



TBA Medical for Permanent Residents

Medical for Permanent Residents is a 2-year medical plan that ensures twenty-four (24) hour medical coverage for Permanent Residents in Brunei Darussalam.

This plan is made specially for Permanent Residents of Brunei Darussalam under the categories ‘Foreign Nationals Contributing to Brunei’s Economy’ and ‘Professionals’.

This plan covers medical treatment cost for illness or accidents that occur to foreign workers while in Brunei Darussalam.



Key Features



Coverage Plan Period: 2 years



Pre-existing plans are covered



Only covering treatments done in Brunei Government hospitals/clinics



For details of coverage and exclusions, please refer to the Product Wording



Basic In-patient Treatment

Following are the coverages provided:

No.	Covers
1	Hospital room & board (standard bed only)
2	Hospital miscellaneous expenses
3	In hospital doctor visit
4	Surgical benefits & day care surgery
5	Accidental outpatient and accidental dental treatment
6	Pre-hospital diagnostic services (within 30 days prior to hospitalisation)
7	Post-hospital follow up treatment (within 30 days after discharge)
8	Local ambulance fees
9	Compassionate Benefit
10	Repatriation from Brunei Darussalam (Maximum of one destination only)
Deductible (for each and every claim)	
B\$50	
Overall Limit	
B\$100,000	
Contribution for two (2) Years	
B\$345 per person covered	



Optional Coverage

This covers general and specialist outpatient services, outpatient lab and x-ray services as well as outpatient prescription of drugs.



Outpatient Treatment due to Illness & Accident	
Overall limit of disability	8
Co Takaful for Specialised Investigation including CT Scans, MRI, PET Scan, Amyloid Scan etc	50%
Deductible per Outpatient Disability	B\$50
Overall Limit	B\$1,000
Contribution for two (2) Years	B\$180 per person covered

