



تأمين الوفاء
Wafa Assurance

جامعة الأخوين

AL AKHAWAYN

UNIVERSITY

Insurance Manual

Student





Nothing is more important than "the individual". No organization can survive and thrive without the efforts, creative instincts and attributes of "the individual". And It is on this basis that we, at ACECA Group, treat all members. Our management of your health is based on sincere affection and respect for "the individual". Our ambition is that the quality of our service meets your expectations. We aim to offer you an easy, safe and reliable health insurance experience.

Our main concern is your health as well as your peace of mind. More than an insurance broker and manager of your health insurance policy, we would like you to think of us, as a specialist in the insurance of your health. After all, our success depends primarily on your well being in terms of insurance protection.

Welcome to ACECA Group where you and your family's health are our priority.

Health Insurance

Insured Manual

This guide principal aim is to give you the information you need for a better understanding of health insurance and access to your rights, so that everyone can position themselves as an actor of their own health. This guide is intended to detail you carefully the steps to follow from the constitution of a complete file until the reimbursement of expenses incurred.

It is therefore advisable to read this guide carefully and refer to it at any time in order to benefit from the guaranteed service and to ensure that your files are taken care of as quickly as possible.

In case of membership:

When you join, the Student Affairs Department gives you a **membership form** of the Mutual which you must complete and submit to them the day of your integration.

NB: In order for you to benefit from health insurance you **MUST** submit your membership form to the Student Affairs Department.

In the event of an accident: You must send an explanatory letter, **written by the insured on honor**, specifying the causes, the circumstances, the date and the place of the accident.

In the event of an accident on public roads: You must send either a copy of the police report, if it is in your possession, or the receipt issued by these authorities, accompanied by an explanatory letter, **written by the insured and on the honor**, specifying the causes, the circumstances, the date and the place of the accident.

To facilitate the process of your hospitalization, make sure that your bill matches the care you were given, the number of days you were hospitalized, and the medications that were issued to you.

We provide you with as many forms of health declaration, dental declaration and prior agreement that you will need.

The Student will write in the corresponding boxes:

- His full affiliation number which is identical to the number assigned by AUI;
- First & last name;
- His address;
- First & last name of the sick person;
- His relationship to the insured person;
- The amount of the expenses incurred or the estimate;
- The filing date of his declaration or his request for prior agreement.

Affix his signature.

The University will complete each declaration with the following information:

- The n° of the insurance contract;
- The address of the University.

Affix the stamp of the Society in the box reserved for this purpose.

The doctor will specify the following information:

- The first, last name and date of birth of the sick person ;
- The nature of the disease (This must be clear and explicit, it can be confidently send to our medical service);
- The causes and circumstances in case of accident;
- The nature of the benefits and their coefficients according to the nomenclature of the Professional Acts;
- Each item must be legibly completed.

Affix his signature and stamp in the box reserved for this purpose.

The dental surgeon will indicate:

- The date of the quote or the actual date of care;
- The numbering of the treated teeth;
- The precise nature of the interventions performed and their coefficients, in accordance with the Nomenclature of Professional Acts;
- The position of the treated teeth on the diagram of the dental arches;
- His detailed fees.

Affix his signature and stamp at the bottom of the page.

In case of prostheses and others:

- Will request prior agreement for multiple extractions above five, special care (gum care, curettage, periodontics, surfacing, ...) x-rays (more than 2 per session), prosthetic periodontics treatments and gum care;
- Complete the "proposal" part of the dental statement and complete the diagram of the dental arches;
- After the usual checks, and if the agreement is given, you will be informed by means of a letter;
- Your dental surgeon will then complete this final sheet, once the care or prosthesis has been performed, following all the recommendations given above.

Affix his signature and stamp in the boxes reserved for this purpose.

In case of counter visit: You have 30 days (from the date of our mail) to visit the company's medical adviser; otherwise, any consecutive related file will be blocked.

In case of unavailability, a letter explaining the reason for the delay specifying the desired extension period must be sent to the insurer for opinion.



The ophthalmologist will specify the following information:

- The first, last name and date of birth of the Insured.

Affix his signature and stamp in the box reserved for this purpose.

The presentation of the invoice of the optician is necessary. This will include:

- The first & last name of the insured;
- The details of the prices of the spectacle glass and the frame;
- The quality of the spectacle glasses (organic, photogray ...) and their diameter.

Correction lenses are reimbursed on the basis of glasses only necessary for your vision and the nomenclature of prices of opticians in Morocco, and within the limits of contractual conditions.

All comfort items are not supported.



The pharmacist will complete the illness or dental declaration by:

- The date of purchase of the medication;
- Their amount must match that shown on the doctor's prescription;
- In case of erasure, specify its correction by the words "I do say ..." and reapply its stamp.

Affix his signature and stamp in the box reserved for this purpose.



By other stakeholders

Medical auxiliaries, analytical laboratories and radiology centers will:

- Detail and rate their acts;
- Specify the amount of their fees.

Affix their signature and stamp in the box reserved for this purpose.

In order for your complaint to be processed more quickly, it is recommended that you express it in the 60 days following the disputed decision (dismissal, partial settlement, etc.) and transmit it compulsorily through the employer.



The prescription (original copy) must include

- The first & last name of the sick person written by the doctor;
- The date of the medical examination, which must correspond to the beneficial date on the sickness declaration sheet.

The signature and the seal of the doctor.



Prospectuses and P.P.M.:

- P.P.M. (Public Price Morocco), and the prospectuses for the medicines purchased must be attached to the prescription.

P.P.M. come in two forms:

- The self-adhesive sticker including: lot number, expiry date, laboratory name, medication name and Moroccan Public Price.

Or :

- The part of the cardboard box on which are engraved the same information.



The results of the radios, analyzes, tests:

- These must correspond to the examinations prescribed by the attending physician;
- The first & last name of the sick person must be entered legibly;
- They can be put, if you wish, under closed cover, in the name of the medical service of your insurer.

The provision of the bill duly completed and paid is mandatory.

In case of medical or surgical hospitalization:

You will have to attach to your declaration, the corresponding invoices. These invoices must include the following:

- The number of days of hospitalization,
- The coefficient of the acts,
- Breakdown of fees and attached costs,
- The mode of payment,
- The operative report in case of surgical intervention,
- The details of the pharmacy with prospectus and PPM
- The prescriptions and results of complementary examinations.

In case of hospitalization in a private clinic

This support must reach us:

- In case of scheduled hospitalization: at least 3 working days before the scheduled date;
- In case of emergency hospitalization: the first working day following hospitalization.

This request for payment must be accompanied by a confidential letter from the doctor, to the attention of the Company's medical officer, indicating:

- The precise nature of the disease justifying the hospitalization,
- The diagnosis justifying the intervention ordered with its anteriorities and circumstances of appearance,
- The expected date of hospitalization,
- The exact nature of the acts and examinations necessary with their listing.

If the patient's condition requires follow-up by another doctor or exams not provided for in the initial application, a new application for reimbursement must be addressed to the Company's medical adviser, who cancels and replaces the first.

In case of intensive care, the clinic must notify us within 24 hours by any means of communication.

The request for prior agreement is required in the following cases:

In case of medical or surgical hospitalization (**abroad**), it is necessary to present a quotation and wait for the agreement of the Company.

For the disease

If your doctor is diagnosing an illness that requires long-term treatment such as: viral hepatitis, asthma, diabetes, high blood pressure, etc.

For serial care

If your doctor prescribes series care such as: rehabilitation, psychotherapy, speech therapy and for exams in approved centers: Radiology, Biology.

How to build a prior agreement file?

The request for a prior agreement must include:

- The prescription on which are recorded the nature of the disease and / or the care to be undertaken.
- A detailed quotation of this care.
- Any evidence in your possession such as: medical analysis, radiology, complementary examinations

All of these supporting documents will be attached to the prior agreement document, which must be fully and correctly completed by all parties involved.



Cease of guarantees:

Guarantees cease under the following conditions:

- On the date on which the relationship between the student and the subscriber is broken
- On the date the student reaches the age limit set at 60 years old
- At the date of termination of the contract by one of the parties or by right.
- For any student who does not appear on the list provided by the subscriber by semester of study
- For any member whose premium has not been paid.

Suspension of guarantee:

The guarantee will be suspended in the following cases:

- Expired PPM ;
- False declaration;
- Summary prescription (medicines prescribed but not adequate for the declared pathology);
- Unrealized but declared care;
- Etc...

NB: the member continues to contribute during the suspension period.

AL AKHAWAYN UNIVERSITY « STUDENT »

NATURE OF BENEFITS	REIMBURSEMENT RATE AND SUPPORT
Illness	
Consultation and Visit of Doctors, General Practitioners and Specialists, Al Akhawayn University Health Center Fees	80 % of the cost incurred
Acts of medical practice, specialists and minor surgeries	80 % of the cost incurred
Analyzes	80 % of the cost incurred
Medication	80% of the cost incurred
Radiology-electroradiology - physiotherapy - electro-radio diagnostics - radiography -röntgentherapy - brachytherapy, tumor treatment, etc.	80 % of the cost incurred
Surgical interventions Surgeon's fees Costs incidental to an operation - Private clinic - Public Hospital - CNSS Polyclinic - Abroad	100% of the cost incurred 100% of the cost incurred 100% of the cost incurred 80% of the cost incurred
Medical hospitalization - Private clinic - Public Hospital - CNSS Polyclinic - Abroad	100% of the cost incurred 100% of the cost incurred 100% of the cost incurred 80% of the cost incurred
Maternity	
Pre and post natal expenses	80% of the cost incurred Maximum 1 000,00 DH/ 12 months
caesarean	100% of the cost incurred
Optical	
Glasses (according to the price of opticians)	80% of the cost incurred
Mount - Maximum for the mount	80% of the cost incurred 800,00 Dh/24 months
OCT - Maximum	80% of the cost incurred 1 000,00 Dh/12 months
Dental	
Dental care Value of the key letter D = 20 Dh	80% of the cost incurred
Dental prosthesis Value of the key letter D = 20 Dh	80% of the cost incurred Maximum 3 000,00 DH
Periodontology (gingival curettage surgery, surfacing, etc.) Value of the key letter D = 20 Dh	80% of the cost incurred Maximum 3 000,00 DH
Other	
Osteosynthesis equipment Paramedical equipment	80% of the cost incurred
Apparatus and medical prostheses following a disease	80% of the cost incurred
Rehabilitation following pathologies (physiotherapy, orthopedics, orthoponics, etc.)	80% of the cost incurred with prior agreement
Expenses for mental illness	80% of the cost incurred
Medical expenses incurred as a result of accidents: In or of buildings of the University Canteens On the occasion of trips organized by the University with or without transportation	100% of the cost incurred
Tuberculosis	80% of the cost incurred
Healing vaccines	80% of the cost incurred
Checkup	80% of the cost incurred Maximum 1 000,00 DH per 12 months
Annual ceiling	40 000 DH / Disease / person

Individual Accidents

Purpose:

Without territorial restrictions, the insurer guarantees the payment of compensation for accidents, that is, unintentional bodily injury, resulting from the sudden action of an external cause. The insured risks are:

1. Accidental death;
2. Medical and pharmaceutical expenses.

Beneficiaries:

The guarantee applies automatically to all students of Al Akhawyn University and the student aged 2 and a half years old from Al Akhawyn School of Ifrane (Moroccan and foreigners) according to the following ceilings:

GARANTEES	CAPITAL / DH / PERSON
Accidental death;	50 000.00
Medical and pharmaceutical expenses	30 000.00

In case of an accident, the declaration must be made no later than **five days** from the day of the accident. It will be necessary:

- to provide, Within a period of ten days, the statement of claim containing all the details concerning the accident;
- Within the same period, the certificate of the doctor called to give first aid, describing the accident and its probable consequences.

NB: These documents must bear the signatures and legalization necessary to guarantee their authenticity.

The following events are exhaustively covered:

- Involuntary asphyxiation by immersion or by release of gases or vapors;
- Accidents occurring in self-defense;
- Attempts to rescue people or property;
- Accidents caused by lightning;
- Cases of rabies or charcoal resulting from animal bites or insect bites, as well as anatomical punctures resulting for practitioners of surgical operations, autopsies or dissection;
- The use of the bicycle with or without auxiliary motor, the automobile, the moped of 49 cm³ at the most, and even the motorcycle if the Insured uses it only occasionally and does not have one.
- Illness, freezing, sunstroke, congestion, when it is shown that this is a direct consequence of an accident included in the warranty;
- The amateur practice of the following sports, to the exclusion of all others: gymnastics, athletics, bowling, fencing, skating, horse riding, shooting, golf, tennis, driving a car hitched for pleasure, mountain excursions on roads and trails (excluding ascents of high peaks and glacier passes), boating, swimming, fishing, sailing or motor yachting, in rivers, on rivers and even in the sea near the coast;
- The competitions, matches or competitions in which the Insured participates as an amateur provided that riding horse, using animals, boats or any vehicles is not necessary.



Provisions specific to maritime and air travel:

Are covered, accidents occurring during sea crossings on ships making a regular passenger service between different ports around the world.

The effects of insurance are suspended during all other sea voyages.

By partial derogation, accidents occurring to the insured person during his transport as a passenger for valuable consideration are also guaranteed, exclusively on a regularly scheduled airline officially approved for the public transport of passengers, and operating throughout the world.

EXCLUSIONS :

- Any diseases, unless they are the consequence of a guaranteed accident ;
- The suicide or attempted suicide of the Insured;
- Accidents caused by epilepsy, aneurism, varicose, strains, hernias, lumbago, paralysis, apoplexy, madness;
- diseases of the spinal cord;
- poisoning, except in the case of absorption as the result of a duly established error, of a poisonous or corrosive product;
- Surgical operations which are not required by a guaranteed;
- Accidents caused by drunkenness or insanity of the Insured;
- Accidents resulting from the active participation of the Insured in a duel, a fight (except the case of self-defense);
- Accidents resulting from aerostatic ascents, aerial locomotion apart from the risks guaranteed;
- Accidents resulting from the participation of the insured as a competitor in races or bets other than the guaranteed competitions;
- Accidents resulting from the hunting of ferocious beasts;
- Death or injury caused by insurrections / civil or foreign war, acts of hostility, whether war is declared or not, acts of terrorism or sabotage committed as part of concerted acts of terrorism or sabotage, strikes, riots and popular movements;
- bodily injury, resulting from the direct or indirect effects of explosion, heat generation, radiation from the transmutation of atomic nuclei or radioactivity, as well as the effects of radiation caused by the artificial acceleration of particles.

Vital Assistance Policy N°2018596

Wafa IMA Assistance guarantees a 24/7 assistance service when the insured is the victim of a case of illness, accident or death. Assistance benefits apply in Morocco.
This guarantee covers students enrolled at Al Akhawayn University, Moroccan and foreign.

Medical Assistance :

1. Medical Information: The insured may request by telephone medical information to the doctors of Wafa IMA Assistance.
2. Sanitary Transport :
 - a. Urban transport: Wafa IMA Assistance organizes and pays for this transport under medical supervision if necessary.
 - b. Interurban transport: organizes and supports the transport of the insured whose state of health following an illness or an accident, requires transportation to a hospital unit of another city. This transport will be done under medical supervision if necessary
 - c. Return of the insured to the home or place of stay: Wafa IMA Assistance organizes and pays, if necessary, the return to home or to the place of stay of the insured hospitalized or transported.
3. Advance for admission to a Moroccan hospital unit: If, following an illness or an accident, the insured's admission to a hospital unit is subject to an advance, Wafa IMA Assistance shall pay it (up to 20 000 DH), after medical contact with the doctor of the hospital unit.
4. Accompanying parent: In case of evacuation of the hospitalized insured, Wafa IMA Assistance organizes and supports:
 - A return ticket for the benefit of a close relative or a designated person to accompany the insured;
 - The actual hotel expenses of this companion up to 500 DH per night for 7 nights.
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5. Attendance with the hospitalized insured: If the insured person's hospitalization, unaccompanied, must exceed 7 consecutive days, Wafa IMA Assistance makes available to a family member or a designated person, a round-trip transportation ticket to his bedside during his hospitalization. Wafa IMA Assistance also organizes and pays for this person's actual hotel costs up to DH 500 per night for 7 nights.
6. Medical visit at home: At the request of the insured, sick or injured, an emergency medical practitioner immediately moves to his / her bedside to provide the necessary care.

N.B: Only the medical examination remains the sole responsibility of the insured (At current preferential rate of 150DH subject to subsequent modification)

Assistance in case of death:

1. Transportation of the body and handling of the administrative formalities: In case of death of an insured person, Wafa IMA Assistance carries out the administrative formalities necessary for the transport of the body to the authorities concerned, organizes and takes care of the transport of the body from the place of death to the place of burial in Morocco.

This care includes the ritual toilet, the cost of a coffin of the simplest model allowing the transport, as well as the expenses indispensable to this transport.

The expenses of ceremony, accessory, burial or cremation are the responsibility of the family.

In case of the death of a foreign insured, Wafa IMA Assistance organizes and pays for the transport of the body to the country of origin with a ceiling of DH 15,000.00.

If the costs of this guarantee exceed this ceiling, the remainder of the amount remains the responsibility of the family of the deceased.

2. Accompaniment of the body: In the event of death of the insured, Wafa IMA Assistance systematically takes care of a return transport ticket from Morocco, in order to allow a close relative to accompany the body until place of burial in Morocco.

N.B: This support is only granted if Wafa IMA Assistance has organized itself the transport of the deceased insured.

Exceptional circumstances:

Wafa IMA Assistance can not in any case be a substitute for the official emergency relief organizations: primary collection, police, civil protection, firefighters, nor to cover the expenses thus incurred except those inherent to the sanitary transport.

Wafa IMA Assistance can only intervene within the limits of the agreements given by the local authorities.

Wafa IMA Assistance can't be held responsible for delays or impediments beyond its control, nor theft of personal items.

Wafa IMA Assistance will not be held responsible for any failure or delay in the performance of its obligations resulting from force majeure cases such as civil or foreign war, revolution, riot, strike, seizure or coercion by the public force, official prohibitions, piracy, explosions of gear, nuclear or radioactive effects, climate impediments (epidemics, pandemics, storms, hurricanes, earthquake).

EXCLUSIONS :

1. Common Exclusions :

- The organization or the assumption of the expenses of search of insured persons, in mountain, at sea or in the desert;
- The professional practice of any sport and amateur practice of air sports, combat defense;
- Participation in competitions or endurance or speed events and their preparatory tests, on board any land, water or air locomotive;
- Any claim whose event is prior to the date of subscription of the contract;
- The consequence of the practice of sports or the following activities: mountaineering requiring the use of any material, trekking, rock climbing, bobsleigh, skeleton, caving, skydiving, freestyle ski jumping, scuba diving with employment of autonomous apparatus, aerial sports such as gliding, flat delta, wing will with or without engine and all similar gear, piloting of air navigation apparatus;
- Offenses and acts committed voluntarily and / or fraudulently by the insured in breach of the laws in force;
- Events arising from the insured's participation in sports competitions, bets, games, contests, rallies or their preparatory tests;
- Events that occur as a result of active participation in a duel or a fight (except in self defense);
- Events occurring as a result of civil or foreign war, revolution, riot, strike, seizure or coercion by the public force, official prohibitions, piracy, explosions of devices, nuclear or radioactive effects, epidemics, climatic or natural events (storm, hurricanes, earthquakes, volcanic eruptions);
- Compensation of any kind except indemnity benefits; - Events due to the decay of the atomic nucleus or ionizing radiation; - Any loss of which the occurrence is before the effective date of the contract or after its expiration; - Any loss resulting from the consumption of alcoholic beverages or the absorption of products not prescribed medically, drug use, narcotics and their consequences;
- Any intentional loss caused by the insured as well as the suicide attempt or suicide of the insured, whether or not the insured was aware of the consequences of his or her act.

2. Exclusions relating to assistance to the person in Morocco:

- The loss occurring before the effective date of the contract;
- Known pathological, physiological or physical conditions, prior to the effective date of this contract;
- The cost of diagnosis or monitoring of a pregnancy state unless there is a clear and unpredictable complication of this condition before 26 weeks of pregnancy;
- prosthesis costs;
- Expenses caused by mental illnesses;
- Costs related to beauty care;
- The pathological conditions known to the insured and likely to present risks in case of displacement;
- Chronic diseases declared before the 5th month following the date of subscription to this contract;
- Benign diseases or lesions, not of an emergency nature;
- Rehabilitation, spa treatments, stays in nursing homes or convalescent homes;
- All states of maternity and childbirth;
- Body transports of stillborn babies;
- Repatriation of body already buried;
- In the case where a condition requires repetitive transport, only the 1st medical transport and a return are supported by Wafa IMA Assistance;
- medical expenses incurred in Morocco;