



# OFFER

December 4<sup>th</sup>, 2025

**MM. MIC1**

Beirut - Lebanon

Our Ref. : 3562/MKJ/2025

Dear Sirs,

We are pleased to submit our offer to extend the coverage of the following risks as per attached schedules.

<b>Policy Holder</b>	<b>MM. MIC1</b>
<b>Address</b>	Beirut - Lebanon
<b>Period of insurance</b>	<b>2 Months as from 01.01.2026 till 28.02.2026</b>
<b>Renewal risks</b>	<ul style="list-style-type: none"><li>- Group Medical</li><li>- Group Term Life</li><li>- Workmen's Compensation</li></ul>
<b>Subject to</b>	<ul style="list-style-type: none"><li>- Sanction Exclusions and Limitations Clause attached</li><li>- Data Privacy Clause attached</li><li>- No Known or Reported Losses till binding date</li><li>- Fresh Money Payment</li></ul>
<b>Validity</b>	15 Days

Hope that the attached offer will meet with all your requirements; for any additional information, please do not hesitate to contact us.

Best Regards,

**AXA MIDDLE EAST SAL**

General Manager Joseph Nasnas





MIC 1 - Extension 2 months as from 01.01.2026 till 28.02.2026

**Group Medical**

At same terms & conditions as per the existing policies.

**1. Employees, Spouse & Child**

IN	\$	246,679
OUT	\$	71,796
PM	\$	96,603
DV	\$	69,000
<b>Total Premium 2 months:</b>	<b>\$</b>	<b>484,078</b>

**2. Parents**

<b>Total Premium 2 months:</b>	<b>\$</b>	<b>110,567</b>
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**Group Term Life**

At same terms & conditions as per the existing policies.

Estimated Total Sum Insured:	\$	68,550,000
<b>Total Premium 2 months:</b>	<b>\$</b>	<b>33,005</b>

**Workmen's Compensation**

At same terms & conditions as per the existing policies.

Total Declated Salaries:	\$	3,808,333
<b>Total Premium 2 months:</b>	<b>\$</b>	<b>9,332</b>

**GLOBAL TOTAL PREMIUM (excluding Parents):** \$ 526,415

**GLOBAL TOTAL PREMIUM (including Parents):** \$ 636,982

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**MIC1 Population Medical Insurance - Class A (Full Network Excluding LAUMC for IN & OUT - Included only for Pre-existing Cases)**

## **I. Medical Insurance**

### In-Hospital

Age Bracket	CO-NIL					CLASS B				
	CLASS A					CLASS B				
	Male	Female	Lives	Premium	Total	Male	Female	Lives	Premium	Total
DAY1 - 17Y			803	\$ 51.32	\$ 41,208.35			2	\$ 37.45	\$ 74,900
18 Y - 35 Y			380	\$ 92.64	\$ 35,203.10			5	\$ 65.73	\$ 328,650
36 Y - 45 Y			538	\$ 140.95	\$ 75,832.71			0	\$ 99.08	\$ -
46 Y - 55 Y			331	\$ 207.88	\$ 68,806.63			0	\$ 143.26	\$ -
56 Y - 60 Y			58	\$ 276.72	\$ 16,049.82			0	\$ 193.64	\$ -
61 Y - 65 Y			26	\$ 337.11	\$ 8,764.97			0	\$ 235.32	\$ -
66 Y - 70 Y			1	\$ 409.58	\$ 409.58			0	\$ 285.34	\$ -
71 Y - UP			0	\$ 549.69	\$ -			0	\$ 382.05	\$ -
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>2137</b>	<b>\$ 246,275.18</b>	<b>\$ 246,275.18</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>\$ 403,560</b>	<b>\$ 403,560</b>

## Out-Patient

CO-NIL					
Age Bracket	Male	Female	Lives	Premium	Total
DAY1- 17Y			805	\$ 16.17	\$ 13,015.58
18 Y - 65 Y			1338	\$ 43.87	\$ 58,699.96
66 Y - UP			1	\$ 80.70	\$ 80.70
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>2144</b>		<b>\$ 71,796.24</b>

## Prescription Drugs

Age Bracket	CO-NIL				
	Male	Female	Lives	Premium	Total
DAY1- 17Y			803	\$ 29.71	\$ 23,858.28
18 Y - 65 Y			1333	\$ 54.46	\$ 72,599.78
66 Y + UP			1	\$ 144.82	\$ 144.82
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>2137</b>		<b>\$ 96,602.88</b>

## Doctor's Visit

CO-NIL					
Age Bracket	Male	Female	Lives	Premium	Total
DAY1- 17Y			803	\$ 25.63	\$ 20,577.75
18 Y - 65 Y			1333	\$ 36.29	\$ 48,371.25
66 Y - UP			1	\$ 51.49	\$ 51.49
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>2137</b>	<b>\$</b>	<b>69,000.49</b>

**Total Medical Insurance** 2144 \$ 484,078

## II. Group Life Insurance

**Estimated Total Sum Insured** \$ 68,550,000

<u>Total Group Life Insurance</u>	<b>Executives &amp; Employees</b>	729	\$ 33,005
			<b>\$ 33,005</b>

### III. Workmen's Compensation

Estimated Salaries for 2 months \$ 3,808,333

**Total Workmen's Compensation Insurance** \$ 9,332 C

**Grand Insurance Total** \$ 526,415  
A + B + C





**MIC1 Population Medical Insurance - Class A / SPB (Full Network Excluding LAUMC for IN & OUT - Included only for Pre-existing Cases)**  
**Parents-Others**

**In-Hospital**

Age Bracket	CO-NIL					CLASS SPB				
	CLASS A				Total	CLASS SPB				Total
	Male	Female	Lives	Premium		Male	Female	Lives	Premium	
DAY1 - 17Y			0	\$ 72.79	\$ -			0	\$ 53.12	\$ -
18 Y - 35 Y			10	\$ 131.39	\$ 1,313.95			3	\$ 93.23	\$ 279.69
36 Y - 45 Y			1	\$ 199.92	\$ 199.92			0	\$ 140.53	\$ -
46 Y - 55 Y			0	\$ 294.84	\$ -			1	\$ 203.19	\$ 203.19
56 Y - 60 Y			1	\$ 392.48	\$ 392.48			15	\$ 274.65	\$ 4,119.68
61 Y - 65 Y			4	\$ 478.14	\$ 1,912.57			26	\$ 333.77	\$ 8,677.93
66 Y - 70 Y			5	\$ 580.93	\$ 2,904.64			32	\$ 404.71	\$ 12,950.73
71 Y - UP			14	\$ 779.65	\$ 10,915.07			82	\$ 541.87	\$ 44,433.57
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>35</b>		<b>\$ 17,638.64</b>	<b>0</b>	<b>0</b>	<b>159</b>		<b>\$ 70,664.79</b>

**Out-Patient**

Age Bracket	CO-NIL				
	Male	Female	Lives	Premium	Total
DAY1- 17Y			0	\$ 22.93	\$ -
18 Y - 65 Y			48	\$ 62.22	\$ 2,986.78
66 Y - UP			97	\$ 114.46	\$ 11,102.31
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>145</b>		<b>\$ 14,089.09</b>

**Prescription Drugs**

Age Bracket	CO-NIL				
	Male	Female	Lives	Premium	Total
DAY1- 17Y			0	\$ 42.14	\$ -
18 Y - 65 Y			15	\$ 77.25	\$ 1,158.72
66 Y - UP			25	\$ 205.40	\$ 5,135.05
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>40</b>		<b>\$ 6,293.77</b>

**Doctor's Visit**

Age Bracket	CO-NIL				
	Male	Female	Lives	Premium	Total
DAY1- 17Y			0	\$ 36.35	\$ -
18 Y - 65 Y			11	\$ 51.47	\$ 566.15
66 Y - UP			18	\$ 73.04	\$ 1,314.63
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>29</b>		<b>\$ 1,880.78</b>

Total Medical Insurance

194

\$ 110,567



MM. MIC1

Ref.: 362/MKJ/2025



**MM. MIC 1  
TARIFF 2025**

Employees	CLASS A	CLASS B
0d-17y	\$ 307.91	\$ 224.71
18y-35y	\$ 555.84	\$ 394.39
36y-45y	\$ 845.72	\$ 594.47
46y-55y	\$ 1,247.25	\$ 859.57
56y-60y	\$ 1,660.33	\$ 1,161.83
61y-65y	\$ 2,022.69	\$ 1,411.93
66y-70y	\$ 2,457.50	\$ 1,712.04
71y-+	\$ 3,298.14	\$ 2,292.28

Parents	CLASS A	CLASS SPB
0d-17y	\$ 436.72	\$ 318.72
18y-35y	\$ 788.37	\$ 559.37
36y-45y	\$ 1,199.52	\$ 843.17
46y-55y	\$ 1,769.03	\$ 1,219.17
56y-60y	\$ 2,354.91	\$ 1,647.87
61y-65y	\$ 2,868.86	\$ 2,002.60
66y-70y	\$ 3,485.57	\$ 2,428.26
71y-+	\$ 4,677.89	\$ 3,251.24

**Ambulatory Plan**

0d-17y	\$ 97.01
18y-65y	\$ 263.23
66y-+	\$ 484.19

**Ambulatory Plan**

0d-17y	\$ 137.59
18y-65y	\$ 373.35
66y-+	\$ 686.74

**Prescription Plan**

0d-17y	\$ 178.27
18y-65y	\$ 326.78
66y-+	\$ 868.91

**Prescription Plan**

0d-17y	\$ 252.85
18y-65y	\$ 463.49
66y-+	\$ 1,232.41

**Doctor Visit Plan**

0d-17y	\$ 153.76
18y-65y	\$ 217.73
66y-+	\$ 308.96

**Doctor Visit Plan**

0d-17y	\$ 218.08
18y-65y	\$ 308.81
66y-+	\$ 438.21

**Dental**

All Ages	\$ 476.32
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**Dental**

All Ages	\$ 582.40
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#### **Sanction Exclusion and Limitations Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

#### **AXA Data Privacy Declaration**

AXA's mission is to help you live your lives with more peace of mind. Doing so involves the collection of data. We believe that protecting your personal information and respecting the confidentiality of personal data is critical to preserving your trust and therefore have developed security procedures designed to protect your personal data from unauthorized use or disclosure. This is why we considered it important to share with you the principles that will guide us with regard to the treatment of personal data. We view ourselves as custodians of this data and *do not sell* it to third parties.

Upon request, we will provide you with a summary of the personal data about you in our files. We strive to keep such data accurate, and if you find that it is incorrect or incomplete we will make corrections promptly.

##### **Information Collected:**

The personal information AXA collects through your interaction with us or third parties in connection with a service or product offered include personal data details and health information.

Personal information is collected by AXA through initial application at sale commencement, requests, forms, questionnaires, enquiry, registration, claim forms, feedback forms, surveys, vote in a poll on our Website, quotes and mobile applications.

We do our best to ensure that information is kept up to date and accurate however we only change your information when we receive a written request from you or when confirmed with you. Please assist us in this by advising us of any changes as they occur. Information Used for: The personal information AXA collects will be used by us, other members of the AXA Group and carefully selected third parties at initial subscription and during the term of coverage where required or permitted by law or for the following reasons; issuing the contract, maintaining the contract, analytical purposes, managing and administering products and services that we supply including underwriting, reinsurance and claims handling purposes, for considering any applications for products you may make, for making credit-related decisions about you, to safeguard against fraud and money laundering, for compliance and regulatory reporting, for research purposes, to inform you of other products or services that may be of interest to you, for servicing other relationships you may have within the AXA Group and helping us and the AXA Group to develop new and innovative products.

##### **Exchange & sharing of Information**

At various times, we will exchange personal information with certain other approved organizations and third parties where we have your permission or for the reasons mentioned under the "Information used for" section. We may send data in confidence for processing to other companies within the AXA Group (or companies acting on their instructions) including those operating outside Lebanon. We may transfer your information if needed outside Lebanon. If we do this, we will seek to ensure that anyone to whom we pass it provides an adequate level of protection. This may include disclosing your information within the AXA Group and to legal entities, agents, suppliers, other insurers, or reinsurers who provide services on our behalf.

Disclosure of your information to a third party outside of the AXA Group will only be made where the third party has agreed to keep your information strictly confidential and use it only for the specific purpose for which we provide it to them. AXA does not sell customer data to third parties. We also do not permit the selling of customer data by any companies who provide a service to us.

We may market products jointly with other companies in cases we believe there is a unique or compelling value proposition for our customers.

##### **Errors**

If you believe that there may be an error in any of the information that you have submitted, please contact us and we will review and correct any inaccurate information in your records as soon as possible.

##### **Consent**

By reading the above you have given to AXA Middle East the consent to hold process and use your information. You also have agreed on all the mentioned above terms.