

MC-04-2021

Health Insurance for National Staff
Attachment 3c- Waiting Period



Waiting Periods

No.	Exclusion	Waiting Period
1	Hemorrhoids, anal fissure and fistula	
2	Tonsils, Adenoids	
3	Deviated septum, sinusitis	
4	Hernias	
5	Fibroids	
6	Endometriosis, Hysterectomy	
7	Variocele, Hydrocele and varicose veins	
8	Cataract, Glaucoma	
9	Maternity	
10	Back surgery, knee pain & surgery	
11	Hypertension & Hyperlipidemia	
12	Diabetes Mellitus	

* Waiting periods shall be waived for all members insured at 04/02/2021.

* Waiting periods shall be applied on all newly enrolled members after 04/02/2021, each member according to the participation date.

* Waiting period should not exceed 6 months.

* Waiting periods shall be waived for all newly enrolled members (new additions), in case of providing proof of continuity from previous company.

* Waiting periods shall be waived for 5 newly enrolled members (new additions) during the policy period.