Date: 31st July 2023

PARTNER COMMUNICATION

UPDATES TO E-CARD DETAILS AND ELIGIBILITY CRITERIA

Dear Valued Healthcare Provider

As part of our ongoing endeavours to strengthen our processes Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") has made updates on the e-card design and the eligibility criteria which will be applicable for certain cardholders.

Three more benefit details (including eligibility status) shall be displayed (as applicable) on our members' e-cards, namely:

1. **Maternity**
2. **Pre-existing conditions**
3. **Chronic conditions**

Eligibility status for each benefit will be categorized as follows:

1. **Covered**
2. **Not Covered**
3. **Waiting Period** (with details, including timeline, mentioned as in the sample below. During this waiting period respective services will not be covered)
4. **Not Declared Not Covered** (Corresponding OP and IP services will not be covered. Any claims submission related to these benefits shall be declined and subject to no recourse)

For your kind reference, we've attached two samples of the revised e-card below:

Sample 1: **When 'maternity' is covered with a waiting period starting from 'Valid From' date mentioned on the card**

*Sample 2: **When 'maternity' is undeclared and not covered***

We request all eligible healthcare providers accepting Sukoon members / cardholders to relay this information to their customer-facing and front-desk staff.

For more information, please reach out to us via email at medicalcircular@sukoon.com

Team Sukoon