FLAME +

Table of Benefits

TOB	
General Conditions	
Aggregate Limit / Adherent / Year	Class A : USD 200 000 Class MUT: USD 150 000
Scope of coverage	Lebanon
Network	Full Network excluding CMC
Claims Settlement: Inside Lebanon	Follows TPA's tariff inside Lebanon
Claims Settlement: Outside Lebanon	Travel coverage outside Lebanon (Eurocross)
TPA	Best Assistance S.A.L
IN HOSPITAL	
Any treatment should be (Usual, Customary, and Reasonable – UCR), and recognized by the Ministry of Public Health and the Food and Drug Administration (FDA).	
Accommodation Expenses for one parent staying in hospital with an adherent child below 18 years old	Not Covered
Hospitalization coverage after expiry date	In case the adherent has been admitted to the hospital during the validity period of the policy, which has expired thereafter without renewal up to 10 days.
Rehabilitation	Not Covered
Not FDA approved and off-label drugs	Not covered
Work related accidents it's an IN-hospital benefit	Up to USD 5 000 per employee/accident

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TOB	
General Conditions	
Motor related accident	Covered (Police & Expert reports should be available), ATV accident not covered
Home Care	Covered if medically indicated and as per medical advice
Home Para Medical Services	Not covered
Clinical procedures	Covered
Laparoscopic procedures	Covered for usual procedures
Ligasure	Covered for Oncology surgeries only
Maternity	
General conditions	Covered – Couple should be insured
Normal delivery	Covered
Cesarean delivery	Covered if medically indicated
Medically mandated abortion and miscarriage	Covered if medically indicated
Illegal abortion	Not covered
Maternity complications	Covered
Epidural	Covered
CMSM's Newborn baby	
BBC	Since day 0
Nursery	Covered
Incubator (ICN)	Covered up to $5 000
Pediatrician consultation	One pediatric consultation
Tests	Up to USD 100
Neonatal Circumcision	Covered
Transient neonatal jaundice	Covered
Congenital cases	

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TOB	
General Conditions	
General conditions Congenital cases are defined as follows: Anomalies, birth defects and deficiencies present at birth, either in an evident manner or in a potential manner triggered at a later stage (from day 0 till 12 years old)	
26 Congenital cases for CMSM babies	Covered
Other Congenital cases for CMSM babies	Covered up to USD 5 000 /case/year
Prematurity	Covered up to USD 5 000
Congenital cases for babies not born at CMSM	Covered up to USD 5 000 till age 12 years starting the second year of enrollment.
Congenital cases for adults (> 12 years old)	Up to USD 5 000 starting the 5th year of enrollment
Hereditary diseases (Genetic)	Up to USD 20 000 / year
Growth, development disorders	Up to USD 20 000 / year
Prosthesis	
Internal Prosthesis: all kinds of prosthesis replacing an organ, limb, tissue, cell or any function of the human body including resorbable prosthesis, limbs or tissues.	
• **Stents** • **Mesh related to hernia surgery** • **Lens related to cataract surgery** • **Valves related to heart surgery** • **Other internal prosthesis post sickness**	Class A: Up to USD 10 000 / organ/ case / year Class MUT: Up to USD 8 000 / organ/ case / year
Human bone graft	Up to USD 4 000 / year for Class A/MUT
Internal Prosthesis post-accident	Post Traumatic: up to USD 15 000 per accident
All kinds of organ transplantation procedures for the adherent receiver	Not covered (except Corneal and bone marrow transplantation)

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CMSM
Caisse Mutuelle Socio-Médicale
الصندوق التعاضدي الإجتماعي الصحي

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General Conditions	
Bone marrow transplantation: preparation, treatment and complications.	Up to USD 10 000 / year for Class A/ MUT
Corneal transplantation	Procedure covered; cost of cornea not covered for Class A/MUT
Infertility, impotence, sterility and all screening tests and medication and treatments related thereto and their consequences.	Class A: Up to USD 2 000 / person / year Class MUT: Up to USD 1 500 / person / year
Polycystic ovaries	Covered
Endometriosis	Covered
Varicocele	Class A Covered / if related to infertility it will be covered up to USD 2 000 In Class A and up to USD 1 500 in Class MUT
Other	
Hazardous sports	Not Covered
Passive war and terrorism	Not Covered
Psychiatry, Mental disorders	Up to USD 2 500 / year including Alzheimer
Dental	Not Covered
Cosmetic or Plastic Surgery	Not Covered unless following an accident covered under CMSM within 6 months.
Genetic tests including genetic engineering and cloning	Up to USD 500
Weight control procedures, gastroplasty, any treatment for obesity	Covered up to USD 3 000 per year if medically indicated and as per BMI. Follow up tests and complications to be included within the limitation.
Cardio-vascular system diseases	Covered
Varicose veins (stripping)	If medically indicated and not related to plastic surgery

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Digestive system	Covered
Anal fissure or fistula	Covered
Gallbladder	Covered
Hemorrhoids	Covered
Ulcer	Covered
Nasal Septal Deviation	Covered providing not to be related to Plastic Surgery
Blood transfusion preparation tests & procedures	Covered
Palliative Care	Up to USD 5 000 / year
Endocrine gland diseases/Endocrinologic system	
Thyroid	Covered
Hemic and Lymphatic system	Covered
Kidney and Urinary Tract stones or lithiasis or Lithotripsy or surgical stone removal	
Kidney and Urinary Tract tumors	Covered
Cystocele	Covered
Prostate	Treatment covered if reasonable, usual and customary
Circumcision except neonatal	Covered
Dialysis for acute renal failure	1st admission Covered
Dialysis for chronic renal failure	First 3 preparative sessions covered
Arteriovenostomy / Peritonel catheter	Covered up to USD 1 500 for Class A/ MUT
Musculatory/Musculoskeletal system diseases	
Ligament and Meniscus diseases or surgery	Covered
Disc, intervertebral disc	Covered

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General Conditions	
Carpal tunnel	Covered
Scoliosis	Covered. If revealed to be congenital, then it should follow the limitation applied on congenital diseases.
Neoplasms	
Any kind of cyst or tumor	Covered
Cancer or oncologic disease	Covered
Chemotherapy	Covered
Radiotherapy	Covered
Nervous system diseases / Cerebrospinal diseases	
Epilepsy	Covered
Multiple sclerosis	Covered
Parkinson	Not Covered
Respiratory System diseases	
Asthma	Covered
Test for sleep related breathing disorders including snoring and sleep apnea, polysomnography and related procedures	Covered up to USD 1 500
Woman genital organs diseases / Female genital system	
Uterus fibroma	Covered
Hysterectomy	Covered
Ovarian Cyst	Covered
Breast reconstruction following partial or complete mastectomy due to a breast cancer	Class A Up to USD 2 000 Class MUT: Up to USD 1 500
Epidemic/Pandemic	

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General Conditions	
Covid 19 hospitalization and complications	Covered up to USD 10,000.
Travel Coverage	
Scope of Coverage	For 31 consecutive days, per trip
Emergency cases, not related to preexisting cases	Covered
Deductible	No
Telemedicine	
DRAPP consultations	Up to 4 ER consultations / year Up to 1 psychiatric ER consultation / year Up to 1 specialist consultation / year
Ambulatory Plan - Diagnostic Tests	
OP Annual Limit	85% up to 10 coupons per year subject to extension
Network	Full Network excluding CMC
Territory	Lebanon
Territory within network	Covered
Territory outside network	Reimbursement as per TPA tariff
Within territorial scope of coverage	Territorial scope: Lebanon. As per above conditions and limits
Outside the network inside Lebanon	On Reimbursement Basis as per TPA's tariff
Laboratory Tests	
Hepatitis B	Sexually transmitted disease not covered
Sexually transmitted diseases tests (HIV,...)	Sexually transmitted disease not covered
Miscellaneous	
Allergy tests (e.g. skin tests)	Covered
IgE specific	Covered

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Congenital diseases tests including thalassemia tests	Covered up to limitation applied on Congenital Diseases
Infertility tests (e.g. spermogram, hysterosalpingography, spermoculture, testicular pelvic echodoppler).	Covered up to limitation applied on Infertility
Imaging	
Radiology	Covered
Panoramic X-Ray	Covered post accident within 6 months
Osteodensitometry (Bone mineral density)	Covered
Mammography	Covered
Ultrasonography, echography	Covered
CT-Scan	Covered
Volume computed tomography or VCT 64	Covered
Calcium score	Covered
PET Scan	Covered
MRI	Covered
Ocular Coherence Tomography (OCT)	Covered
Thallium myocardial scintigraphy	Covered
Scintigraphy: Thyroid, renal, bone,...	Covered
Ocular Angiography	Covered
Explorations	
Electrocardiogram (ECG)	Covered
Electroencephalogram (EEG)	Covered
Electromyogram (EMG)	Covered
Holter monitoring	Covered

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Audiogram	Covered
Stress Test	Covered
Evoked Nerve Response	Covered
Pre-Marital tests	Covered on reimbursement basis
Maternity	
Maternity Lab tests	Covered
Double test	Covered
Triple test	Covered
Maternity obstetrical US	Up to 3 per pregnancy
Morphological US	Once per pregnancy
Amniocentesis	Covered
Treatment	
Physiotherapy	Covered if medically indicated following specific guidelines
Epidemic/Pandemic	
Covid 19 related tests	Covered within limitation applied on Covid 19 diseases except PCR and Rapid test

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