

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 1 OF 14

CONTENT.

This GI describes who is eligible to receive medical and dental care provided by Saudi Aramco.

1.0 DEFINITION.

1.1 Eligibility for Medical and Dental Services is the entitlement to receive medical and dental care provided by Saudi Aramco, either at Saudi Aramco Medical Services Organization (SAMSO) facilities or at medical designated facilities (MDFs), as follows:

1.1.1 Employees of Saudi Aramco, and their eligible dependents, (as described in paragraphs 1.3 and 3.1) who were employed by Saudi Aramco prior to January 1, 1994, may choose to receive their medical and dental care either at SAMSO facilities or MDFs.

1.1.2 Employees of Saudi Aramco, and their eligible dependents, (as described in paragraphs 1.3 and 3.1) who were employed by Saudi Aramco on or after January 1, 1994, must register to receive their medical and basic dental care at an MDF of their choice. However, those who reside in a Saudi Aramco community (DH, ABQ, RT, & UDH) will receive their medical and dental care as follows:

1.1.2.1 Employees who joined the Saudi Aramco payroll on or after January 1, 1994 and who moved into Company housing anytime during the period January 1, 1994 to July 31, 1999 will continue to be eligible for SAMSO, even if they leave Company housing at any time after July 31, 1999. This eligibility also extends to their dependents.

1.1.2.2 Employees who joined the Saudi Aramco payroll on or after January 1, 1994 and who moved into Company housing on or after August 1, 1999 are eligible for SAMSO **while in Company housing only and lose eligibility upon moving out.**

* 1.1.3 Non-employees (as described in paragraphs 1.4) who are authorized for Saudi Aramco provided medical or dental care may receive that care at SAMSO facilities or MDFs, (as described in paragraph 3.3).

* 1.1.4 Special Status Guests (as described in paragraphs 1.5) who are authorized in accordance with paragraph 3.6 for Saudi Aramco provided medical or dental care may receive that medical or dental care at SAMSO facilities or at MDFs, (as described in paragraph 3.4).

1.1.5 Retirees and eligible spouses/widows.

1.2 Eligibility for Medical and Dental Services is determined by corporate management and is described in the following:

1.2.1 The *Industrial Relations Manuals*, Chapters 5, 12 and 15, all volumes.

1.2.2 This General Instruction.

1.3 Employees and Dependents are those individuals who work for Saudi Aramco or Saudi Aramco affiliated companies and their registered dependents, as described in paragraph 3.1.

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 2 OF 14

- * 1.4 Non-employees are those individuals who work for Saudi Aramco on temporary basis, including CDPNEs, PDPNEs, VCGNEs, Co-ops, Medical Interns, Faculty Members and summer students, as described In paragraph 3.3.
- * 1.5 Special Status Guests are those individuals who do not work for Saudi Aramco or Saudi Aramco affiliated companies and who are not registered dependents of Saudi Aramco employees.
- 1.6 Registration is the entry of information regarding individuals eligible for dental and/or medical care at SAMSO facilities into the SAP-HR database is maintained by Personnel Department.
- 1.7 Central Registration Office (CRO) is a segment of the Dhahran Patient Processing and Records Division which is responsible, among other things, for the assignment of medical record numbers to individuals eligible for care at SAMSO facilities or MDFs.
- 1.8 Medical Designated Facilities are private hospitals and polyclinics contracted by Saudi Aramco to provide medical and basic dental care to employees, retirees and eligible dependents of Saudi Aramco who are registered with them and referred cases of SAMSO beneficiaries.

2.0 **PURPOSE.**

- 2.1 To ensure that every person meeting the eligibility requirements is aware of his/her eligibility and receives the medical and dental services to which he/she is entitled.
- * 2.2 To provide guidelines for the treatment of Special Status Guests as described in paragraphs 1.5 and 3.4) at SAMSO facilities or MDFs.
- * 2.3 To establish responsibilities for the authorization of medical and dental care for Special Status Guests and the processing of Special Status Guests patients.

3.0 **POLICIES.**

- 3.1 Employees and Dependents. Saudi Aramco employees and their eligible dependents and the employees of Saudi Aramco affiliated companies and their eligible dependents are eligible for medical and dental care at SAMSO or MDF facilities, as follows:
 - 3.1.1 Saudi Arab Employees. Saudi Arab male and female employees, their natural parents, children and spouses (when both husband and wife are employees, their children are registered as dependents of the husband), as follows:
 - 3.1.1.1 All dependents **must** be registered by the Personnel Department in their database.
 - 3.1.1.2 Spouses of Saudi Aramco employees are eligible for medical and dental care.
 - 3.1.1.3 Daughters are eligible for medical and dental care until they are married. Proof of the daughter's single status must be provided annually to the Personnel Department.
 - 3.1.1.4 Sons under the age of 19 years, who are not in full-time employment are eligible for medical and dental care. Sons over the age of 19 years but less than 26 who are

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 3 OF 14

attending school full-time are eligible for medical and dental care, following approval by the Personnel Department. Written proof of enrollment in full-time education must be provided annually to the Personnel Department.

3.1.1.4.1 Sons and daughters who are disabled and totally dependent on the employee for financial support are eligible for medical and dental care, following approval by the Personnel Department. Medical and legal proof of both disability and financial dependency is necessary if the dependent is over the age of 19.

3.1.1.5 The employee's natural parents are eligible for medical and dental care.

3.1.1.5.1 Newborns of dependent mothers are eligible for free medical care for **two** months from the date of birth.

3.1.1.6 Dependents of Saudi Aramco employees who were hired on or after 01/01/1994 and were registered as dependents with SAMSO prior to employment have the option to re-register and continue their medical and Dental care in SAMSO, including their dependents. If they decide to register to MDF, they will not have the option to rejoin SAMSO.

3.1.2 Dependents of Deceased Saudi Arab Employees:

3.1.2.1 Medical care is extended for a period of one year to eligible dependents at their current health care provider (as described in paragraph 3.1.1) of Saudi Arab employees who die in active service if the death was due to natural causes and employee was not retirement eligible.

3.1.2.2 Medical care coverage is extended at MDFs for eligible dependents (as described in paragraph 3.1.1) of Saudi Arab employees who died on or after January 1, 1999 as a result of an industrial accident, including heart attacks at work sites and/or died while commuting to or from work.

3.1.2.3 Medical coverage is extended to all eligible dependents (as described in paragraph 3.1.1) of Saudi Arab and U.S. Dollar employees who were eligible for retirement and died on or after November 1, 2001, regardless of the cause of death. Coverage will be provided from MDFs in the case of eligible dependents of Saudi Arab employees. Dependents of U. S. Dollar employees will be allowed to purchase medical insurance coverage in the same manner as active employees.

3.1.2.4 Dental care is provided to eligible dependents (as described in paragraph 3.1.1) of Saudi Arab employees who die while in active service. Dependents who are registered to receive their medical and dental care at SAMSO facilities will receive dental care only on a pre-paid basis. If on-going orthodontic treatment is incomplete at the death of the employee, an extension to complete orthodontic treatment may be authorized by the V.P. of Medical organization.

3.1.3 Saudi Arab employees terminated under the Permanent and Total Disability (PTD) program and the Chronic Medical Condition (CMC) program.

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 4 OF 14

3.1.3.1 Medical care will be extended for a period of one year to the employee and eligible dependents (as described in paragraph 3.1.1) in the same medical facility (SAMSO or MDFs.) they were registered with at the time of termination, after that medical care is extended for life to the employee and his/her spouse(s) at an MDF.

3.1.3.1.1 If a pre-existing orthodontic treatment has not been completed by the year end from the termination date of the employee by the Permanent and Total Disability (PTD) or the Chronic Medical Condition (CMC) programs, extension to complete the orthodontic treatment may be authorized by Vice President, Medical Services.

3.1.3.1.2 The one year period starts from the day the employee is declared permanently and totally disabled (PTD), or terminated under Chronic Medical Condition (CMC) programs.

3.1.3.2 Dental care is provided to the employee and his/her dependents (as described in paragraph 3.1.1& 3.1.3.1). If they were registered to receive their medical and dental care at SAMSO facilities, dental care will be provided only on a pre-paid basis.

3.1.4 Retired Saudi Arab Employees:

3.1.4.1 Retired employees and their dependents (as described in Paragraph 3.1.1.) are entitled for medical and basic dental care in MDF. Employees who retire while they are SAMSO's registrants are eligible and their dependents for a maximum period of three months from the date of retirement to continue receiving their treatment in SAMSO facilities.

3.1.4.2 Retired employees and their eligible dependents (as described in Paragraph 3.1.1.) under special early retirement programs offered in 1998 and 1999 are eligible to receive medical and dental care for a period of five years from the date of retirement or to the employees normal retirement date (age 60) whichever is earlier at MDF, except for the 1999 program retirees and their eligible dependents who will be eligible to receive medical care at the same facilities where they were registered (either SAMSO or MDF).

3.1.4.3 After the period described on Paragraph 3.1.4.1 and 3.1.4.2, the retiree and spouse are eligible for medical and dental care in an MDF only for the remaining of their life and other dependents are not covered.

3.1.4.4 Retirees and their spouse(s) who were registered to receive their medical and dental care at SAMSO facilities must pay for dental treatment in advance.

* 3.1.4.5 If an extension is granted to complete dental treatment, the fees during the treatment period will be same as those for non-employees specified in the Dental Fee Schedule.

3.1.4.6 Retired Saudi Arab employees may register as an eligible dependent to receive medical care if his/her son or daughters are currently employed by Saudi Aramco. They will receive medical treatment in SAMSO or MDFs depending on his/her son's

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE

REPLACES

06/13/2009

02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
5 OF 14

or daughter's medical eligibility. The retired employee's medical registration as a retiree should be cancelled by Social Insurance and Retirement Affairs Division to avoid duplication of medical registration.

3.1.4.7 Children of Ex-SAMAREC retirees (as described in paragraph 3.1.1) are eligible for medical and dental care in MDF as outpatient only.

3.1.4.8 Saudi Arab employees terminated under the Buy Out program are eligible for medical benefits covering the employee and his/her registered dependents (as described in paragraph 3.1.1) either: (a) for five years, or (b) until the employee reaches the age of 60 (whichever occurs first). After this period the retiree and his eligible spouse/s are eligible for medical & dental care at MDF, other dependents are not covered.

3.1.5 United States Dollar, Canadian Dollar, Pound Sterling, Other Arab and Asian Employees and their dependents, as follows:

3.1.5.1 The employee's wife, if she resides in Saudi Arabia on company-approved family status. (This excludes visitors).

3.1.5.2 Unmarried children of the employee or of his spouse who have not passed their 19th birthday and who are authorized to reside in Saudi Arabia.

3.1.5.3 Unmarried children of the employee or of his spouse when in permanent legal custody of the employee or his spouse, provided the child has not passed his/her 19th birthday and is authorized to reside in Saudi Arabia.

3.1.5.4 Other children who are under 19 years of age who become fully dependent upon the employee and for whom permanent legal custody is granted to the employee, providing the child is authorized to reside in Saudi Arabia.

3.1.5.5 Other children of the employee or of the employee's spouse who are under 26 years of age and who are authorized to reside in or visit Saudi Arabia, provided they are full-time students as authorized and administered by the Education Assistance Plan (EAP) Program **or** who are no longer covered under the EAP Program but who meet eligible dependent requirements as defined for EAP Program participation as administered by the Personnel Department (these provisions are contained in Chapter 15 of the *Industrial Relations Manuals*).

3.1.5.6 The medical care of expatriate female employees, including delivery, is provided to IK local hire at Company's Medical Designated Facilities or SAMSO facilities if she resides in a Saudi Aramco community or is a SAMSO employee. Medical coverage is for the employee only, not for family or other dependents, except for the newborn for 60 days from the date of delivery.

3.1.6 Personal Servants (Maids, Houseboys, and Drivers) who are sponsored by grade code 11+ employees, who possess a valid Saudi Aramco identification card and whose sponsor resides in a Saudi Aramco community:

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 6 OF 14

- 3.1.6.1 Are eligible for outpatient and emergency inpatient medical care at SAMSO facilities.
- 3.1.6.2 Are eligible for emergency dental care only, such care will be billed at the Saudi Aramco employee rate to their Saudi Aramco sponsor.
- 3.1.6.3 Dependents of personal servants are **not** eligible for medical or dental care.
- 3.1.7 Personal Servants (Maids, Houseboys, and Drivers) who are sponsored by grade code 15+ employees, who possess a valid Saudi Aramco identification card and whose sponsor does **not** reside in a Saudi Aramco community:
 - 3.1.7.1 Are eligible for available medical care and basic dental coverage at Medical Designated Facilities net work without referral to any other medical facility.
 - 3.1.7.2 Dependents of personal servants are **not** eligible for medical or dental care.
- 3.1.8. Personal Servants (Maids, Houseboys, and Drivers) who are sponsored by grade code 3-10 employees or by grade code 11-14 employees who **do not** reside in a Saudi Aramco community are **not** entitled to medical or dental care provided by Saudi Aramco either at SAMSO facilities or at MDFs.
- 3.1.9 Employees of Affiliated Companies and Saudi International Services Company (SISCO) Partners Project Personnel:
 - 3.1.9.1 Are eligible for full medical care in SAMSO facilities while they are resident in Saudi Arabia on Saudi Aramco directed business.
 - 3.1.9.2 Should present their employer-issued identification card or a letter from the sponsoring department's manager, endorsed by the Director, Personnel Department, when requesting medical or dental care.
 - 3.1.9.3 Dependents of these employees are eligible for medical and dental care in SAMSO facilities while they are in Saudi Arabia with the employees.
- 3.1.10 Saudi Aramco Employees on Business Assignments and Their Dependents:
 - 3.1.10.1 Employees on business assignments outside Saudi Arabia, where SAMSO facilities and MDFs are not available, are eligible for reimbursement of emergency medical care expenses only under the expense report procedures.
 - 3.1.10.2 The Medical Payment Plan provides medical expenses cover for US/Canadian dollar payroll employees while they are on business assignments.
 - 3.1.10.3 Dependents authorized to accompany employees on business assignments have the same medical expenses cover as the employees.
 - 3.1.10.4 Refer to the *Industrial Relations Manual*, Chapter 8, for full details.

SAUDI ARABIAN OIL COMPANY (Saudi Aramco)		GI No. Approved	
GENERAL INSTRUCTION MANUAL		0151.004	
ISSUING ORG.	MEDICAL SERVICES ORGANIZATION	ISSUE DATE 06/13/2009	REPLACES 02/04/2009
SUBJECT	ELIGIBILITY FOR MEDICAL AND DENTAL CARE	APPROVAL RBB	PAGE NO. 7 OF 14

3.1.11 Saudi Aramco Employees on Temporary Out-of-Kingdom Assignments and Their Dependents:

- 3.1.11.1 The Medical Payment Plan covers medical expenses for US/Canadian dollar payroll employees who are on temporary assignment exceeding 60 days.
- 3.1.11.2 Similar medical coverage is provided for employees on other payrolls, with the exception of premium, co-insurance and deductible costs.
- 3.1.11.3 Dependents approved by Saudi Aramco to accompany the employee on the assignment are eligible for the same coverage as the employee.

3.1.12 Saudi Aramco Employees on Temporary In-Kingdom Assignment and Their Dependents:

3.1.12.1 Temporary Assignments into the Eastern Region (one to 12 months)

Employees and their dependents can receive medical care at Saudi Aramco Medical Services Organization (SAMSO) for the duration of the assignment while still registered with a Medical Designated Facility (MDF) outside the Eastern Region. Employees, before departing on the assignments, must obtain a standard letter from the dispatching (permanent) Area Personnel Office (APO), which identifies the employee (and dependents) and the duration of the assignment.

3.1.12.2 Temporary Assignment outside the Eastern Region (one to 12 months)

An employee registered with MDF can register himself (and eligible accompanying dependents) with another MDF in the new region for the duration of his temporary assignment. The new registrations automatically delete former registrations. Upon completion of his assignment, he can register back with his previous or any MDF in the originating region, based on eligibility before departing on this temporary assignment.

For medical care, while in the Eastern Region, (week-ends, business etc), during his assignment outside the Eastern Region, only emergency outpatient and inpatient care will be provided in SAMSO facilities.

The employee may choose not to exit the Eastern Region medical facility where he is currently registered (SAMSO or MDF). However, in this situation, invoices presented for reimbursement will not be honored except for emergency outpatient and inpatient cases.

3.1.12.3 Temporary Assignment less than one month:

Employees are required to seek treatment preferably at Company approved MDFs. Employees will have to pay for the cost of the medical care and claim the amount through their Department with an expense report form SA-165.

3.1.13 Saudi Aramco Employees on Vacation and Their Dependents:

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE
06/13/2009REPLACES
02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
8 OF 14

3.1.13.1 The Medical Payment Plan provides medical expenses cover for US/Canadian dollar payroll employees and their dependents.

3.1.13.2 Saudi Arab employees and their dependents are entitled to reimbursement of certain medical expenses under the Saudi Arab Vacation Medical Payment Plan while they are on vacation in-Kingdom, in areas other than where they normally receive their primary medical care, or out-of-Kingdom. (Refer to *GI 151.003 Vacation Medical Payment Plan for Saudi Arab Employees* for full details.)

3.1.14 Dependent Children of Saudi Arab Employees Attending School Out-of-Kingdom are eligible for reimbursement of medical expenses under the Saudi Arab Vacation Medical Payment Plan, provided they are **not** sponsored by any other organization plan. (Refer to *GI 151.003*.)

3.1.14.1 Dependent children of employees of other nationalities who are attending school out-of- Kingdom are **not** eligible for reimbursement of medical expenses.

3.1.15 Self-Referral. Employees who refer themselves or one of their dependents to a non-SAMSO, to an MDF in which they are not registered or to a non-MDF facility while they are **not** on vacation or personal leave, may be reimbursed for certain expenses in accordance with *GI 151.001 Medical Referral Plan*.

3.2 Ex-SAMAREC retirees, ex- SAMAREC PTD, & ex- SAMAREC deceased employees:

3.2.1 Ex-SAMAREC retirees and terminated Permanent and Totally Disabled employees and their dependents, and the dependents of deceased employees, are eligible for medical care at MDFs as follows:

3.2.1.1 Ex-SAMAREC employees who retired before January 1, 1994 (and their registered spouse(s) are eligible for full medical coverage. However, the retiree's other dependents are eligible for outpatient care only. Employees terminated under the Permanent and Total Disability (PTD) programs prior to January 1, 1994 (and their registered spouse(s) are eligible for full medical coverage. However, the employee's other dependents are eligible for outpatient medical care only.

3.2.1.2 Surviving dependents of ex-SAMAREC employees who died while in active services before January 1, 1994 are eligible for medical coverage as if the employees were in active service.

3.2.1.3 Surviving spouse(s) of deceased ex-SAMAREC retirees before January 1, 1994 are eligible for full medical coverage at MDFs, however, the other dependents are eligible for out patient medical care only.

NOTE: Dependents of ex-SAMAREC employees must meet the same eligibility requirements as the dependents of Saudi Aramco employees (refer to paragraph 3.1). Individuals who became dependents after December 31, 1993, are **not** considered by Saudi Aramco to be eligible for medical or dental care.

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE
06/13/2009REPLACES
02/04/2009

SUBJECT ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
9 OF 14

- 3.3 Non-Employees:
 - 3.3.1 Co-ops, Medical interns, Faculty Members and Summer Students are entitled to limited medical and dental care while employed by Saudi Aramco, as follows:
 - 3.3.1.1 Are eligible for out-patient medical care only at MDF. The company **MAY** provide free in-patient medical care in exceptional cases.
 - * 3.3.1.2 If they are dependents of Saudi Aramco employees, they are extended medical and basic dental coverage subject to their dependent status. All dependent eligibility rules and regulations apply to this group of non-employees.
 - 3.3.1.3 Dependents of these individuals are **not** eligible for medical and dental care.
 - 3.3.2 CDPNEs, APNEs, ADPNEs and VCGNEs are eligible for full medical and basic dental care as follows:
 - 3.3.2.1 Are eligible for full medical and basic dental care at MDFs
 - 3.3.2.2 Out-Of-Kingdom CDPNEs and PDPNEs are covered through OOK medical coverage
 - 3.3.2.3 If they are dependents of Saudi Aramco employees they continue to receive Company provided medical and basic dental care, appropriate to their dependent status. Dental care provided in Company-operated Dental Clinics will be for the participant's account in accordance with charge the Company has established for such services.
 - 3.3.2.4 Dependents or relatives of program participants are **not** eligible for any Company-provided medical or basic dental care.
- 3.4 Special Status Guests: The following Special Status Guests (refer to paragraph 1.5) may be treated at SAMSO facilities as authorized in accordance with paragraph 3.6:
 - 3.4.1 Members of the Royal Family and Government Officials who have been recommended for treatment by Government Affairs and approved by the V. P. of Medical Services or his designee. Treatment may be restricted or unlimited.
 - 3.4.2 Newborns of dependent mothers are eligible for free medical care for **two** months from the date of birth.
 - 3.4.3 Company-Authorized Visitors, on visitors' visas authorized/sponsored by Saudi Aramco, of Saudi Aramco employees, as follows:
 - 3.4.3.1 Full Medical Care for unmarried children of the employee or unmarried children of the employee's spouse, who are under 26 years of age and who are full-time students, as authorized by EAP.
 - 3.4.3.2 Emergency Care Only for:

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE

06/13/2009

REPLACES

02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
10 OF 14

3.4.3.2.1 The employee's wife.

3.4.3.2.2 Children of the employee, or the employee's spouse, who are not full-time students authorized by EAP.

3.4.3.2.3 Other authorized visitors.

NOTE: Emergency out-patient medical care is free; other emergency care will be provided and the employee will be charged (refer to paragraph 3.6).

3.4.4 Consultants and Contract Personnel:

3.4.4.1 The eligibility for medical and dental care for locums, special consultants and independent contractors, is specified in the contract. The usual wording is:

"Emergency out-patient care shall be made available free of charge to CONSULTANT at SAMSO if required. Emergency in-patient and dental care shall be provided to CONSULTANT and will be charged to CONSULTANT at rates applicable to the general public."

3.4.4.2 Contractors employed on a General Service Contract:

3.4.4.2.1 Emergency medical treatment **only** shall be provided without charge.

3.4.4.2.2 If the Emergency Medical Services (EMS) physician determines that the patient should remain in the EMS for observation or should be admitted for care, the employer must be contacted in order to consent and agree to pay and/or to make arrangements to transfer the patient to another facility.

3.4.4.2.3 If the patient requires admission, the employer must make arrangements to transfer the patient to another facility as soon as possible.

3.4.4.2.4 Medical Liaison Unit staff (during normal working hours) and Registration and Admission (R&A) Unit staff (outside normal working hours) are responsible for contacting the employer. If the employer cannot be contacted, the treating physician and the Chief, EMS Division, must make the decision to admit or transfer the patient based on the condition of the patient.

3.4.4.3 Charges for medical or dental care will be paid in advance or after treatment by the consultant/locum/contractor in accordance with the terms of his contract.

3.5 Charging:

3.5.1 Saudi Aramco employees and their registered dependents and employees of affiliated companies and SISCO partners project personnel and their dependents (as described in paragraphs 1.3 and 3.1) shall receive free medical care in accordance with corporate policy.

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE

06/13/2009

REPLACES

02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
11 OF 14

- 3.5.2 Saudi Aramco employees and their registered dependents and employees of affiliated companies and SISCO partners project personnel and their dependents (as described in paragraphs 1.3 and 3.1) shall be charged for dental care in accordance with Saudi Aramco's established charges for such services.
- 3.5.3 Charges, if applicable, will be billed to Government Affairs, the General Service Account, the employee's account or the patient, as appropriate; **except** those which are designated for cash charges to the service providing the care.
- 3.5.4 Applicable rates are given in the *Fee Schedule which is distributed to all areas concerned by Medical Planning Division*. The *Fee Schedule* is up-dated/revised and re-issued as necessary.
- 3.5.5 Company-authorized visitors of Saudi Aramco employees will be charged as follows:
- 3.5.5.1 No charge will be made for emergency out-patient medical care.
- 3.5.5.2 The employee will be charged for all medical and dental care **except emergency out-patient medical care**, for the following:
- 3.5.5.2.1 The employee's non-resident wife.
- 3.5.5.2.2 Children of the employee, or children of the employee's spouse, who are not full-time students authorized by EAP or Saudi Riyal Personnel.
- 3.5.5.2.3 Families of expatriate employees who are residing in Saudi Arabia but who are **not** sponsored by Saudi Aramco.
- 3.5.5.2.4 Other authorized visitors.
- 3.5.6 Consultants and contract personnel shall be charged for medical care or provided free medical care in accordance with their contract terms. The *Charging Guide* shall be used to determine eligibility and to decide what fees will be charged (refer to paragraph 3.5.4).
- 3.5.7 Members of the Royal Family and high government officials shall **not** be charged for medical care **if** they have been approved for free medical & dental care (see paragraphs 3.5 and 3.6). The General Service Account will absorb allocated charges for such services.
- 3.5.8 Members of the general public:
- 3.5.8.1 Saudis: Shall **not** be charged for emergency out-patient and in-patient medical care.
- 3.5.8.2 Non-Saudis: Shall **not** be charged for emergency out-patient and in-patient medical care until transferable to other hospital.
- 3.5.9 All patients shall be charged for dental care provided in SAMSO facilities, including emergency dental care, with the following exceptions:
- 3.5.9.1 Members of the Royal Family and high government officials, if free dental treatment is authorized (see paragraph 3.6); charges, if applicable, are made through the Government Affairs special account.

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE
06/13/2009REPLACES
02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
12 OF 14

3.5.9.2 Consultants and contract personnel whose contract states that emergency dental care will be provided free of charge.

3.5.10 Dental Care for Retired Employees and Their Dependents Receiving Dental Care in SAMSO:

3.5.10.1 Following retirement, dental care will be provided to the retiree and his/her spouse in the same way it is provided to employees and their dependents and will be charged at the same rate.

3.5.10.2 Charges for dental treatment provided after retirement must be paid in advance, to a Saudi Aramco Authorized Bank.

* 3.5.10.3 Charges will be the same as those for non-employees (as specified in the *Dental Fee Schedule*).

3.5.11 There are certain Medical & Dental services that are **NOT** covered by the Company, refer to G. I. 151.001 page 21 paragraph 19 & I. R. Manual, chapter 5 page 126 paragraph D for full detail.

3.6 Approval Authority:

- 3.6.1 Non-emergency treatment of Special Status Guests at SAMSO facilities shall be recommended By Government Affairs and approved by the Vice President, Medical Services or, in his absence, the Chief of Staff, Clinical Services. The Manager, Government Affairs, will sign the form recommending treatment. Treatment may be restricted or unlimited.

3.6.2 The Vice President, Medical Services can recommend and approve treatment on the basis of goodwill, benefit to SAMSO or difficult cases which offer teaching experience and/or benefit to the community at large.

3.7 Employees registered with MDFs may receive urgent medical care, during their working hours, at SAMSO facilities, in accordance with *MSP-69 MDF Registered Patients Exceptions to Normal Eligibility in SAMSO Facilities*.

3.8 Employees registered with MDFs may be referred to SAMSO for specific medical care, as described in *MSP-68 Referral of MDFS Patients to SA-DHC*.

3.9 Medical Referrals:

3.9.1 Individuals who are eligible for medical and basic dental care (as described in paragraph 1.3 are entitled to a medical referral through Saudi Aramco if the treatment they require is not available in SAMSO facilities or MDFs (refer to *MSP-64-2 Medical Referrals*).

* 3.9.2 Non employees (as described in paragraph 1.4) and Special Status Guests (as described in paragraph 1.5) authorized to receive treatment at SAMSO facilities or MDFs are **not** entitled to a medical referral through Saudi Aramco if the treatment they require is not available in SAMSO facilities or MDFs.

3.9.3 Retired Saudi Aramco and retired ex-SAMAREC employees and their spouses are entitled to medical referrals through Saudi Aramco if the treatment they require is not available in SAMSO facilities or MDFs. This shall be approved by the Medical Referral Committee (MRC).

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE
06/13/2009REPLACES
02/04/2009

SUBJECT ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
13 OF 14

3.9.4 Saudi Aramco employees terminated under Permanent and Total Disability (PTD) program and Chronic Medical Condition (CMC) program and their registered spouse(s) are eligible for medical referrals (refer to paragraph 3.1.3.).

3.9.5 Buy-Out Program of Saudi Aramco employees and their registered spouse(s) are eligible for medical referrals (refer to paragraph 3.1.4.8).

NOTE: Medical referral for the employee and his/her eligible dependents is based on the medical benefits covered by the program which the employee was terminated under.

3.10 Special Medical Items:

3.10.1 Individuals who are eligible for medical and dental care (as described in paragraph 1.3) are entitled to receive special medical items, in accordance with *APP-80 Special Medical Items*.

- 3.10.2 Temporary employees (as described in paragraph 1.4) and Special Status Guests (as described in paragraph 1.5) authorized to receive treatment at SAMSO facilities or MDFs are **not** entitled to receive special medical items.

3.10.3 Retired Saudi Aramco and retired ex-SAMAREC employees and their dependents are entitled to receive special medical items.

3.10.4 Saudi Arab employees terminated under the Permanent and Total Disability (PTD) and Chronic Medical Condition (CMC) programs and their registered spouse(s) are entitled to receive special medical items.

3.11 Executive Health Program:

3.11.1 Department heads and above, regardless of grade code, and grade code 17 and above employees are eligible to participate in this program.

3.11.2 This program provides continuing personalized health guidance on a voluntary basis.

3.11.3 This program includes thorough physical examinations, normally conducted annually at Saudi Aramco - Dhahran Health Center (SA-DHC); or consultation services to the employee's personal physician, when requested and approved in advance by the Vice President, Medical Services or his designee.

3.12 Employees and their eligible dependents registered to receive their medical and dental care at an MDF

3.12.1 Shall not be allowed to change their decision and receive medical and dental care at SAMSO facilities, unless they move into company housing.

3.12.2 Shall not change the MDF with which they are registered before the elapse of 12 months. The Personnel Department and the Chief, Medical Designated Facilities Division, may authorize exceptions when employees are relocated or on medical grounds.

3.12.3 Double medical registration is approved for those employees and/or dependents who are assigned to or registered in polyclinics within residence location categorized by the Saudi Aramco Medical

GENERAL INSTRUCTION MANUAL

0151.004

ISSUING ORG. MEDICAL SERVICES ORGANIZATION

ISSUE DATE
06/13/2009REPLACES
02/04/2009

SUBJECT

ELIGIBILITY FOR MEDICAL AND DENTAL CARE

APPROVAL
RBBPAGE NO.
14 OF 14

Services Organization (SAMSO/MDFD) as “remote area” due to shortage of hospital providing full medical services within reasonable driving distance. The second registration will be in a near by rural/urban hospital identified by MDFD.

3.12.3.1 All employees who are registered in a polyclinic defined by MDFD as a remote area due to their work location will be eligible for double registration.

3.12.3.2 Dependents who are registered in any of those remote area polyclinics, even if the employee is working in a regular work location, will be eligible for double registration; however, the employee will **not** be eligible.

3.12.3.3 Employees and or dependents receiving treatment at the nearby hospital (clinic visit) will not be considered, in this case, as self or medical referral and therefore will not be eligible for any compensation, including “P” Time, per diem and transportation cost.

- 3.13 The Personnel Department shall ensure that all ineligible medical recipients of active regular employees are promptly removed from SAP HR.

** Employee Relations Svcs Dept (ERSD) shall ensure that all ineligible medical recipients of retired employees are promptly removed from SAP HR.

** Industrial Training Dept / Career Development Dept (ITD/CDD) shall ensure that all non-employees who become ineligible for medical and/or dental care are promptly removed from SAP HR.

3.14 Saudi Aramco employees registered in SAMSO are required to receive their primary medical care at a medical facility proximate to their work location:

3.14.1 Employees are **not** permitted to request that their medical records/designated primary treatment facility be located outside of their immediate work area in order to receive their primary medical care at that facility.

3.14.2 Employee’ dependents, who are receiving treatment at SAMSO (SAMSO provider), are required to register in SAMSO’s medical facility located within reasonable distance to both the employee’s work and family’s residence location for continuation of medical care. Approval from Personnel is only required for justified cases such as parents residing in a different location from the employee.

RECOMMENDED:

Administrator, Dhahran Patient Processing & Records Division

ENDORSED:

Director, HR Policy and Planning Department

CONCURRED:

Director, Medical Support Services Department

APPROVED:

Exec. Medical Director