

INDIVIDUAL MEDICAL TAKAFUL - IN PATIENT ONLY

BENEFITS	PLAN 3 Regional Plan				PLAN 2 International Plan		PLAN 1 Global Plan		PLAN 4 UAE Plan	
	UAE, Arab Countries, Sub-Asia Countries		UAE, Arab Countries, Sub-Asia Countries		Worldwide Excluding U.S.A & Canada		Worldwide		UAE only	
Maximum Annual Aggregated Limit	AED 500,000		AED 250,000		AED 1 Million		AED 1 Million		AED 150,000	
Territorial Scope of Coverage	UAE, Arab Countries, Sub-Asia Countries		UAE, Arab Countries, Sub-Asia Countries		Worldwide Excluding U.S.A & Canada		Worldwide		UAE Only	
Reimbursement In-Patient 1. UAE within the network 2. Area of coverage as per Territorial Scope/ Outside the Network/ Without prior approval of the cedding company	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment	100% of actual costs 80% of actual costs, up to the maximum of 80% of the usual common cost as per UAE network tariffs for same or similar treatment
Reimbursement in Emergency In-Patient Cases: Eligible Treatment 1. UAE 2. Inside Territorial Scope 3. Outside Territorial Scope	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs	100% of incurred costs 100% of incurred costs 100% of incurred costs
Cash indemnity for In-Patient Treatment	AED 200 night up to 180 days for all in-patient hospitalizations that are not submitted to the Takaful Company		AED 200 night up to 180 days for all in-patient hospitalizations that are not submitted to the Takaful Company		AED 200 night up to 180 days for all in-patient hospitalizations that are not submitted to the Takaful Company		AED 200 night up to 180 days for all in-patient hospitalizations that are not submitted to the Takaful Company		AED 200 night up to 180 days for all in-patient hospitalizations that are not submitted to the Takaful Company	
Claim Settlement	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing	Direct Billing
24 Hours Claim Center	Available	Available	Available	Available	Available	Available	Available	Available	Available	Available
International Assistance	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains	Comprehensive Assistance covered by IPA* plus Repatriation of Mortal Remains
Diagnostic Test, physiotherapy	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered
Air Transportation for the patient and Accommodation for Accompanying relative	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered
* IPA - International Partner Assistance : Scope of Coverage - (1) Medical Transportation (2) Repatriation After Treatment (3) Repatriation of Corpse (4) Advance Payment of Medical Expenses (5) Emergency Visit (6) Dispatch of Medications										
TAKAFUL CONTRIBUTION	PLAN 3 Regional Plan				PLAN 2 International Plan		PLAN 1 Global Plan		PLAN 4 UAE Plan	
Maximum Annual Aggregated Limit	AED 500,000		AED 250,000		AED 1 Million		AED 1 Million		AED 150,000	
Below Age 18 years old	417	393	485	417	393	485	417	393	385	363
18 - 35	832	787	972	832	787	972	832	787	770	727
36 - 45	998	943	1,167	998	943	1,167	998	943	923	873
46 - 55	1,330	1,257	1,592	1,330	1,257	1,592	1,330	1,257	1,230	1,162
56 - 60	1,908	1,803	2,282	1,908	1,803	2,282	1,908	1,803	1,765	1,668
61 - 65	2,862	2,703	3,422	2,862	2,703	3,422	2,862	2,703	2,647	2,502