Batterjee Medical College

Medical Education
and Lifestyle



Medical Insurance Policy

Human Recourses Department

BMC
كليات البترجي الطبية
BATTERJEE MEDICAL COLLEGES
SCIENCE AND TECHNOLOGY

Accreditations

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Introduction:

Overview:

This policy outlines the guidelines and conditions for obtaining Batterjee Medical College health insurance for Batterjee Medical College employees and their family members.

Purpose:

The purpose of this policy is to establish the guidelines and conditions for obtaining BMC health insurance while meeting governmental regulations pertaining to health coverage for employees and family members; and ensure efficient, equitable HR practices with all employees.

Scope:

This policy defines the eligibility, medical coverage, and benefits for BMC's health insurance provided to its employees and family members.

Definitions:

- **Employee:** full-Time Employee registered in GOSI and/or have a formal full-time employment contract; and registered as such in the Human Resources System.
- **International Students:** students under the sponsorship of BMC.
- **Family Member:** spouse, sons, and daughters.
- **Health Insurance Policy:** the signed policy dictating the terms & conditions of the service that is recognized by the CCHI.
- **Health Insurance Coverage:** the health benefits, healthcare providers list (network), and coverage limits.
- **Broker:** a registered, licensed company that buys the health insurance policy for BMC.
- **Health Insurance Provider:** the insurance company that provides the health insurance for BMC.
- **Claim:** a request submitted by the insured party for any amounts covered by the insurance policy but paid directly to the healthcare provider.
- **HRIS:** Human Resources Information System.
- **Expat:** any non-Saudi employee under the sponsorship of BMC and any person visiting KSA under the sponsorship of BMC.
- **Special Expat:** a resident of KSA who is a son, daughter, or spouse (and under the sponsorship) of a Saudi citizen, and individuals categorized legally as migrating tribes or as a special category.
- **CCHI:** the Council of Cooperative Health Insurance.



Policy Statements:

1. **Medical Coverage eligibility:**
   1.1 Health insurance shall be provided to all BMC full-time employees registered as such in the HRIS and their family members described in this policy.

2. **BMC Compliance with CCHI & Governmental Laws:**
   2.1 BMC shall follow all the CCHI and/or any relevant governmental body laws & regulations pertaining to medical insurance; even in cases when it conflicts with this policy & procedure.
   2.2 The Health Insurance Policy must be signed with an approved insurance company by the Council of Cooperative Health Insurance (CCHI).

3. **Minimum Medical Benefits Coverage:**
   3.1 BMC Health Insurance Coverage Must Cover at Minimum the Following:
   - Visits, check-up, and medicines from approved polyclinics in the network.
   - Immunization and maternity benefits.
   - Medical tests and X-Rays.
   - Hospital Charges for Medical operations and hospital stay.
   - Dental and Gum treatments (except cosmetical treatment).
   - Optical (Frame & Optical lenses).
   - Vaccination & Inoculations as per the Ministry of Health (MOH) schedule covered up to 6 years old.

4. **BMC Employee Insurance Coverage:**
   4.1 BMC Health Insurance Policy Shall Cover Family Members as per The Following:
   - *Saudi Male Employee:* Wife(s) and all sons under the age of (25) years old who are not insured; and all daughters who are not insured nor married.
   - *Saudi Female Employee (if married):* Husband if unemployed or works in a public sector that doesn't provide compulsory medical insurance. Further, in that case, coverage shall include all sons under the age of (25) years old who are not insured, and all daughters who are not insured nor married.
   - *Saudi Female Employee (without medical coverage of Family Members):*
     If a Female employee requests to add her family members to her medical insurance provided by BMC and who is not insured by other medical provider or doesn't have medical coverage because of spouse unemployment, she can initiate the request by signing and attaching BMC Medical Declaration Form which declares the unavailability of medical for her family members.



- *Expat Male Employee:* Wife(s) and all sons and daughters who are actively under the employee sponsorship.
- *Expat Female Employee:* Husband and all sons and daughters who are actively under the employee sponsorship.

4.2 Medical Insurance Waiver Request Submitted by Saudi Employee:
If employee don't want to be covered by BMC Medical Coverage, He/ She can maintain the request only by signing on BMC Medical coverage waiver and declaration of availability of another active medical insurance and attach CCHI Verification of the medical coverage information.

5. Medical Insurance Addition & Deletion:

5.1 Employees and family members must be added as soon as the employee is registered in GOSI with an effective date of joining.

5.2 Deletion of Saudi and Special Expat Employees & their family members must be made as soon as the employee is un-registered from GOSI.

5.3 Deletion for Expatriate Employee must be made as soon as the employee departs the Kingdom on final exit or the date of sponsorship transfer to a new sponsor, and for family members the same is applicable.

6. Medical Insurance Charges After End of Service:

6.1 Any charges pertaining to the employee or family members' health insurance beyond (60) days from the employee's last working date shall be deducted on a prorate basis.

7. Pre-Existing Medical Condition Declaration:

7.1 If an employee or family member has a pre-existing medical condition declared in the health insurance provider declaration form. In that case, the Personnel Dept. shall obtain a quotation from the insurance provider first before registering the employee and his/her family member, and the employee shall bear the difference in the premium. If the employee refuses to pay, then BMC shall request the insurance company to register the employee without pre-existing condition coverage.

8. Medical Coverage for Visit Visa Purpose:

8.1 Health insurance shall be provided to anyone who shall be arriving on a visit visa under the sponsorship of BMC for the duration of the stay in the kingdom.

8.2 Visitors are entitled only for Class C, and no class upgrades are permissible.

9. Active List of Members Periodic Verification in Medical Insurance Data:

9.1 For Expatriate employees, Personnel Dept. shall conduct a verification of active expatriate family members residency and shall cancel the insurance for family members who are not active and outside the kingdom. This verification shall be done quarterly.

9.2 For Saudi employees, the Personnel Dept. shall obtain an update of information on family members' status every (6) months from the health insurance policy effective date.

10. Medical Class Upgrade & Down Grade:

10.1 In exceptional cases, the HRM and the COO may approve the class upgrade of an employee such as when BMC wants to retain the employee, reward him/her for long service period with BMC or exceptional performance.

10.2 Class upgrades/downgrades are generally not normally permissible except when requested by the employee for a justifiable reason and in writing.

10.3 Dually approval by the HR Manager and the COO is mandatory.

10.4 Additional costs for upgrades shall be paid by the employee.

10.5 If the Employee chooses to downgrade, then he/she shall not be entitled for refunds credit under any circumstances.

11. Medical Claims Refund

11.1 If the employee incurs any costs associated with the medical insurance coverage for him/herself or his/her family and departs BMC before the medical insurance expiry date. In that case, the employee shall only be entitled for a refund after the medical insurance provider refunds the amounts to BMC.

12. Tabel of Medical Class Classification

12.1 BMC shall register employees and their family members in the health insurance policy as per the following coverage levels:

Table (1.1)

Position/Level	Type	Class
CAEO	Academic	VIP
C-Suite level: COO, CFO, CBDO, CIO.	Administrative	A
Executive Level: Deans, Vice Deans, Directors, HOPs, HODs.	Academic/ Administrative	A
Section/ Unit Supervisors.	Academic/ Administrative	B
All Others.	Academic /Administrative	C

12.2 Medical insurance shall not be extended to any other party not specified in this policy.

12.3 Only CAEO/COO and under strict exceptional cases can approve employees' Medical Class change request raised by HR Manager that conflicts with (Table No. 1.1).

13. International Students Medical Coverage

13.1 BMC shall provide medical insurance Class (C) for all its international students for as long as the student is under BMC sponsorship.

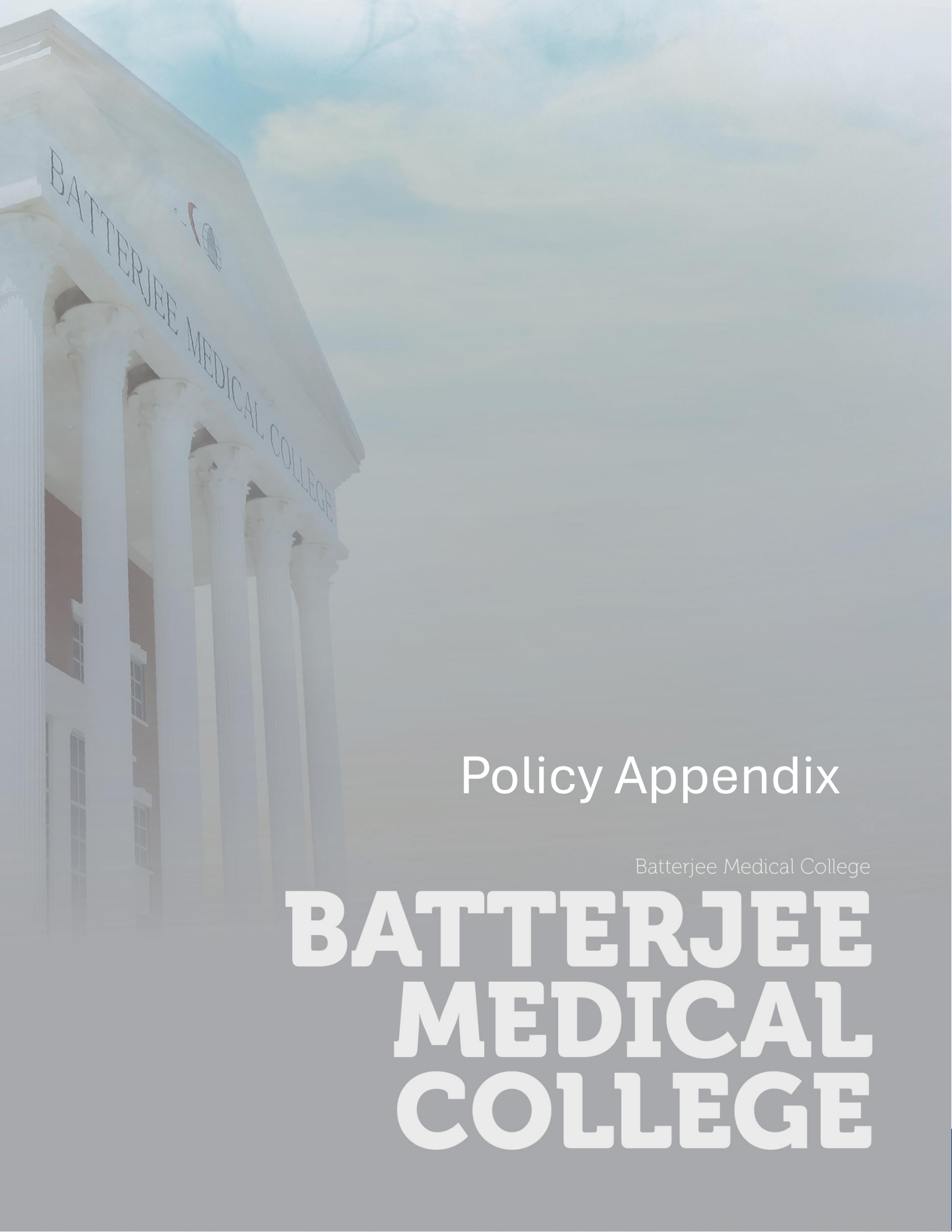
13.2 Personnel Dept shall coordinate with Admission & Registration Department at the time of arrival, departure, and residency renewal to verify the student status.

13.3 Admission & Registration Department shall collect the relevant insurance cost from the students or include it in the tuition fees.

*End of Policy.

Policy Reference				
Policy Code: ADM-HR-007	**Effect Date**	01/01/2024	**Review Date**	01/01/2027

Policy Approvals			
Name	**Job Title**	**Signature**	**Date**
Mrs. Nada A. Alghamdi	HR Manager		11/04/2024
Mr. Ghaze I. Al-Nasairi	COO		11/04/2024
Dr. Osama A Kensara	CAEO		11/04/2024



Policy Appendix

Batterjee Medical College

BATTERJEE MEDICAL COLLEGE

Medical Insurance Procedure	
Procedure	Responsibility
• **New Joiners' Medical Insurance Enrollment Procedure:** 1. Prior or first Date of Joining: The Personnel coordinator asks the new joiner to fill & sign the medical declaration form & make sure he/she does provide the government ID/ family members card . 2. The Personnel coordinator reviews the submitted documents to ensure accuracy and completeness of data. 3. Based on the new joiner's position level, personnel coordinator will send the documents to personnel officer to selects the eligible medical insurance class as per the BMC Medical Policy (refer to Table 1.1). 4. Personnel officer will Send & processes the enrollment with the medical insurance provider to activate the medical coverage. **Note**: ✓ Enrollment should align with the guidelines outlined article 4.& in section 5.1 of the policy, ensuring the employee is active & registered in GOSI.	Personnel coordinator Personnel Officer New Joiner
• **Adding Family Members for Active Employees Procedure:** 1. The active employee submits an email request to the Personnel Officer for adding a family member. 2. The Personnel Officer verifies the eligibility of the family member based on policy guidelines. 3. Checks the accuracy of information provided by the employee. 4. The Personnel Officer sends the addition request to the medical insurance provider to add the family member. 5. Personnel officer must ensure compliance with policy section 4.1 regarding eligibility of family members. Also Family members must meet the criteria defined in the policy definitions.	Personnel Officer Employee

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• **Processing Medical Insurance for Leavers Procedure:** 1. The Personnel Officer requests a signed legal agreement from the Personnel Coordinator confirming the termination of employment. 2. The Personnel Officer verifies the last working date to determine the termination timeline. 3. The Personnel Officer processes the deletion by sending deletion request to medical insurance provider of the employee and any insured family members. 4. Ensures the deletion complies with section 5.2 and 5.3 of the policy for Saudi and expatriate employees, respectively. 5. Personnel officer should maintain Any charges incurred beyond 60 days post-termination & shall be managed as per section 6.1.	Personnel Officer Personnel Coordinator
• **Medical Class Upgrade Requests Procedure:** 1. The employee submits a written request for a medical class upgrade along with justifications and any relevant medical reports. 2. The Personnel Officer reviews the provided documents and ensures the justification aligns with policy article 10. 3. Obtains the necessary dual approvals from the HR Manager and COO as per policy section 10.3. 4. Processes the approved upgrade request with the insurance provider. 5. Personnel officer shall process any Additional costs for upgrades that is borne by the employee and send it to finance dept. to proceed with deductions as outlined in section 10.4.	Personnel Officer Employee HRM COO Finance Dept.

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• **Medical Insurance Coverage for International Students Procedure:** 1. The Personnel Officer collaborates with Admission & Registration Manager to identify & maintain a report of incoming international students under BMC sponsorship. 2. The Personnel Officer verifies the student's status as active & have a passport border number or issued a Saudi residency permit. 3. The Personnel Officer processes the enrollment of the student for medical insurance coverage at Class C, as mandated by section 13.1 of the policy. 4. The Admission & Registration Manager collects the relevant insurance cost from the student or incorporates it into tuition fees as needed, following section 13.3. 5. Admission & Registration Manager informs the Personnel Department of any changes in the student's residency, arrival, or departure to ensure continuous or appropriate termination of coverage as per sections 13.1 and 13.2. ✓ No class upgrades are permitted for international students as per policy section 8.2. The coverage provided follows CCHI guidelines and BMC's internal policies.	Personnel Officer Admission & Registration Manager
• **Monthly Medical Data Reconciliation Procedure:** 1. The Personnel Officer shall extracts & maintain a monthly updated list of active employees and their insured family members from the HRIS. 2. Obtains an active list of insured individuals from the medical insurance provider on monthly basis along with invoices. 3. Compares the two lists to identify any discrepancies, such as missing members, coverage inaccuracies, or mismatches in employee information. 4. Cross-checks any identified discrepancies with employee records, family member eligibility, and GOSI registration, visa status of expats final exits of family members, employees on final exit or leavers to confirm accuracy.	Personnel Officer Personnel Supervisor

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5. Updates the BMC Medical Insurance Report and/or informs the medical provider of any necessary changes to ensure both data sets are synchronized. 6. Ensures any additions, deletions, or changes comply with policy sections 5.1, 5.2, and 5.3 regarding employee and family member coverage. 7. Maintains records of all changes made during the reconciliation, including reports of discrepancies in data & financial data found and corrective actions taken. 8. Submits a monthly summary report of the reconciliation process to the personnel supervisor for review and approval. 9. Personnel Supervisor must ensures that a process is in place for continuous improvement by noting recurring issues and working with the insurance provider to prevent future discrepancies. **Note**: This reconciliation process ensures compliance with policy section 9.1 for expatriate employees and section 9.2 for Saudi employees, aligning with periodic verification requirements to maintain the accuracy of active insurance coverage.	

*End of Procedure.

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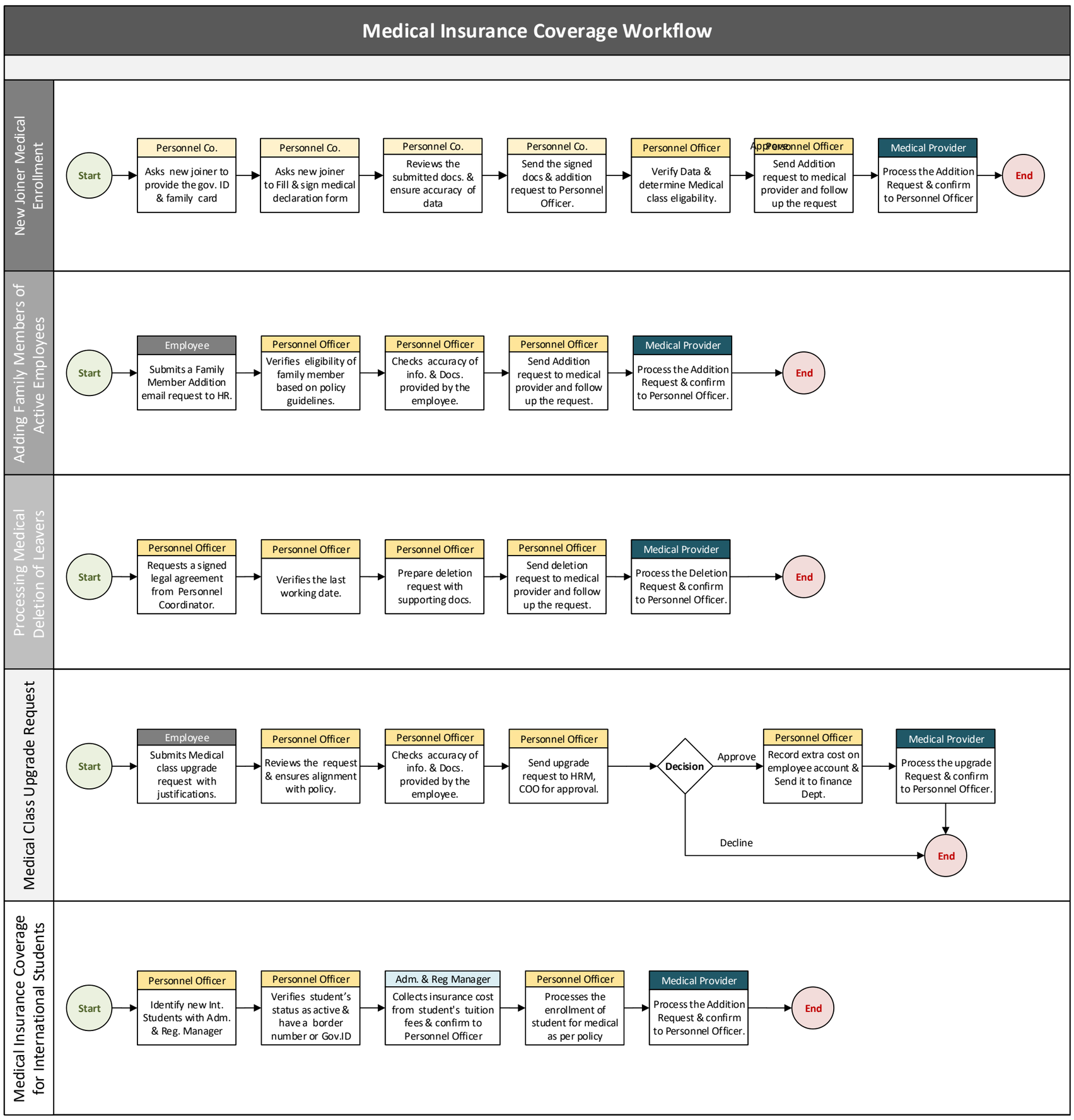
Medical Insurance Coverage Workflow



Prepared by: Human Resources Department

1/11/2024

كليـــات البتـــرجي الطبـــية
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Medical Insurance Coverage Declaration Form	نموذج إفصاح تغطية تأمين طبي
I the undersigned declare that my husband has no medical insurance or isn't working or is working in a government sector where he is not entitled for medical insurance coverage. Moreover, I declare that my sons are not working & have no medical insurance; & I declare that my daughters are not working & have no medical insurance and are not married.	أقر أنا الموقعة أدناه بأن زوجي الموضحة بياناته في طلب الإضافة في تغطية التأمين الطبي غير مؤمن عليه, او لا يعمل, او يعمل في قطاع حكومي مستثنى من الخضوع للتأمين الصحي الإلزامي. كما و أقر بأن أبنائي الذكور الموضحة بياناتهم في طلب الإضافة لا يعملون وغير مؤمن عليهم, وأن بناتي لا يعملن وغير مؤمن عليهم و غير متزوجات.
Also, I hereby undertake to notify the human resources department in written of any changes that will contradict any of the statements mentioned herein immediately as it happens;	و أتعهد بأن أقوم بإبلاغ قسم الموارد البشرية خطياً (أو عبر البريد الإلكتروني الرسمي للقسم) في حال استجد أي تغيير للحالات الموضحة أعلاه.
& I hereby authorize BMC to hold me liable for any charge(s) resulting from providing false information in the addition request or from not notifying within due time of any changes; and I shall have no objection for BMC to charge the amount(s) on my monthly wage or end of service entitlements.	وفي حال ثبت عدم صحة المعلومات الموقع عليها ادناه, او عدم الإبلاغ بتغيير حالة أفراد أسرتي من قبلي, فلشركة كلية بيت البترجي الطبية للعلوم والتكنولوجيا الحق في خصم تكاليف التأمين الطبي لأفراد الأسرة الغير مشمولين في النظام من أجري الشهري, أو مستحقات نهاية الخدمة.

Name:	الاسم:
Gov ID:	رقم الهوية الوطنية:
BMC ID:	الرقم الوظيفي:
Job Title:	المسمى الوظيفي:
Signature:	التوقيع:
Date:	التاريخ:

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Medical Insurance Coverage Declination Form	نموذج رفض تغطية تأمين طبي
I the undersigned, hereby confirm that, I have been offered to enroll myself and my eligible family members in BMC Medical Insurance. **And I decline it due to:**	أقر انا الموقع(ه) ادناه, بأنه قد عُرض عليّ تسجيل نفسي وأفراد أسرتي المؤهلين في التأمين الطبي لشركة كلية البترجي الطبية للعلوم والتكنولوجيا. **وأنا أرفضه للأسباب التالية:**
☐ I have other medical coverage provided by: Insurance Company Name: _____ Through (Employer Name): _____	□ لدي تغطية طبية أخرى مقدمة من: اسم شركة التأمين:_____ من خلال (اسم صاحب العمل): _____

Name:	الاسم:
Gov ID:	رقم الهوية الوطنية:
BMC ID:	الرقم الوظيفي:
Job Title:	المسمى الوظيفي:
Signature:	التوقيع:
Date:	التاريخ:

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Email Template for addition/ Deletion/Upgrade:

Dear Mr. * *** ***

Greetings,

Kindly we need your assistance to (add/Delete/Upgrade) the following members in our medical insurance network.

BMC ID	Employee name	Marital Status	DOB	Class	Relation E-S-C	ID/Iqama No	Sponsor ID	Mobile Number	Branch	(Active/Deletion) Date

Regards,

Human Resources Department

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BMC

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Audit Trail

DigiSigner Document ID: 2bba6d87-afcd-4c86-8ec0-ac84a7431c77

Signer

Signature

Email: nada.alghamdi@bmc.edu.sa
IP Address: 87.101.143.26



Email: ghaze.alnasairi@bmc.edu.sa
IP Address: 87.101.143.26



Email: caeo@bmc.edu.sa
IP Address: 87.101.143.26



Event	User	Time	IP Address
Upload document	gaidaa.alharbi@bmc.edu.sa	11/4/24 12:34:58 AM EST	87.101.143.26
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Send for signing	gaidaa.alharbi@bmc.edu.sa	11/4/24 12:37:42 AM EST	87.101.143.26
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Close document	nada.alghamdi@bmc.edu.sa	11/4/24 12:40:31 AM EST	87.101.143.26
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Close document	ghaze.alnasairi@bmc.edu.sa	11/4/24 1:02:34 AM EST	87.101.143.26
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Sign document	caeo@bmc.edu.sa	11/4/24 6:52:00 AM EST	87.101.143.26
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