

3. Compensation & Benefits

3.3 Medical & Life Insurance

❖ Medical Coverage

- ❑ Company covers the employee, spouse & 2 dependents up to 22 years old.
- ❑ If you need to enroll more than 2 dependents, or the dependent age exceeds 22, you will pay the annual premium through installments from the monthly payroll.
- ❑ Inpatient services (Hospital accommodation and surgeries) are fully covered.
- ❑ All other services are on 80% coverage.
- ❑ Dental and Optical services are covered through reimbursements only.
- ❑ Maternity is covered twice per employment.
- ❑ **We have the ICC Medical Center @ Somabay Marina in which the doctor visit is for free, and all other services are provided through AXA medical card.**

❖ Enroll a family member

- ❑ For Spouse→ Marriage Certificate and personal photo.
- ❑ For Dependents→ Birth certificates and personal photo for each child.

❖ Life insurance Coverage

- ❑ Coverage is a sum insured of 24 multiples of basic salary.
- ❑ Coverage is against Normal Death, Accidental Death, Permanent Total Disability and Permanent Partial Disability.

**AXA is our Service Provider for both
Medical & Life Insurance**



Communicate with AXA

Hotline: 16363.

Website: www.axa-egypt.com

**You can install “MYAXA Egypt “
mobile application featuring various
medical services such as: Medical Network
Access, Tele Medicine Service in which
Doctors are available 24/7 through video
and voice calls, where you can inquire
about symptoms, get medications
prescribed, & shared via email.**

**For approvals, you can send to
Medical.approvals@axa-egypt.com**

3. Compensation & Benefits

3.3 Medical & Life Insurance

❖Chronic Medications Procedures

- ❑ You can use MyAXA for current and/or new cases; You need to update your chronic status every six months with submitting these requirements: 1) The user Medical Card. 2) Updated Doctor prescription. 3) Updated Medical reports.
- ❑ Accordingly, AXA will proceed with your request within 5 working days.

❖Medical Reimbursements Procedures:

- ❑ Outside network medical claims must be approved from the medical insurance provider.
- ❑ Refund is paid according to the medical provider contracted prices.
- ❑ If the claim is refused, no refund will be applicable.
- ❑ Claim should include all relevant/supportive documents (Doctor's prescription, Scans, analysis, list of services received. (Claim Form attached).

❖Services Require Pre-Approvals

- ❑ All Hospital Admissions
- ❑ Lab Analysis more than EGP 1000
- ❑ Radiological Scans and Physiotherapy Sessions
- ❑ Chemo, Radio therapy Sessions and Kidney Dialysis Sessions
- ❑ Medications exceed EGP 1,000 and/or prescribed for 28 days and more.

❖Discount Cards for 1st degree relatives

- ❑ You can get medical discount cards for your 1st degree relatives (Parents, Brothers, Sisters, Parents in Law) with minor annual Fees.
- ❑ These cards apply discounted rates upon using some medical services as per the Discount Card Booklet.
- ❑ Upon interest, please send us the member details (Name, National ID, Relation, Date of Birth).