

INDIVIDUAL MEDICAL TAKAFUL

BENEFITS	PLAN 1		PLAN 2		PLAN 3		PLAN 4	
	Global Plan	International Plan	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE Only	UAE Only
Maximum Annual Aggregated Limit	AED 1 Million	AED 1 Million	AED 1 Million	AED 500,000	AED 250,000	AED 125,000	AED 150,000	AED 75,000
Territorial Scope of Coverage	Worldwide	Worldwide Excluding U.S.A & Canada	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE, Arab Countries, Sub-Asia Countries	UAE Only	UAE Only
Consultation Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit
Deductible per Consultation	100	75	50	50	50	50	50	50
Pharmaceuticals Annual Limit	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum	AED 2,000 per person per annum
Sub Limit for Outpatient Treatment	No Sub Limit	No Sub Limit	No Sub Limit	No Sub Limit	No Sub Limit	No Sub Limit	No Sub Limit	No Sub Limit
<b>Reimbursement In-Patient</b>								
1. UAE within the network	100%	100%	100%	100%	100%	100%	100%	100%
2. Area of coverage as per Territorial Scope/ Outside the Network/ With prior approval of the ceiling company	80% of actual costs	80% of actual costs	80% of actual costs	80% of actual costs	80% of actual costs	80% of actual costs	80% of actual costs	80% of actual costs
3. Area of coverage as per Territorial Scope/ Outside the Network/ Without prior approval of the ceiling company	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	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	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	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	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	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	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	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
<b>Reimbursement Out-Patient:</b>								
1. UAE within the network	100% minus the deductible	100% minus the deductible	100% minus the deductible	100% minus the deductible	100% minus the deductible	100% minus the deductible	100% minus the deductible	100% minus the deductible
2. Area of coverage as per Territorial Scope/ Outside the Network	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible	20% co-insurance applies, minimum the according deductible
<b>Reimbursement in Emergency Cases:</b>								
<b>Eligible Treatment</b>								
1. UAE	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
2. Inside 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
3. Outside Territorial Scope	100% of incurred costs	100% of incurred costs	Up to 100% of usually, customary and reasonable costs	Up to 100% of usually, customary and reasonable costs	Up to 100% of usually, customary and reasonable costs	Up to 100% of usually, customary and reasonable costs	Up to 100% of usually, customary and reasonable costs	Up to 100% of usually, customary and reasonable 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	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
24 Hours Claim Center	Available	Available	Available	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
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	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Chiropractic Treatment and Osteopathy Annual Limit	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600	Up to AED 1,600
Diagnostic Test, physiotherapy	100%	100%	100%	100%	100%	100%	100%	100%
Air Transportation for the patient and accompanying relative (Wife, Child, Parents)	100% Covered	100% Covered	100% Covered					
Accommodation for Accompanying relative	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 1		PLAN 2		PLAN 3		PLAN 4	
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Maximum Annual Aggregated Limit	AED 1 Million	AED 1 Million	AED 1 Million	AED 500,000	AED 250,000	AED 125,000	AED 150,000	AED 75,000
Below Age 18 years old	5,292	3,957	3,005	1,905	1,882	1,852	1,873	1,852
18 - 35	8,058	5,832	4,120	2,692	2,647	2,587	2,630	2,587
36 - 45	8,930	6,305	4,315	2,858	2,803	2,733	2,783	2,733
46 - 55	10,685	7,478	4,893	3,285	3,212	3,117	3,185	3,117
56 - 60	13,910	9,558	5,950	4,080	3,975	3,840	3,937	3,840
61 - 65	19,275	13,022	6,843	5,400	5,242	5,040	5,185	5,040