for ASC and Riyadh/Jeddah offices but may be limited.

9.0 PAY STATUS:

- 9.1 Employees who are on medical referral will be authorized medical time off "M" time. The expected duration of the treatment should not exceed 365 days (it is a factor to be considered before the referral is approved), less the number of 'M' days already used. Beyond this point, employees are either medically terminated or declared permanently and totally disabled.
- 9.2 Employees on return from medical referral will immediately report to their clinics to obtain Medical Aid Request, form SA-155 for release to duty or continued off-duty. A Saudi Aramco attending physician or Medical Designated Facilities Regional Unit physician must sign the form.
- 9.3 An employee who is approved to accompany a patient on medical referral is eligible for "P" time (authorized leave with pay). The number of days will be determined on the following basis:
- 9.3.1 The Medical Referral Committee may authorize up to maximum of 90 days of "P" time per each referral at full pay for an authorized employee escort.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
12 OF 18

- 9.3.2 If more time off from the job is needed following the utilization of the above “P” time, the authorized accompanying employee in agreement with his department may use his available vacation credit or take “X” time. The total absence, including P, L, and X time must not exceed one year.
- 9.3.3 "P" time is granted to approve escort/s, as indicated in the Medical Referral Notice.
- 9.3.4 “P” time is granted if the distance from the patient’s point of origin and escort’s work location is more than 150 KM.
- 9.3.5 Days approved for purposes of disability time off (M time), if employee is the patient or “P” time if employee is the approved escort, will be indicated by the Medical Referral Committee.
- 9.3.6 Requests for pure time conversion (without reimbursement) of “M” time, Emergency Leave, “L” to “P” and X time should be forwarded to the Non-Industrial Disability Benefits Committee (NIDB) through Personnel.
- 9.3.7 Days approved for purpose of referrals for Industrial Injury “K” time are processed by Workmen Compensation Division (SI&WCU/ Personnel Department).

10.0 TRANSPORTATION FOR MRC REFERRED CASES:

When a medical referral is approved, transportation costs to/from the point of referral will be borne by Saudi Aramco for the patient, authorized accompanying family member(s) and/or necessary accompanying medical staff as follows:

- 10.1 Travel by commercial airlines will be in accordance with the Company-paid business class travel policy contained in Chapter 16 of the Industrial Relations Manual.

- * 10.1.1 Where travel class upgrade is required, the authorization for upgrading is recommended by the Medical Referral Chairman and approved by the Director, Medical Network Services Department, on the Medical Referral Notice (form MED-5126).

- ** **Justification to upgrade class of travel:** patient's condition, unavailability of seating in economy or approved business class when scheduled appointments/admissions will be missed if a later flight is taken, timely return to duty of employee/medical escort.

- * 10.2 Upon receipt of the approved Medical Referral Notice (MED-5126), a Travel Request will be initiated for patient and approved escort(s) by Medical Referral & Special Benefits Unit.

- * 10.2.1 For nurse/medical escort(s), Medical Referral Office will initiate a travel order through e-Travel. Nurse/medical escorts are eligible for living per diem depending on the location of referral. If their accommodation was not provided by the company, they may be reimbursed for reasonable accommodation expenses providing original receipts.

- 10.2.2 Tickets will be purchased by Saudi Aramco and charged to the assigned account number.

- 10.3 Escort(s) will utilize the same class of travel as authorized for the patient. Escorts traveling without the patient will travel economy class.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
13 OF 18

- 10.4 If In-Kingdom airline travel is not available and/or if patient condition does not permit air travel/ if the patient does not prefer to travel by air, the patient and escort may elect to use alternate transportation and be reimbursed based upon actual receipts or in accordance with rates approved for use of a Saudi Aramco service vehicle.
- 10.5 Expatriate patients who are approved for referral in conjunction with vacation or personal leave may be allowed to buy their own tickets for domestic travel (to and from point of origin to referral city) and claim reimbursement of cost thereafter.
- 10.5.1 When medical referral travel is in conjunction with an employee's vacation or personal leave, maximum reimbursement for such travel is limited to the added cost of travel over that incurred for personal travel or that provided by the Personnel Department to the employee for vacation travel.

11.0 MEDICAL EXPENSES FOR MRC REFERRED CASES:

Saudi Aramco will pay medical costs associated with diagnostic work-up and treatment of the condition for which the referral has been approved. Consultation, diagnostic work-up or treatment undertaken by the patient for any other condition or at his/her own initiative without prior approval of the Medical Referral Committee will be at the employee's own cost and responsibility.

- 11.1 Medical payments for US/Canadian patients who are covered by the Medical Payment Plan will be covered by their insurance company, while any deductible and coinsurance amounts will be covered by Saudi Aramco.
- 11.1.1 The employee will complete the insurance forms and instruct the hospital or doctor involved to forward the medical bills first to the insurance company.
- 11.2 Medical expenses for Saudi Arab and other expatriate patients, not covered by insurance, will be fully paid by Saudi Aramco.
- 11.3 Under unusual circumstances, when the employee has paid the medical bills directly, reimbursement may be claimed on Expense Report (SA-165). Original bills of itemized charges and receipts of payments made, or canceled checks, should be produced. US/Canadian employees will first claim reimbursements from their insurance company and then from ASC for the uncovered portions.
- 11.4 In London, Manila and Bahrain, Saudi Aramco Offices or designated agents will review the medical bills, and forward them to Medical Referral Accounting Unit for approval of payments.
- 11.5 In ASC, a Third Party Administration (TPA) is used to receive, review and pay the medical bills charging the medical referral account number.
- 11.6 In Kingdom medical referral invoices should be forwarded from the medical center directly to Medical Referral Accounting Unit for approval of payments.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
14 OF 18

- * 11.7 In-hospital expenses of a personal nature, such as in-hospital guests/extra meals/telephone calls etc., will be borne by the employee. Cost of local telephone calls made by patients while admitted to In-Kingdom hospitals may be absorbed up to SR.200/- per month per referral by Saudi Aramco.

12.0 LIVING & LODGING EXPENSES FOR MRC REFERRED CASES:

Patients, escort(s) and approved medical escort(s) will either be provided furnished paid accommodation or will be reimbursed for reasonable lodging cost. Also, they will be provided a daily per diem allowance to subsidize living costs. The period of coverage will be from the date of arrival at point of referral to the date of discharge from attending physician care or the period approved by the Medical Referral Committee, whichever occurs first.

- Hospitalized patients are not eligible for living and lodging allowances; neither escort(s) staying in the hospital while Saudi Aramco is paying their room and living expenses at the hospital.
 - Medical escort(s) coverage period are per the established guidelines.
- 12.1 Patient and escort(s) referred to Riyadh, Houston or London will be accommodated in company provided accommodation (Hotel or apartment). Similar arrangements may be made at other locations at Saudi Aramco's discretion. If the patient, escort or medical escorts are accommodated in the company provided accommodations they will not be eligible for lodging per diem, only living per diem is payable.
- *12.2 Patient and escort(s) may elect to arrange their own accommodation when company provided accommodation is not available. In such cases, employees may claim reimbursement of actual cost of reasonable lodging (as defined by Medical Referrals) on the basis of bills paid, or accept the combined living and lodging per diem as specified in Section 12.10.
- 12.3 Expenses for In Kingdom referrals are prepared by MR&SBU upon patient's return from referral.
- 12.4 Expense report for Out-of-Kingdom referrals will be prepared by Medical Referral Accounting Unit upon patient's return and forwarded to the employee for his review and signature.
- 12.5 Expatriate patients referred to their point of origin and their escort(s) will not be eligible for lodging per diem unless hotel bills are submitted.
- *12.6 MR&SBU will arrange cash advance for patient and escort(s) (living & Lodging as indicated) for OOK referrals.
- 12.7 An unaccountable living per diem allowance (no expense report required) will be issued, as specified in section 12.9, to subsidize the cost of meals, food, laundry, local transportation, local telephone, tips and other incidental expenses.
- 12.8 For patients referred to Houston, Texas, Aramco Services Company Medical Unit will issue living per diem for the patient and escort(s) upon their arrival.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
15 OF 18

- 12.9 Per diem allowance for patient and escort(s) referred to Riyadh and Jeddah will be issued by MR&SBU upon patient's return from referral.

The rates of a daily living expense per diem, per person, are as follows:

	<u>Saudi Arabia</u>	<u>US/Canada</u>	<u>*U.K. & Europe</u>	<u>Other Locations</u>
	SR	US\$	£STG	SR
Adult Patient/ Escort	220	70	70	220
Child Patient/ Escort (Under 12)	120	40	40	120

- 12.10 Living plus lodging per diem allowance:

When employees elect to receive the combined living and lodging per diem in lieu of submitting bills and receipts for lodging, they will be given unaccountable cash advance equivalent to the living plus lodging per diem. Upon patient's return from referral, the employee will be required to account for and clear the cash advance by submission of an Expense Report (SA-165).

Rates of a daily living plus lodging expenses per diem, per person, are as follows:

	<u>Saudi Arabia</u>	<u>US/Canada</u>	<u>*U.K. & Europe</u>	<u>Other Locations</u>
	SR	US\$	£STG	SR
Adult Patient/ Escort	440	140	140	440
Child Patient/ Escort (Under 12)	240	80	80	240

Above per diems are not applicable if the medical referral is at the patient's point of origin, in which case only living per diem and hotel bills are considered for reimbursement (refer to Section 12.5).

13.0 CASH ADVANCE FOR MRC REFERRED CASES:

- 13.1 The initial cash advance for patient referred Out of Kingdom, except for Houston referrals, will be made by MR&SBU for a maximum of 14 days or up to the approved referral limitation on the original Medical Referral Notice MED-5126, and will be calculated at the per diem rate specified in Section 12.9 and 12.10. Subsequent cash advances will be made by the appropriate Saudi Aramco Office upon authorization received from the Medical Referral Accounting Unit.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
16 OF 18

****** 13.1.1 Active employees may be given cash advance based on the actual rate of accommodation at the referral location for the approved referral limitation on the Medical Referral Notice MED-5126. Upon patient's return from referral, the employee will be required to account for and clear the cash advance by submission of an Expense Report (SA-165) supported by proper receipts.

13.1.2 Retirees and their spouses who are registered with the company before retirement date are not eligible for cash advance payment. Upon their return from Referral an expense report must be completed supported by proper receipts.

13.2 Upon return from the referral, Medical Referral Accounting Unit will prepare SA-165 Expense Report and send it to the employee for review and signature to clear the cash advance.

13.3 Receivable Accounting will provide the Medical Referral Accounting Unit with a monthly sub-ledger of account 10-401-10 listing advances made to each employee.

13.4 In accordance with the established Company procedure on follow-up of un-cleared cash advances, employees who fail to complete and submit an Expense Report to clear cash advances within a month after their return from referral will be sent a deduction notice. If no Expense Report is turned in within a month from the time the notice is issued, the full amount of cash advance will be deducted from their salary.

14.0 UNUSED TICKETS:

Patients and escorts should return used or unused portions of air tickets to Medical Referral Accounting Unit or Medical Referrals & Special Benefits Unit who in turn will forward them to the Rates & Invoice Verification Unit, Materials Logistics Department for refund.

15.0 MEDICAL EXPENSES OF APPROVED ESCORTS (for MRC referred cases):

Saudi Aramco will pay medical expenses of escort(s), while on escort duties, for emergency medical treatment only. Emergency condition is defined as life threatening. Payment may be made directly to the doctor or hospital by ASC, Saudi Aramco Representative, or the employee. The employee may claim reimbursement on an Expense Report upon return from the referral. Such claims supported by a doctor's report, detailed medical bills and receipts of payments made, should be approved by Medical Referral Office.

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
17 OF 18**16.0 MEDICAL REFERRAL ACCOUNTING UNIT (MRAU/ *Business and Fiscal Affairs Division)**

- 16.1 Authorize, control and clear all cash advances.
- 16.2 Keep records of cash advances made, and follow up with employees to clear them. Account 2800002-4 will be used to record cash advance payments. An Expense Report (SA-165) will be used to settle related expenses and clear the cash advance.
- 16.3 Review and approve Expense Reports and other claims of medical referral related expenses submitted by employees upon return from referrals.
- 16.4 Budget and prepare accountability on referral plan activity. Account 742-512 (Medical Referral Program) will be used to record all costs of Medical Referral Plan.
 - 16.4.1 Examine and approve invoices and other Credit/Debit memos prior to booking.
 - 16.4.2 Review other documents to ensure accuracy of amounts charged to account 742- 512.
 - 16.4.3 Conduct, review and analyze cost data to ensure conformity with policy.
- 16.5 Answer inquiries on charges and policy matters of the plan, and coordinate with other organizations to assure smooth and efficient application of the plan.
- 16.6 Keep statistical and cost records on all medical referrals, and issues periodical reports.

17.0 MEDICAL REFERRAL SAP INTERNAL ORDER NUMBERS:

SAP internal order numbers are assigned by Ledger Accounting to allow accumulating cost by individual medical referral case and to analyze costs of referrals for comparison and control.

17.1 MEDICAL REFERRAL ACCOUNTING UNIT:

- 17.1.1 Charges each referral cost to the related SAP internal order number instead of A/C 742-512.
- 17.1.2 Reviews sub ledger cost reports and cost sheets for accuracy of charges.
- 17.1.3 Charges all patients and escort expenses which are related to medical treatment, travel, per diem, service fee, nurse and physician escort to the assigned referral SAP internal order number instead of account 742-512 and give the referral entry code, nature of expense and location.
- 17.1.4 Charges In-Kingdom medical invoices to the appropriate SAP internal order number.
- 17.1.5 Credits refunds (e.g. air ticket refund) to the related SAP internal order number.
- 17.1.6 Coordinates with the Medical Referral Office, Medical Referrals & Special Benefits Unit, Accounting, Aramco Services Company and other Aramco agents about accounting/financial related functions.

17.2 MEDICAL REFERRALS & SPECIAL BENEFITS UNIT:

GENERAL INSTRUCTION MANUAL

151.001

ISSUING ORG. MEDICAL REFERRALS

ISSUE DATE
08/01/2010REPLACES
05/01/2007

SUBJECT MEDICAL REFERRAL PLAN

APPROVAL
RBBPAGE NO.
18 OF 18

17.2.1 Charges per diem and travel cost to the appropriate SAP internal order number.

17.2.2 Charges initial cash advances to account 2800002-4.

17.2.3 Credits air ticket refunds to the appropriate SAP internal order number.

17.3 ARAMCO SERVICES COMPANY:

17.3.1 Charges per diem, medical bills, hotel and transportation cost and all other referral related costs to the appropriate SAP internal order number using the proper entry code to identify nature of expenses.

17.3.2 Charges cash advances to account 2800002-4.

18.0 MEDICAL DESIGNATED FACILITIES DEPARTMENT (MDFD) REFERRALS:

Medical designated referrals are handled as follows:

18.1 MDFs registered patients who require referral to In-Kingdom or Out-of-Kingdom medical facilities other than contracted facilities shall be handled and processed under the general terms and conditions of the Medical Referral Plan and through MRC.

18.2 MDFD regional chiefs and unit heads shall ensure that all the necessary documents that are required for referral of MDF patients through the MRC are completed and submitted on a timely basis. The MRC shall be responsible for the arrangements of the referral.

18.3 All concerns and queries of the MRC in relation to MDF registered patients shall be addressed to the MDFD representative in the MRC.

18.4 All other referrals within MDF contracted facilities are dealt with, according to MDFD internal guidelines.

Recommended:

Concurred:

Dr. A.A. AMIR, Chief

Medical Referrals Division

S. A. DOUIHI, Director

Personnel Department

Endorsed:

Approved:

Z. A. MUSHARRAF, Director

Human Resources Policy & Planning Dept. Saudi Aramco Medical Services Organization

Dr. R.B.BIRRER, Executive Director