YOUR MEMBER GUIDE

MyHEALTH Qatar

All you need to know about
your international health insurance policy

1. Welcome To MyHEALTH Qatar

We are pleased to welcome you as a MyHEALTH Qatar member, your international health insurance plan.

In this guide, you will find essential information to help you understand your cover and access your services with ease.

To get you started, here are two important points to begin with.

Where can I find my policy documents?

Benefit Schedule, Terms and Conditions, and guides can be found on **the Easy Claim app** or through **your Member Portal**.

For more information on how to use these digital tools, please refer to **page 4 of this guide.**

One number, One e-mail for all your queries and needs:

Our hotline is available 24/7 in English and Arabic:

MyHEALTH Qatar Contact
Tel: (+974) 44455999
Email: CSR-APRIL@seibinsurance.com

Direct Billing :

- Use your **physical card in Qatar**
- Use your **Easy Claim digital card outside Qatar**

Contents

2. Understanding Your Coverage

What does my policy cover?

To understand what your plan includes, please review your Terms and Conditions and Benefits Schedule. Some benefits have waiting periods, certain treatments require pre-authorisation, and some services are not covered.

Here are a few common exclusions:

- Services which are not medically necessary
- Services that are not prescribed
- Services that do not meet reasonable and customary costs: ask for a pre-authorisation for any surgery
- Experimental treatments
- Cosmetic treatments
- For the full list of exclusions, please refer to your Terms and Conditions.

Where are you covered?

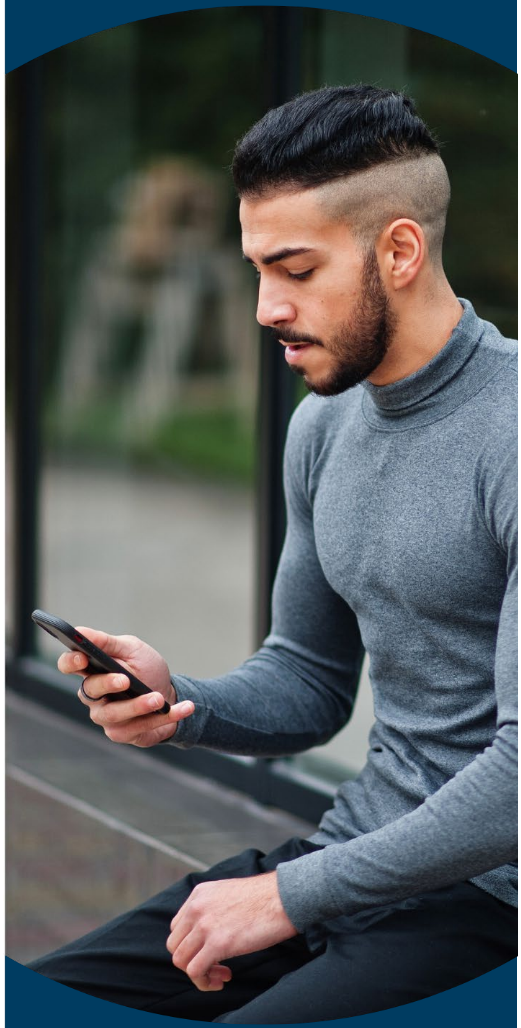
Your benefits include comprehensive health coverage for all medical expenses incurred within the selected area of coverage*.

The cover also extends to other geographical zones, regardless of where they are, but only for emergency hospitalisation or care following an accident or unexpected illness that occurs during a temporary stay.

What to do if your situation changes?

If there are any changes to your family situation (such as a birth, marriage, or divorce), please inform your HR or your company representative, or contact us directly if you hold an individual policy. Changes must be reported within 30 days to ensure your details are updated promptly.

** To find out your area of coverage, please refer to your Insurance Certificate or Benefit Schedule available in your Member Portal or your Easy Claim app.*



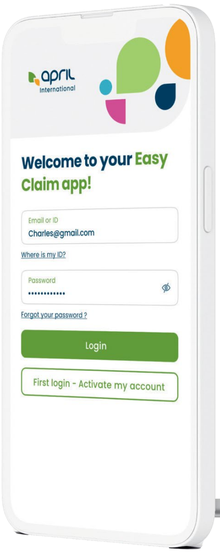
Good to know:

Keep your cover details handy.

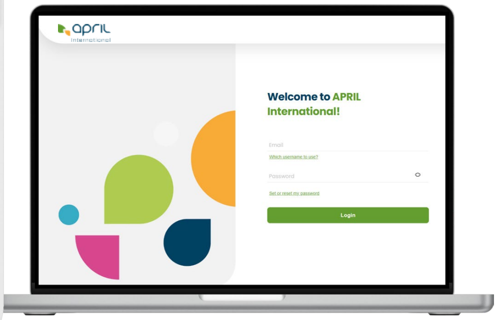
- Always carry your Direct Billing Card and keep a backup photo.
- Save a picture of your Electronic Insurance Card for easy access.

3. Your Insurance Tools

Easy Claim



Member Portal



Submit, update and track your claims

Access and download your e-card

Request telehealth services

Access useful contacts

Search for healthcare providers (Easy Claim only)

Add or update your bank details

View your policy details

Send a hospitalisation request (Easy Claim only)

Download your documents (Member Portal only)

Our Award-winning Easy Claim App

Watch the video

The Member Portal where you can find all documents including the **digital services guide**

Watch the video

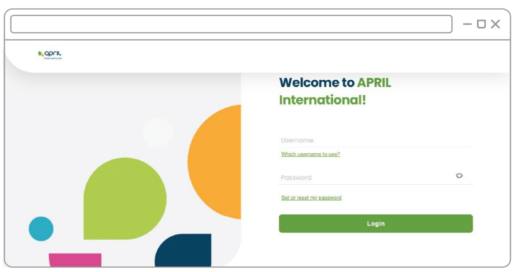
- Your Member Portal is available at https://members.april-international.com
- Download the APRIL Easy Claim app on your smartphone

GET IT ON Google play

Available on the App Store

How do I activate my Easy Claim and Member Portal account?

- **You'll receive an email with a link to create your account.**
- **Click on the link and create a password**
- **Log in to your app with your email address and password.**



4. What to do in case of hospitalisation?

In the event of

Non-emergency Hospitalisation

IN QATAR

Provide your Direct Billing **Physical** Card to the hospital.

OUTSIDE QATAR

Go to your Easy Claim application, on the homepage, click on “Hospitalisation.” then “Planned hospitalisation”. You will have to fill in some details

Should any clarifications be required, you or your provider will be contacted to ensure smooth service.
Once approved, you will be updated

We pay the bill directly to the hospital.

Treatments and procedures are subject to prior approval:

- 5 days’ prior notice is required outside Qatar
- 2 days prior notice is required within Qatar

Non-pre-approved treatment will be subject to a 20% penalty and 40% in the US.

Emergency Hospitalisation

If you need to be hospitalised urgently, please contact us for immediate help.

(+974) 444 559 99

Whenever possible, please state your policy number and member number.

You can also **provide your member card to the hospital** who will arrange to call us.

If you cannot contact us before your hospitalisation, **please notify us within 24 hours** of admission or as soon as reasonably possible.

Please note that emergency LOGs can be placed subject to further review and some claw back may happen.

5. How to claim your outpatient expenses?

! We remind you that you have **free, unlimited 24/7 Teleconsultations** and access to **Second Medical Opinion**.

See the dedicated section at page 7 for more information.

Your Direct Billing Services

You'll receive your physical **Direct Billing Card** when you join the plan. The card displays your policy ID as well as important contact numbers.

Eligible providers can be found on your Easy Claim application or on APRIL's website.

Follow these steps:

- See your healthcare provider within our direct billing network
- Show your Direct Billing Card to the healthcare provider
- Enjoy Direct Billing services

You can also access direct billing services outside of Qatar through our international network arrangements.

- Contact us for your outpatient treatments
  We will guide you and help you arrange
  the best available cashless solution.

Your Claim Submission Services

Should you visit a healthcare provider outside our network, you will be required to pay upfront for the consultation as direct billing is not applicable.

Please follow these simple steps to submit your claims for medical expenses:

- See your healthcare practitioner
- Pay for your medical expenses
- Document your invoices
  Submit a claim with the invoices via the Easy Claim app or the Member Portal
- Get reimbursed

WORTH NOTING

To learn more about claim submission, please refer to your **Digital Services Guide** – available on your Member Portal.

Teladoc HEALTH

A doctor available 24/7

Telehealth

This service allows you to consult a doctor remotely while maintaining medical confidentiality.

Send your request through your Easy Claim app, and a healthcare professional will call you back within **3 hours, 24/7,** anywhere in the world, in your preferred language.

Convenient and easy to use wherever you are, you no longer need to travel to see a doctor!

How to use this service:

- Go to the “Services” section on your Easy Claim app,
- Select “Telehealth”,
- Complete the form in just a few clicks and submit your request.

Telehealth is not an emergency service.
If necessary, go to the nearest hospital.

This service is very useful:

- For minor conditions such as flu-like symptoms, headaches, sore throat, etc,
- For information on current treatments,
- To help you prepare for a trip **or to get prescriptions anywhere in the world.**

Watch the video

Second medical opinion

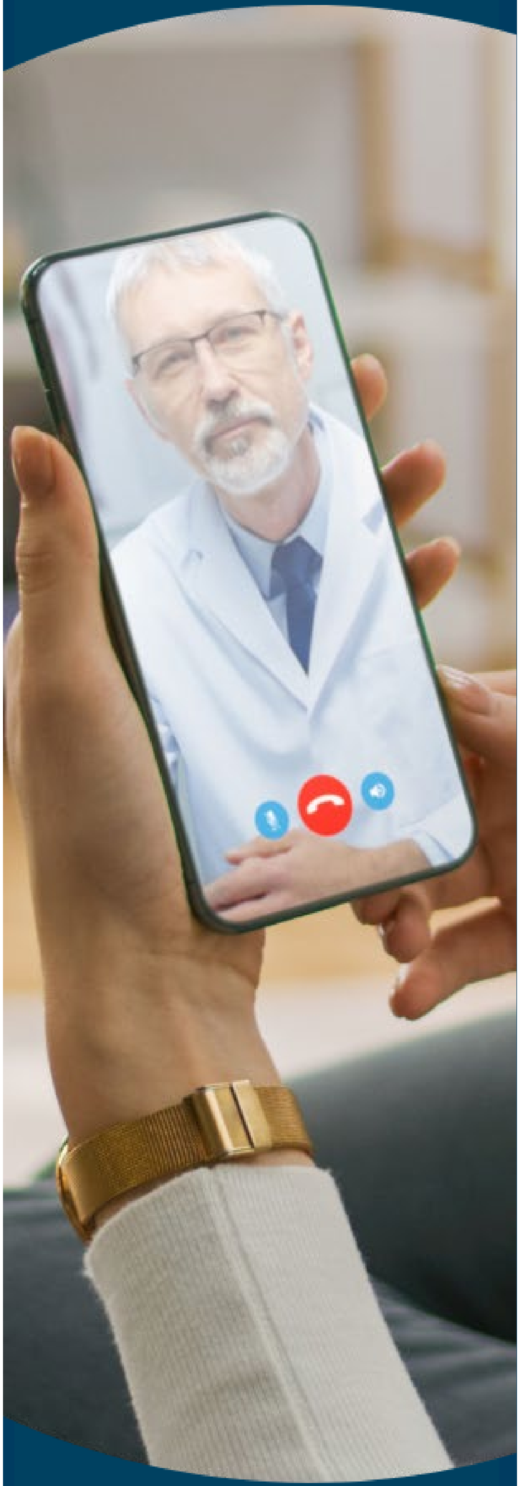
This service allows you to contact one of the 50,000 specialist doctors in the Teladoc Health network for a second medical opinion on a diagnosed pathology and proposed treatment.

A specialist doctor will review your medical record and contact you within 24 hours to provide advice on your specific situation.

How to use this service:

- Go to the “Services” section of your Easy Claim app,
- Choose the option “Second medical opinion”,
- Complete the form in just a few clicks and send your request.

Watch the video



6. Useful tips on your policy

Important

Essential steps for efficient processing of your claims:

Please keep your original invoices (and other supporting documents) for a period of 1 years from the date you submitted the claim. We may ask for them to process your request.

In order to receive your reimbursement, please make sure that you have submitted your bank details through your Easy Claim app or your Member Portal.

If your hospitalisation is due to an emergency, please seek care immediately and contact us as soon as possible.

All pre-approval requests must be submitted at least 5 working days before your admission, including where Direct Billing is requested.

For the full list of treatments requiring pre-approval, please refer to your Terms and Conditions.

You can submit your pre-approval request directly through your Easy Claim app:

- **on the app home page, click on "Claims", then on "Pre-approval",**
- **complete your request and don't forget to add your quote and prescription.**

Failure to follow this procedure will result in a 20% penalty being deducted from your reimbursement (except in the case of an accident or emergency).

Please remember to submit your request beforehand.

For fast treatment of your claims, do not forget to provide the following documents when you submit your claim on the app.

Consultation fees	Itemised stamped paid invoice or stamped doctor's prescription detailing the consultation fees
Medications	Stamped pharmacy invoice or receipt
	Doctor's prescription detailing dosage & duration of treatment
Lab tests & Scans	Detailed stamped invoice specifying the name & cost of each lab test or scan
	Doctor's request
	Copy of the labs or scan result
Physiotherapy	Doctor's request specifying the affected organ & the number of needed sessions
	Detailed stamped invoice detailing the number and cost of sessions
Inpatient Services	Detailed medical report from the hospital or the treating physician
	Any supporting labs or radiology reports

- For your care in Qatar: use the Direct Billing Card. See page 6
- To submit your claims for your care outside Qatar, use Easy Claim or the Member Portal. See page 4

Your Emergency Medical Assistance

In the event of an emergency, sudden illness, accident, or life-threatening medical situation, you may call our dedicated assistance hotline **24 hours a day, 365 days a year.**

Emergency medical assistance services are included in all plans regardless your level of coverage.

Wherever you are in the world, our team will assist in transferring you to the most appropriate medical facility to receive the treatment you need and/or transport you back home after receiving your medical treatment.

When should you contact us for Emergency Medical Assistance?

An emergency refers to a medical emergency where urgent and necessary medical treatment is required, and adequate medical facilities are not available locally.

You should contact us as soon as possible if:

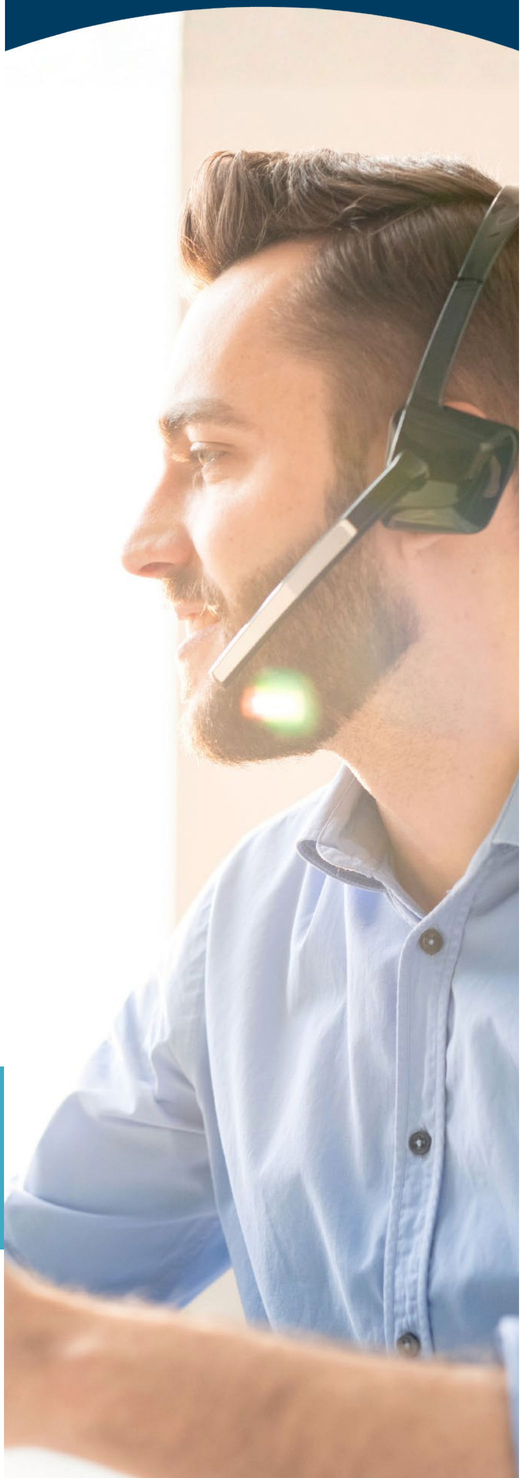
› You experience a sudden illness or accident resulting in serious medical risk or requiring immediate hospitalisation.
› Local medical care cannot provide the treatment you urgently need.
› You may need an emergency medical evacuation or repatriation.

Depending on your situation, we will:

› Transfer you to the most appropriate hospital, or
› The hospital nearest to your home in your country of cover
› Or your home residence in your country of cover.

Please refer to your Emergency Medical Assistance Program available on your **Member Portal** for more detailed information.

Contact us at (+974) 444 559 99



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-QT2026/02

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