

MyHEALTH Qatar

Get The Flexibility To Cover What Really Matters For You And Your Family

للسَّيب
Seib
تأمين وإعادة تأمين
INSURANCE & REINSURANCE

 **april**
International

Because Your Health And Your Family's Wellbeing Matters Most

Protecting your health — and that of your family — is essential.

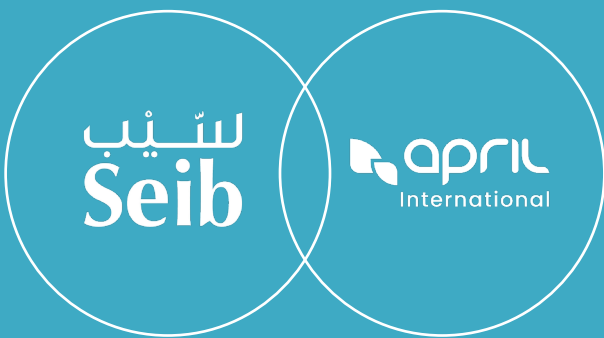
In Qatar's healthcare environment, having clear, easy-to-understand medical cover gives you and your family confidence and access to quality care when you need it the most.

MyHEALTH is a comprehensive international health insurance solution designed to be locally compliant, simple to navigate, and adapted to your needs and budget.

MyHEALTH Qatar allows you to:

- › Build your plan through a simple modular structure,
- › Choose the level of coverage that best suits you and your family,
- › Access quality care with confidence and ease
- › Benefit from clear coverage and dependable support.

By choosing MyHEALTH, you benefit from reliable healthcare coverage for you and your family.



At A Glance

30+
years of
experience

1,000 +
multilingual
employees

180,000
Insured members
worldwide

60,000
Insured members
in the GCC

Introduction

By your side, every step
of the way

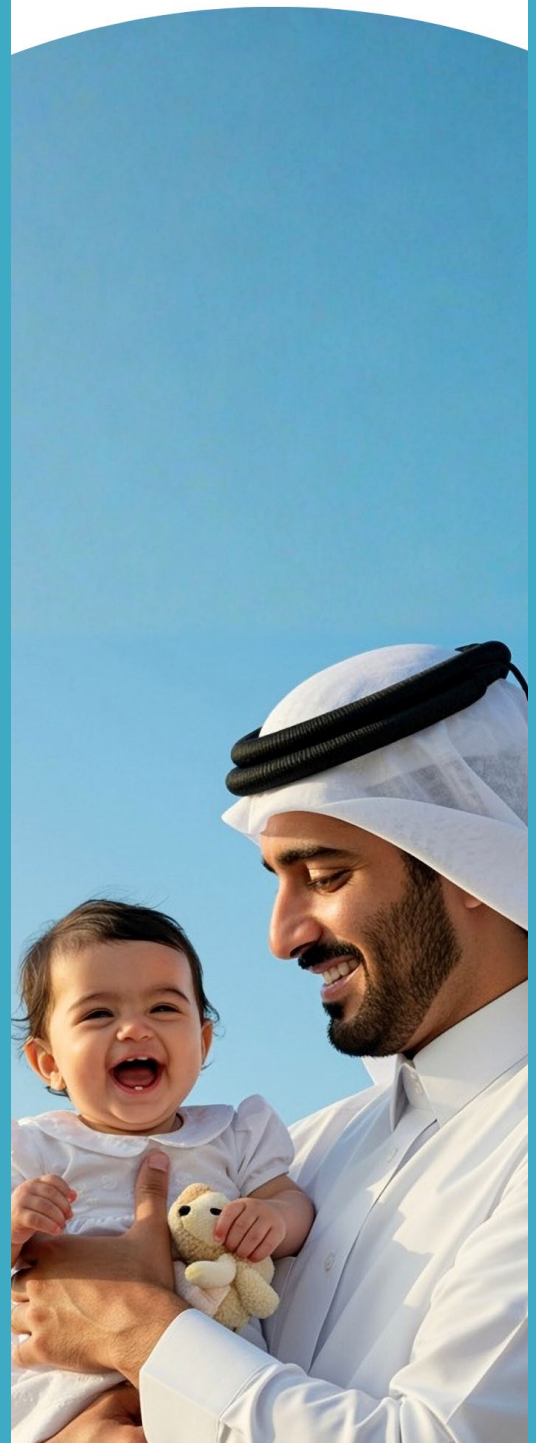
Build your preferred
healthcare plan

A digitalised experience

A close support for you and
your family when it matters

Simplified Access To Care

Why choose us?



Your Partner in Health – Every Step of the Way



Simplified Access To Care

You and your family have direct access to our trusted network in Qatar and more than two million providers worldwide.

A multilingual support team is available 24/7 to assist with treatment coordination and direct payment of hospital costs.



A Cover That Fits You

Personalise your plan by choosing the modules that fit your priorities.



Best Digital Tools Of The Market

Our Easy Claim app and Member Portal simplify everything: submitting claims, finding doctors, or accessing telehealth services.



Proximity

With long-term experience in healthcare and assistance, we understand your and your family's needs.

Our teams operate in the same region and time zone – close to you, ready to respond quickly and personally.



Transparency

Our plans are clear and easy to follow. Receive practical guides and regular updates to help you and your family get the most from your cover.



Sustainable Plans

Handling all services in-house (claims, assistance...) allows us to better control costs.

We work closely with healthcare professionals to promote sustainable pricing.

Introduction

Your Partner in Health – Every Step of the Way

Build your organisation's healthcare plan

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Why choose us?

Our Expertise Is Recognised

We have won many awards in the last 4 years for the quality of our services and our ability to innovate to facilitate access to healthcare worldwide to our members.

[Read more](#)



Our clients are satisfied

★★★★☆ 4,6/5

APRIL International rating on ekomi

Build Your Preferred Healthcare Plan

MyHEALTH combines modular benefits, flexible cover levels, and customisation options – enabling up to **50** tailored plan combinations.

Build your cover in 5 easy steps

- 1 Select your base cover**
Protect yourself in case of hospitalisation or major health condition. We offer 3 levels of cover.



Hospital & Surgery

This base cover also includes emergency assistance, repatriation and medical evacuation services.

Essential

Extensive

Elite

- 2 Add optional modules**
You may add optional benefits depending on your needs.



Outpatient

If you need to visit a general practitioner, a specialist or buy some prescription medicine, this will be covered under our Outpatient module.

Essential

Extensive

Elite



Dental & Optical

This module may cover treatments such as dental checkups, orthodontics or prescriptions glasses or lenses.

Essential

Extensive

Elite



Maternity

If you are planning for a baby, Maternity coverage will be a must. This will cover your pre- and post-natal care, delivery and newborn care.

Essential

Extensive

Elite

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Why choose us?

Because each family member is different, you may choose different combinations for your family under **MyHEALTH**.

Build Your Preferred Healthcare Plan

3 Choose your area of cover Select your area of coverage depending on your situation.



Worldwide

You are covered anywhere in the world.



Worldwide excluding USA

You are covered everywhere except the USA.

4 Select your network Choose your network access out of our 2 options.



Enjoy direct billing services within our network. Kindly note that some benefit items might not be eligible for direct billing. Restrictions apply if you choose a co-insurance option on your outpatient benefits.

Based on your network selection, you will enjoy different levels of coverage and reimbursement within and outside your network:

Premium

Most comprehensive network with top-range providers

- › Fully covered in all the network, including Prime Hospitals

Standard

Superior medical care at an affordable price

- › Fully covered within the Classic network. Co-insurance applies on selected Prime Hospitals.

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5 Add discounting options (optional)

Save money on your annual premium by adding discounting options.



Choose from 6 levels of deductibles on your Hospital & Surgery module

If you have a local insurance plan but need a top up, you might want to consider taking an annual deductible.

NIL	\$500	\$1,500	\$3,000	\$5,000	\$10,000
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What is a deductible?

A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. For instance, if your deductible is USD \$1,500, you must pay that amount out of your own pocket before we begin paying your medical expenses. The deductible is per person per year and only applies to your hospital and surgery plan.



Add a co-insurance on your Outpatient module

We offer 2 co-insurance options that you may apply to your Outpatient module to lower your annual premium:

- > **Option 1:** Nil co-insurance
- > **Option 2:** 20% co-insurance

What is co-insurance?

Co-insurance is the percentage you contribute towards your outpatient medical expenses, with the rest covered by your plan. For example, with 20% co-insurance, you pay 20% of the eligible bill and we cover the remaining 80%.

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Need further guidance?

Don't hesitate to get in touch with our team - we will be happy to help you create the best cover for you.

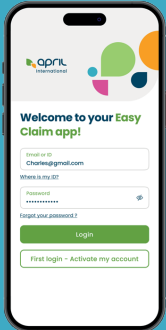
For more details of module benefits, please refer to page 7.

Your Benefits At A Glance

SUMMARY OF BENEFITS	Essential	Extensive	Elite
The overall limit per member per period of insurance (USD)	\$1,500,000 / \$3,000,000	\$3,000,000	\$5,000,000
HOSPITALISATION (BASE COVER)			
Hospitalisation	✓	✓	✓
Hospital room type	Standard private room		
Outpatient surgery	✓	✓	✓
Cancer treatment	✓	✓	✓
Rehabilitation	100% for 30 days	100% for 90 days	100% for 90 days
Kidney dialysis & organ transplant	✓	✓	✓
Hospital treatment of mental and nervous conditions	\$5,000	✓	✓
EMBEDDED SERVICES			
Teleconsultation, second medical opinion, 24/7 medical assistance	Unlimited	Unlimited	Unlimited
OUTPATIENT BENEFITS AND PREVENTION (OPTIONAL)			
Annual limit	\$10,000	Up to annual limit	Up to annual limit
General Practitioners and Specialists	✓	✓	✓
Medicine, scans and tests	✓	✓	✓
Physiotherapy	\$1,500	\$5,000	✓
Outpatient mental and nervous conditions	\$2,500	\$5,000	\$10,000
Complementary therapies	✓	✓	✓
Medical appliances & mobility aids	\$1,500	\$5,000	✓
Outpatient surgery	✓	✓	✓
Routine health screening	\$400	✓	✓
General health check-up	\$500	\$1,000	\$2,500
Vaccination benefit	\$150	\$250	✓
MATERNITY (OPTIONAL)			
Routine pregnancy and childbirth	\$7,000	\$10,000	\$15,000
Complications of childbirth	Additional \$8,000	Additional \$10,000	Additional \$15,000
DENTAL (OPTIONAL)			
Annual maximum limit per member	\$1,500	\$2,500	\$4,500
Routine dental treatment	✓	✓	✓
Major dental treatment	50% co-pay	50% co-pay	50% co-pay
OPTICAL (OPTIONAL)			
Optical care	\$250 with 20% co-pay	\$250 with 20% co-pay	\$500 with 20% co-pay
Laser treatment for vision correction	Not covered	Not covered	\$1,500 with 20% co-pay

This table summarizes your benefits; full details can be found in the Benefits Schedule and in the Terms and Conditions.

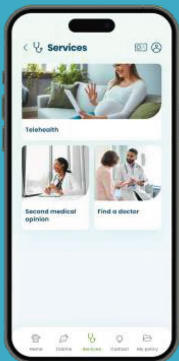
A Digitalised Experience



Our award-winning Easy Claim app

- › Submit and track claims
- › View policy details
- › Find recommended healthcare professionals
- › Prepare for hospitalisation
- › Access useful contacts
- › Request telehealth services

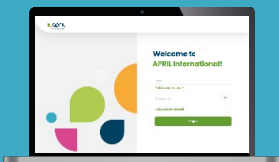
[▶ Watch the video](#)



Telehealth Services

- › Access unlimited teleconsultations worldwide 24/7
- › Receive medical advice from licensed doctors in multiple languages
- › Get a second medical opinion for complex cases
- › Connect with specialists without leaving home
- › Save time and avoid unnecessary clinic visits

[▶ Watch the video](#)



The Member Portal For Seamless Access On The Computer

- › Manage insurance entirely online
- › Submit claims and follow status
- › View Letters of Guarantee (LOGs) history
- › Find their policy information
- › Add or update bank details and information
- › Download insurance certificate and other key documents anytime

[▶ Watch the video](#)

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A Close Support For You And Your Family When It Matters



24/7 Human Support In Multiple Languages

Benefit from a dedicated support channel available 24/7 in English and Arabic, ensuring reliable assistance whenever needed.

- › By phone
- › By email



24/7 Medical Assistance

24/7 emergency support and repatriation are embedded into all our plans and managed by Assist America.

In an emergency, we will arrange for you to be transferred to the nearest suitable hospital or repatriated to their country of residence. To provide additional support during difficult times, we can organise compassionate visits for your family and facilitate their return after recovery.

**Assist America,
our trusted international medical assistance partner**

- › 24/7 access to multilingual, medically certified assistance teams worldwide
- › Emergency coordination including hospital admission, evacuation and repatriation
- › Comprehensive support for members and families during travel and critical situations

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Simplified Access To Care

Cashless Access to Care Through Our Global Medical Network

In Qatar

- › For care in Qatar, insured members have access to our direct billing network to benefit from cashless access across more than 400 medical providers
- › Your employees can use their **physical direct billing card** to access it.
- › This network includes prime hospitals & medical centres, major pharmacy chains, top laboratories, radiology centres, major dental and optical centres

Outside Qatar

- › Outside Qatar, you can also benefit from direct billing through our international network arrangements.
- › You can access partnered hospitals and clinics that offer cashless services in selected countries.
- › This ensures a smoother experience when seeking care abroad, without upfront payment in participating facilities.

Accessing Care Beyond the Direct Billing Network

- › For any care outside of our Direct Billing network, you can access care through a simple pay and claim process.
- › This service provides reliable and fast reimbursements through the Easy Claim app and Member Portal.
- › Simply pay the provider, submit all invoices and get reimbursed within 365 days from the date of service.

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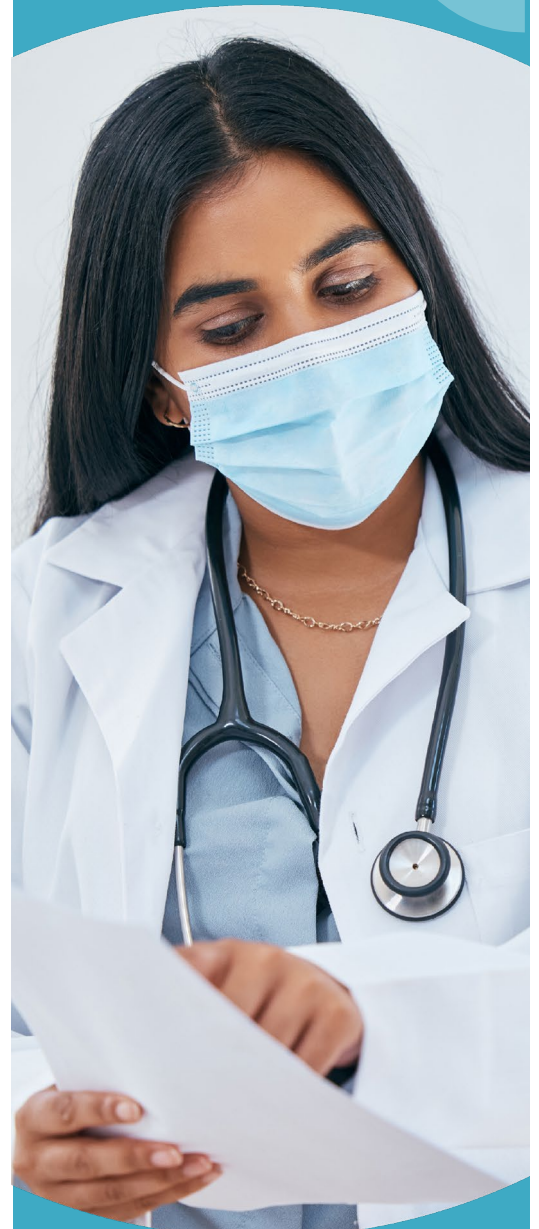
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About Seib: Builders of Trust

Established in 2009 and licensed by the Qatar Financial Center Regulatory Authority (QFCRA), Seib Insurance and Reinsurance (Seib Insurance) stands among the leading providers in the Qatari (re)insurance market.

Backed by more than 15 years of trusted service, customer centricity is the foundation of Seib Insurance's mission to empower businesses and individuals with protection. Personalized solutions, responsive claims handling, and tailored coverage ensure every customer feels valued, supported, and secure.

This customer-first philosophy converges with Seib insurance's robust technical expertise and portfolio – today spanning medical, property, engineering, energy, marine, and aviation, alongside specialized retail products such as health, motor, home, and personal accident insurance.

Rooted in Qatar's national legacy and economic ambitions, Seib Insurance has rallied local and international investors behind its vision, all the while scaling its cross-border solutions

About APRIL: Insurance Made Easy

APRIL's 3,000 staff members aim to offer their customers and partners – individuals, professionals and businesses – an outstanding experience combining the best of humans and technology, in health and personal protection for individuals, professionals and VSEs, loan insurance, international health insurance (iPMI), property and casualty niche insurance and asset management.

APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and leader in its markets, while committing to the societal responsibility issues set forth in its Oxygen approach.

The APRIL Group operates in 20 countries and recorded a turnover of over \$1Bn in 2024.



MH-QT/2026/02

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International