



## **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.

# Get protected today









### **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

|    | Course  | Amount Covered per Disability  |                  |                  |                 |
|----|---|--|------------------|------------------|-----------------|
|    | Cover   | Gold   | Silver           | Bronze           | Micro-bronze    |
| 1  | Hospital Room and Board<br>i. Daily max up to 45 days<br>ii. Intensive Care Unit up to 20 days                              | B\$400<br>B\$650   | B\$200<br>B\$350 | B\$100<br>B\$250 | B\$50<br>B\$100 |
| 2  | Hospital Miscellaneous Expenses   | B\$7,500   | B\$4,500         | B\$2,000         | B\$1,000        |
| 3  | In-Hospital Doctor Visit<br>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<br>Maximum Limit Per Takaful Contract Year                                      | B\$5,000   | B\$2,500         | B\$1,500         | B\$250          |
| 6  | Pre-Hospital Diagnostic Services<br>(Within 30 days prior to hospitalisation)   | B\$1,500   | B\$1,000         | B\$700           | B\$300          |
| 7  | Post-Hospital Follow Up Treatment<br>(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<br>Excluding USA, Canada and sanctioned countries                                | 20% (for coverage without pre-existing condition 50% (for coverage with pre-existing conditions) |                  |                  |                 |
| 10 | Compassionate Benefit   | B\$700   | B\$700           | B\$700           |                 |
| 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<br>and Repatriation<br>Repatriation of Overseas Mortal Remain to<br>Brunei Darussalam | US\$300,000<br>US\$25,000  |                  |                  | N/A             |
| 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)   |                  |                  |                 |
|    |   |  |                  |                  |                 |

**Optional Coverage** 

Adult

Child

**Outpatient Treatment due to Illness** 

**Without Pre-existing Coverage** 

B\$125.00

N/A

B\$150,000

B\$75,000

This covers general and specialist outpatient services, outpatient lab and x-ray services as well as

B\$100,000

B\$50,000

B\$10,000

N/A

B\$200,000

B\$100,000

outpatient prescription of drugs.

| Maximum Number of Disabilities Per Takaful<br>Contract Year                                     |                     | 4                   |                    |     |  |
|---|---------------------|---------------------|--------------------|-----|--|
| Deductible Per Outpatient Disability  | B\$50               |                     |                    | N/A |  |
| Co Takaful for Specialised Investigation including<br>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          |     |  |
| Cancer Cover (Life Time Limit)  Hospital Allowance Daily max up to 65 days                      | B\$30,000<br>B\$200 | B\$20,000<br>B\$100 | B\$15,000<br>B\$50 | N/A |  |
| Hospital Allowance  |                     |                     |                    | N/A |  |



### 6 months - 17 years old B\$265.00 B\$185.00

Age

|       | 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    |  |
| Adult | 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          |  |

|             | 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   |  |  |
| Adult       | 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 |  |  |
|             |  |                      |               |              |             |  |  |
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| 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 |     |  |
|                                     |           |           |           |     |  |

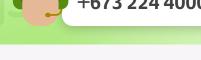
Cover

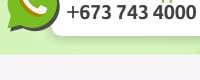
**Important Note:** 

1. 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

- 2. Treatment for illnesses are subjected to 30 days waiting period from date of commencement. 3. Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation. 4. Geographical Limits are worldwide, but excludes USA, Canada and sanctioned countries.
- 5. For details of coverage and exclusions, please refer to the Product Wording.

### Get protected today **TBA Call Centre TBA WhatsApp** Available on our





(S) TBA WhatsApp **743 4000** 



Terms & Conditions Apply