



TBA As Syifa' (Medical) - Government Hospital Plan

TBA As Syifa' - Government Hospital Plan is a medical plan that provides twenty-four (24) hour medical coverage for foreign workers employed in Brunei Darussalam, as well as for Brunei Darussalam Permanent Residents.

This plan covers medical treatment cost for illnesses or accidents occurring within Brunei Darussalam, limited to treatment at Brunei Government hospitals and clinics.



Key Features



Coverage Plan Period: up to 2 years



Optional inpatient pre-existing conditions coverage is available



Only covering treatments done in Brunei Government hospitals/clinics



No upfront bill payment for inpatient treatments



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



Basic Cover

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)
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	
Overall limit of disability (for 1 year cover)	4
Overall limit of disability (for 2 year cover)	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 one (1) Year	B\$90.00
Contribution for two (2) Years	B\$180.00



How much do I need to pay?

Age	Without Pre-existing Coverage	
	2 years	1 year
65 years old and below	B\$280.00	B\$140.00
66 - 75 years old	B\$560.00	B\$280.00
76 - 85 years old	B\$1,400.00	B\$700.00
86 - 95 years old	B\$2,520.00	B\$1,260.00
96 years old and above	B\$3,080.00	B\$1,540.00

Age	With Pre-existing Coverage	
	2 years	1 year
65 years old and below	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

Important Note:

- The coverage period must align with the validity of the work pass or entry pass.
- Treatment for illnesses is subject to a 30-day waiting period from the date of commencement.
- Conditions for any 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.
 - Only to be made available to new participations, not renewals.
 - 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).