



TBA As Syifa' (Medical)

TBA As Syifa' (Medical) is a plan which provides cover of medical expenses in respect of medical treatment due to illness or accident.

This protection plan offers twenty-four (24) hours worldwide coverage, but excludes United States of America, Canada and sanctioned countries. The benefits provided will secure the very best medical treatment without having the burden of having to absorb the medical cost alone.

This plan offers direct billing to the hospital if you are hospitalised (inpatient). Your hospital expenses will be paid directly to the hospital, so you can focus on recovery. Outpatient treatment is on a reimbursement basis.

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Available on our
Takaful Brunei Mobile



Key Features



Option for pre-existing condition cover



Covers beyond 65 years old



Hospital and surgical expenses are covered



No upfront bill payment for inpatient treatments



Your Coverage

Cover		Amount Covered per Disability			
		Gold	Silver	Bronze	Micro-bronze
1	Hospital Room and Board i. Daily max up to 45 days ii. Intensive Care Unit up to 20 days	B\$400 B\$650	B\$200 B\$350	B\$100 B\$250	B\$50 B\$100
2	Hospital Miscellaneous Expenses	B\$7,500	B\$4,500	B\$2,000	B\$1,000
3	In-Hospital Doctor Visit Daily max up to 65 days	B\$150	B\$100	B\$70	B\$50
4	Surgical Benefit & Day Care Surgery	B\$30,000	B\$20,000	B\$15,000	B\$5,000
5	Accidental Outpatient and Accidental Dental Maximum Limit Per Takaful Contract Year	B\$5,000	B\$2,500	B\$1,500	B\$250
6	Pre-Hospital Diagnostic Services (Within 30 days prior to hospitalisation)	B\$1,500	B\$1,000	B\$700	B\$300
7	Post-Hospital Follow Up Treatment (Within 30 days after discharge)	B\$500	B\$400	B\$200	B\$100
8	Local Ambulance Fees	B\$300	B\$300	B\$300	B\$300
9	Co Takaful for Elective Overseas Treatment Excluding USA, Canada and sanctioned countries	20% (for coverage without pre-existing conditions) 50% (for coverage with pre-existing conditions)			
10	Compassionate Benefit	B\$700	B\$700	B\$700	N/A
11	Repatriation Expenses from Brunei Darussalam (Maximum of one destination only)	B\$10,000	B\$8,000	B\$8,000	
12	Emergency Overseas Medical Evacuation and Repatriation Repatriation of Overseas Mortal Remain to Brunei Darussalam	US\$300,000 US\$25,000			
13	Security Evacuation	US\$100,000			
14	Compassionate Visit	One economy class return airfare			
15	Return of Minor Child	One economy class one-way airfare			
16	Convalescence Expenses	US\$1,000 with sub-limit of US\$250 per day			
Overall Annual Limit (excluding item 12 - 16)					
Adult		B\$200,000	B\$150,000	B\$100,000	B\$10,000
Child		B\$100,000	B\$75,000	B\$50,000	N/A



Optional Coverage

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

A. Outpatient Treatment due to Illness				
Maximum Number of Disabilities Per Takaful Contract Year	4			N/A
Deductible Per Outpatient Disability	B\$50			
Co Takaful for Specialised Investigation including CT Scans, MRI, PET Scan, Amyloid Scan etc	50%			
Overall Annual Limit	B\$5,000	B\$2,500	B\$1,500	
B. Cancer Cover & Hospital Allowance				
Cancer Cover (Life Time Limit)	B\$30,000	B\$20,000	B\$15,000	N/A
Hospital Allowance Daily max up to 65 days	B\$200	B\$100	B\$50	
C. COVID-19 Cover				
COVID-19 Limit	B\$20,000 in the aggregate of in-patient treatment cover Overall Annual Limit			N/A



How much do I need to pay?

Age		Without Pre-existing Coverage			
		Gold	Silver	Bronze	Micro-bronze
Child	6 months - 17 years old	B\$265.00	B\$185.00	B\$125.00	N/A
Adult	18 - 65 years old	B\$700.00	B\$410.00	B\$270.00	B\$75.00
	66 - 75 years old	B\$1,400.00	B\$820.00	B\$540.00	B\$150.00
	76 - 85 years old	B\$3,500.00	B\$2,050.00	B\$1,350.00	B\$375.00
	86 - 95 years old	B\$6,300.00	B\$3,690.00	B\$2,430.00	B\$675.00
	96 years old and above	B\$7,700.00	B\$4,510.00	B\$2,970.00	B\$825.00

Age		With Pre-existing Coverage			
		Gold	Silver	Bronze	Micro-bronze
Child	6 months - 17 years old	B\$662.50	B\$462.50	B\$312.50	N/A
Adult	18 - 65 years old	B\$1,750.00	B\$1,025.00	B\$675.00	B\$187.50
	66 - 75 years old	B\$2,100.00	B\$1,230.00	B\$810.00	B\$225.00
	76 - 85 years old	B\$4,200.00	B\$2,460.00	B\$1,620.00	B\$450.00
	86 - 95 years old	B\$7,700.00	B\$4,510.00	B\$2,970.00	B\$825.00
	96 years old and above	B\$11,200.00	B\$6,560.00	B\$4,320.00	B\$1,200.00



Optional Contribution

This plan offers optional coverages with additional contribution.

Cover	Gold	Silver	Bronze	Micro-bronze
Outpatient Treatment Due to Illness	B\$450.00	B\$350.00	B\$250.00	N/A
Cancer Cover & Hospital Allowance	B\$568.00	B\$358.00	B\$268.00	
COVID-19	B\$110.00			

Important Note:

- Pre-existing conditions are covered except for all kinds 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.
- Treatment for illnesses are subjected to 30 days waiting period from date of commencement.
- Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation.
- Geographical Limits are worldwide, but excludes USA, Canada and sanctioned countries.
- For details of coverage and exclusions, please refer to the Product Wording.

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