



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 Permanent Residents while in Brunei Darussalam.



Key Features



Coverage Plan Period: 2 years



Pre-existing conditions 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	



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



How much do I need to pay?

Following are the contribution for Basic Inpatient Treatment:

Age	2 years	1 year
18 - 65 years old	B\$345.00	B\$172.50
66 - 75 years old	B\$1,035.00	B\$517.50
76 - 85 years old	B\$2,070.00	B\$1,035.00
86 - 95 years old	B\$3,795.00	B\$1,897.50
96 years old and above	B\$5,520.00	B\$2,760.00



Optional Contribution

This plan offers optional coverages with additional contribution.



Optional Coverage	2 years	1 year
Outpatient Treatment due to Illness & Accident	B\$180.00	B\$90.00

Important Note:

- Coverage option for less than 2 years is available, subject to minimum contribution.
- Conditions for coverage for pre-existing conditions for those aged 66 and above:
 - Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation.
 - Waiting period of 90 Days apply for pre-existing conditions only.
 - Exclusions apply as per the product wording:
 - All types of cancer, genetic conditions, Alzheimer’s, Dementia, Parkinson’s Disease, autoimmune diseases, regular or long-term kidney dialysis in chronic or end-stage kidney failure.
 - Any condition that becomes chronic (acute phases of that condition will be covered).

