

New Product : “ Suspension Medical Membership”

Suspending a membership while travelling overseas:

- A membership may be suspended when travelling overseas for work, immigration or educational reason.
- Suspending the medical membership means the adherent won't be covered for any service, treatment, and hospitalization or reimbursement claims during the suspension.



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ELIGIBILITY CONDITIONS

- Only HEALTHY adherents.
- All members must be aged up to 50 years maximum to benefit from the Suspension Program as long as they are enrolled with CMSM for more than one year and are benefiting from Continuity of coverage and Guaranteed Renewability.
- Suspension of a medical membership can take effect only on renewal.
- Members must submit a medical application form and don't have outstanding premiums due at the date of application to benefit from the membership suspension program
- Residency, visas, and other supportive documents are mandatory.

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PROGRAM RENEWABILITY & BENEFITS

- The Membership Suspension program is valid for one year renewable for one additional year only.
- During the suspension period, the member shall not benefit from any Medical coverage, hospitalization or reimbursement claims.
- Upon permanent return to Lebanon, the member can resume his/her coverage with continuity and guaranteed renewability under the same class of coverage and rider (with or without ambulatory coverage).

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PREMIUMS

- Premiums are in a single payment upon policy issuance and renewal.
- Premiums are paid in cash USD only.
- The member is not entitled to any premium refund on the Suspension program upon permanent return to Lebanon even if they do not reactivate their medical coverage.



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ELIGIBILITY FOR BENEFITS

- Members have a maximum period of 50 days from the expiry date of their membership suspension program to apply for resuming their medical coverage. CMSM reserves the right to decline any application following that maximum period or to apply normal underwriting rules for new policies.
- Members who wish to upgrade from class MUT to class A upon resuming their Flame + medical coverage will be subject to normal underwriting rules for new policies.
- Members are requested to fill a medical application form upon renewal of their membership suspension program and when applying to reactivate their Flame Plus medical coverage.

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- In case of cancellation :

1. Pre- Existing Cases:

If the adherent wants to cancel the suspension contract before it expires and he would like to reactivate his medical membership; no refund to be done, and a waiting period of 4 months is applicable on all the pre-existing cases. New flag WP4 to be created.

2. Maternity:

- In case of maternity, the rule will be applied same as CMSM new adherents' policy terms and conditions (pregnancy should not exceed the period of 4 months and husband must be insured).
- The policy effective date should be the same of arrival date based on supportive documents requested by CMSM.