

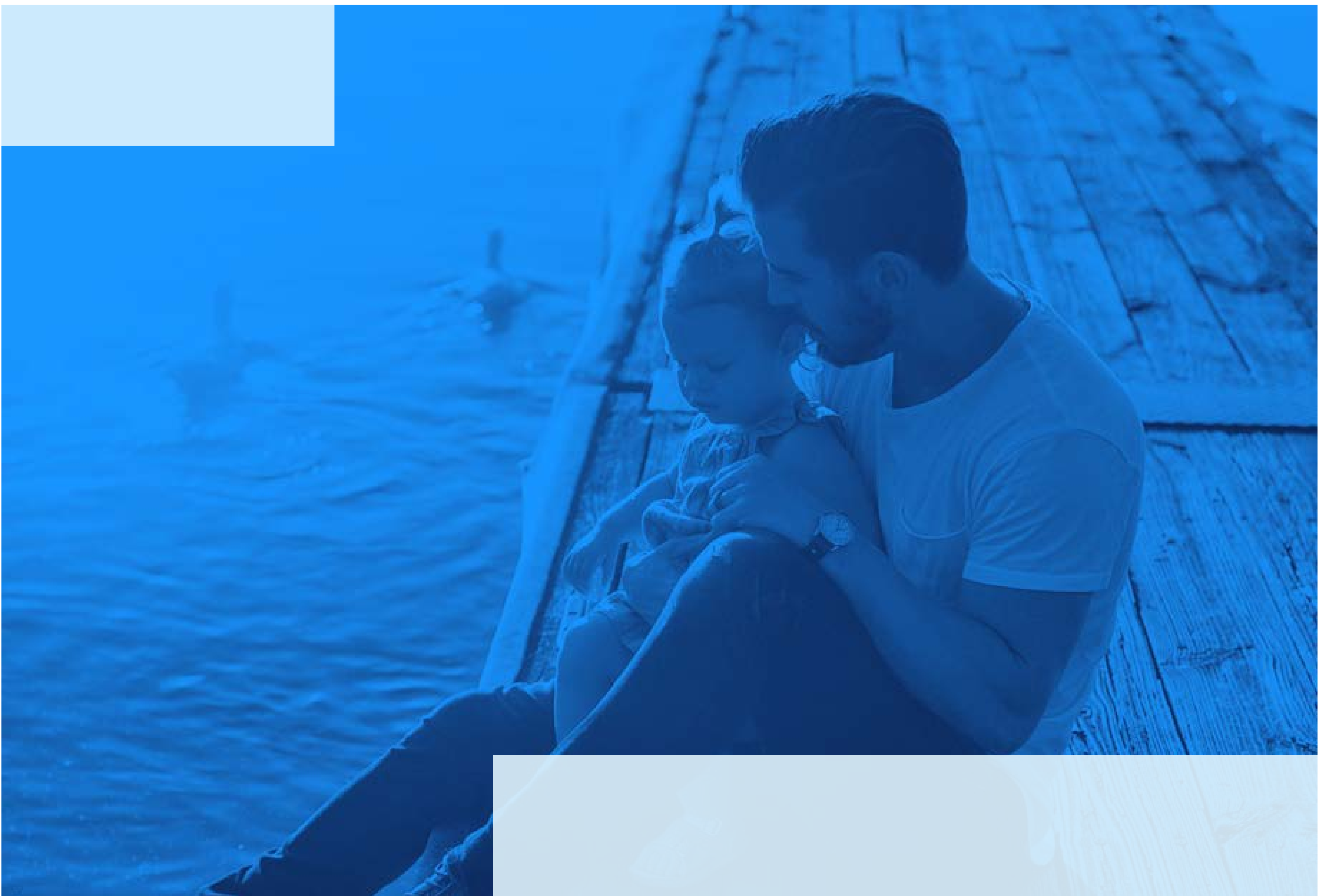


INSURANCE FOR LEBANESE EXPATRIATES IN AFRICA

HEALTHCARE INSURANCE
EVACUATION & REPATRIATION INSURANCE
PERSONAL ACCIDENTS AND LIFE INSURANCE



HEALTHCARE INSURANCE



HEALTHCARE INSURANCE

ILA HealthCare is the only Insurance Program especially designed for Lebanese Expatriates in Africa! It was carefully tailor-made to cater for their needs.

With more than 20 year-experience, ILA offers Lebanese citizens as well as other nationalities residing in Africa coverage in Africa, Lebanon and the Middle East.

It is also the only product that offers several insurance plans, a wide range of network providers and territory to choose from as well as 3 hospitalization classes to suit every need & budget.

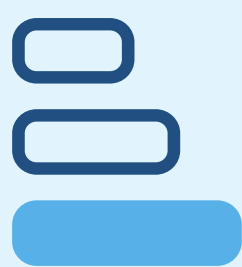
WHY ILA



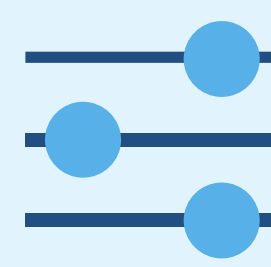
Healthcare insurance program created for Lebanese citizens living in Africa



Insured & reinsured by renowned leaders in the industry



Wide network of healthcare providers available in both Lebanon and Africa



Tailor-made plans to suit every need & budget



Guaranteed Renewability offering a full lifetime continuity once insured clients return to Lebanon

TABLE OF MAIN BENEFITS, EXCLUSIONS AND LIMITATIONS
UNDER ILA ULTIMA AND ILA PREMIUM PLANS

GENERAL	ILA ULTIMA PLAN	ILA PREMIUM PLAN
Financial Limitation	Unlimited per insured per year	Unlimited per insured per year
Applicable Network in Lebanon	Full Network for Classes A & B and excluding AUBMC & CMC for Class S	Full Network excluding AUBMC & CMC for all classes
Applicable Network outside Lebanon	Africa & the Middle East	Africa
IN-HOSPITAL		
Medical / Surgical Treatment	Covered	
One-day Treatments / Endoscopic Procedures	Covered	
Intensive Care	Covered	
Chemotherapy, Radiotherapy	Covered	
Emergency Treatments	Covered	
Pre-operative Tests	Covered	
Physiotherapy / Rehabilitation following hospitalization	Covered	
Prosthetic Implants, following Sickness	Covered without limitation	Covered for USD 30,000.- per year
Prosthetic Implants, following Accidents	Covered without limitation	
Bariatric Surgeries	Covered for medically necessity and at the Insurance Company's discretion	
Reconstructive Surgery	Covered but only following a covered accident or a covered surgical procedure occurred after the Insured person enrollment to this policy	
Sexually Transmitted Diseases	Covered with a limitation of USD 15,000.- per Insured per year (including HIV / AIDS)	Covered with a limitation of USD 10,000.- per Insured per year (including HIV / AIDS)
	Only in-hospital treatments are covered - All relative tests under the Ambulatory cover are excluded	
Congenital Cases	Covered but limited to cases that are neither diagnosed nor previously treated	
Mental or Psychiatric Treatments, including Nervous Breakdowns	Covered with a limitation of USD 15,000.- per Insured per year and up to 30 days of hospitalization per year.	Excluded
Organ and Bone Marrow Transplantation	Covered with a limitation of USD 100,000.- per Insured per year	Covered with a limitation of USD 50,000.- per Insured per year

TABLE OF MAIN BENEFITS, EXCLUSIONS AND LIMITATIONS

UNDER ILA ULTIMA AND ILA PREMIUM PLANS

OTHER FEATURES AND BENEFITS	ILA ULTIMA PLAN		ILA PREMIUM PLAN
Lifetime Guaranteed Renewability (GR)	Included		
Homecare Services	Covered, excluding home nursing		
Parental Accommodation	Covering an extra bed for a parent accompanying a confined child below 18		
Work Related Accidents	Covered, unless covered simultaneously elsewhere		
Local Ambulance (in Lebanon only)	Covered on reimbursement basis, for a maximum of USD 250.-	Excluded	
Passive War Risks / Terrorism	Covered in Lebanon only		
Worldwide Emergency Treatments	Covered up to USD 65,000.- per person per year, up to age 70 included	Excluded	
Travel Assistance Plan	Covered	Excluded	
Morgue and Burial expenses	Covered for up to USD 2,000.- per person	Covered for up to USD 500.- per person	
Epidemic / Pandemic	Excluded <i>Covid-19 is Exceptionally covered up to USD 50,000.- per year as well as other cases at the insurance discretion. Malaria is covered without limitation</i>		
Parkinson Disease	Only surgery is covered, up to USD 15,000.-	Excluded	
Sleep Disorders	Polysomnography and surgery for the Sleep Apnea are covered		
MATERNITY & RELATED BENEFITS			
Maternity and Maternity Complications	Covered after a ten-month waiting period, unless continuity expressly granted		
Newborns under a covered maternity	Covered as from birth whatever the state of health is, including Congenital Cases		
Addition of Insured Free of Charge	Following a covered maternity, the newborn will be included “free of charge” under his mother’s policy till the expiry date, with same benefits		
Incubators	Covered without limitation		
Infertility	Only hysteroscopies, laparoscopic and other specific surgeries like varicocele are covered		

TABLE OF MAIN BENEFITS, EXCLUSIONS AND LIMITATIONS
UNDER ILA ULTIMA AND ILA PREMIUM PLANS

AMBULATORY	ILA ULTIMA PLAN		ILA PREMIUM PLAN
Financial Limitations	Unlimited		
Co-payment and Excess Deductibles	Plan available at 85% and at 100%		
Diagnostic tests (Laboratory and Radiology)	Covered		
Treatments (Laser therapy, Physiotherapy, Kinesitherapy)	Covered		
Genetic Testing	Covered up to USD 1,500.- subject to medical necessity	Covered up to USD 500.- subject to medical necessity	
Amniocentesis	Covered only for the pregnant woman when aged 35 years and above		
Osteodensitometry	Covered for ages 55 and above		
Covid-19 PCR testing	Covered only if results are positive and on reimbursement basis		
Infertility tests	Covered		
Sexually Transmitted Diseases	Excluded		
DOCTORS VISIT			
Financial Limitations	Covered, up to USD 80.- per visit		
Co-Payment	Not Applicable		
Number of transactions per year	Ten (10) per person		
Normal, Usual and Customary consultations			
Small surgery & endoscopic procedures not requiring an Operating or Emergency room			
EXCLUSIONS			
All exclusions to the In-hospital Plan apply also to the Doctors Visits Plan			
Routine Eye & Ear examination			
Dentists and psychiatrics consultations			



EVACUATION AND REPATRIATION INSURANCE



EVACUATION AND REPATRIATION INSURANCE

Our Evacuation & Repatriation Insurance Plan is tailor-made for the Lebanese Expatriates in Africa.

It is a must for all this population and that is why it was created with specific benefits and prompt efficient 24x7 assistance, thus offering our clients an absolute piece of mind and confidence in case of a severe medical case that cannot be treated in Africa.

This Plan is serviced by AXA Assistance, one of the world's leading assistance services company that has handled nearly 17,000 repatriation operations in 2022.



BENEFITS UNDER OUR ILA EVACUATION & REPATRIATION INSURANCE PLAN

1. Medical Evacuation

If a client needs immediate medical treatment that is not available in Africa, ILA covers evacuation to the nearest medical facility that can provide the treatment and care needed.

Evacuation is usually made to the Client's country of origin by air (on a scheduled airline or air ambulance) or via other terrestrial routes.

This benefit has no financial limitations and covers all costs of evacuation.

2. Body repatriation

In the event of death of the insured while in Africa, this policy will pay for and make the arrangements necessary for the mortal remains transportation or repatriation to the usual country of residence.



PERSONAL ACCIDENTS INSURANCE



PERSONAL ACCIDENTS INSURANCE

Our ILA Personal Accidents Insurance provides compensation in the event of an accidental death & accidental permanent partial and total disabilities.

Clients can choose a sum insured from USD 50,000.- up to USD 500,000.-

Our plan offers:

- 24-hour coverage
- Worldwide coverage
- Includes Passive War Risks and Terrorism
- Includes Death & Disability following assault and kidnapping



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