



Welcome

This brochure has been prepared to give you an outline of the medical insurance program arranged under a strategic agreement between Aetna International and Tawuniya for provision of medical care for you and your family.

This brochure provides general information on the medical care services available and will serve as a useful guide to assist you in utilizing these services. This brochure is only a guide.

Wishing you and your family great health.

Eligibility of Insurance

- Employees
- Legal spouse(s) residing in KSA.
- Dependent children up to 23 years old, in addition to unmarried/divorced/widowed daughters.

Geographical Limits

This program covers employees and their eligible dependents within KSA.

For treatment outside KSA please contact our insurance partners, Aetna International, and follow the Claims Procedures that have been issued to you by them.

The Medical Insurance Cards

- Please check the accuracy of data recorded on the card and notify your plan administrator to correct any mistake.
- The medical insurance card is only for personal use by the insured person himself and should not be used by any other person. In the event the card is lost or damaged, please immediately notify your plan administrator to make the necessary arrangement to cancel and replace the card.
- The employee's card should be returned to your plan administrator and any card(s) issued to members of his family should also be returned on expiry or due to non eligibility.
- The program covers new born baby from the date of birth. So, your plan administrator should be advised by completing the addition form no later than 15 days from the date of birth to issue a separate card for the baby immediately.

Please use your Aetna International membership card when availing treatment outside KSA



Reimbursement of Claims

Should you require emergency medical treatment not available at providers on Tawuniya's Network, you can proceed to the nearest medical center and pay for treatment expenses in cash.

In order to obtain reimbursement of such medical expenses incurred under the policy, please do the following:

- Complete a medical claim form.
- Submit copies of the original doctor's referrals for investigations (lab, x-ray, etc) and the relevant investigation/medical reports.
- Submit copies of all original invoices with detailed breakdown of medical services along with original official receipts of payment.
- For prescription drugs – submit copies of the original doctor's prescription and the detailed pharmaceutical invoices(s) indicating quantity and cost of each drug.
- Provide a photocopy of medical insurance card.
- Provide any necessary additional documents as to be requested by Tawuniya.

Please email your claim to KADServices@tawuniya.com.sa

Whilst Tawuniya will accept copies of claims invoices, reports and prescriptions, it reserves the right at any time to ask for the original documents, so please ensure that you retain the original documents.

In event that the cost of treatment you are claiming is not covered or exceeds the amount covered under Tawuniya's plan and cover is available under your international Group policy issued by Aetna (outside KSA), you can submit a Reimbursement Claim to Aetna.

In order to process your claim correctly, Aetna will require Members holding a Tawuniya plan to submit the denied/partially denied claims (including all documents) along with Tawuniya's settlement letter and Aetna claim form. Therefore, in all cases please submit your claim Tawuniya in the first instance. Upon receipt of Tawuniya's settlement letter, you can submit a claim to Aetna for the amount denied by Tawuniya.

Members can submit their claims via the online submission tool or email to the address shown on your Aetna International membership card.

Please note that it is the Member's responsibility to obtain and additional information from the attending physician/medical practitioner and supply to Tawuniya and/or Aetna.

Tawuniya Medical Department

Reimbursement is subject to conditions, exclusions and limitations of the medical policy. Tawuniya medical department will process claims and ensure fast settlement.



Note: All members (except in the case of medical emergencies) should avail themselves of the appointed medical facilities only. Members must submit all documents for reimbursement of claims immediately to Tawuniya and certainly within maximum 60 days from the date of occurrence of any such claim.

To Obtain Assistance

Tawuniya Customers Services Center provides continuous services for 24 hours daily to give help, advice, guidance and assistance to insured persons on no.:

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Tawuniya Offices at Hospitals	Tel.	Ext.
Riyadh		
Al Hammadi Hospital	01-4622000	1631
Dallah Hospital	01-4702777	2452 / 2508
Riyadh Care Hospital	01-4933000	3601
Jeddah		
SolimanFakeeh Hospital	02-6655000	1060
Saudi German Hospital	02-6394000	6962
Madinah		
Madinah National Hospital	04-8444444	3411
Makkah		
Dr. Baksh Hospital	02-5222222	8007
Yanbu		
Al Ansari Hospital	04-3926444	207
Dammam		
Al Mouwasat Hospital	03-8200000	4144
Khobar		
Dr. Fakhry Hospital	03-8641960	263
Saad Specialist Hospital	03-8014833	Direct
Jubail		
Al Mana General Hospital	03-3400662	Direct
Al Mouwasat Hospital	03-3491765	Direct

www.tawuniya.com.sa

To get the best medical services with Tawuniya, please:

- Show your ID/Iqama when visiting the providers to ensure the privacy and accuracy of your medical data.
- Notify Tawuniya immediately through the toll free for any fraud or abuse intended by any part of the service to avoid misuse of the medical services.
- Make sure the provider forwarded the approval request to Tawuniya without any delay.

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