

AL-SHIFA

BASIC & EXCEL

INDIVIDUAL HEALTH TAKAFUL PLAN

Healthcare costs are rising in an ever increasing pace. Therefore it's vital to secure a feasible health Takaful plan to fall back when dealing with these expenses. Our AL-SHIFA Basic and AL-SHIFA Excel Health Takaful plans are designed to offer an extensive coverage option to keep you protected.

DOCUMENTS REQUIRED FOR APPLICATION

- Copy of ID card
- Completed and signed application form
- Pre-Takaful Health Checkup List with Reports
- Medical Examination Certificate (Filled and authorized by a medical officer)

CLAIM PROCEDURE

Manual Submission:

Hard copy of Claim form, medical bills and all supporting documents should be submitted to Ayady Takaful - Allied Insurance Company.

MVR 100 will be deducted from each and every claim

Online Submission:

Soft copy (scanned/ photo) of medical bills and all supporting documents submitted through our online portal (my.allied.mv)

No deductible

Reimbursement: Submitted medical bills can be reimbursed, as per certificate terms and conditions

Note: For overseas treatment airfare will be reimbursed with the recommendation from authorized medical Centre in Maldives, for treatments unavailable in Maldives

SCHEDULE OF BENEFITS

OVERALL ANNUAL LIMIT	AL-SHIFA BASIC MVR 200,000	AL-SHIFA EXCEL MVR 450,000
INPATIENT COVER (Hospital Benefits)		
Daily room & board (max.90 days)	1,000	3,000
Intensive Care Unit (max.30 days)	up to overall limit	up to overall limit
Hospital supplies & Services	up to overall limit	up to overall limit
Operating theatre	up to overall limit	up to overall limit
SURGICAL BENEFITS (Surgical Expenses comprising the following, (but excluding organ transplantation) :		
Pre-surgical diagnostic services	up to overall limit	up to overall limit
Pre-surgical specialist consultation, surgical fees	up to overall limit	up to overall limit
Anaesthetist's fees and surgeon fees	up to overall limit	up to overall limit
MEDICAL BENEFITS (Medical expenses for non-surgical treatment, comprising:		
Pre-hospitalization diagnostic services	up to overall limit	up to overall limit
Pre-hospitalization specialist consultation	up to overall limit	up to overall limit
Daily in-hospital physician's visits (max.60 days)	up to overall limit	up to overall limit
Ambulance fees	10,000	25,000
ADDITIONAL BENEFITS (Inpatient & Outpatient)		
Post hospitalization treatment excluding outpatient prescription medicine	up to overall limit	up to overall limit
Post hospitalization outpatient prescription medicine	75,000	150,000
Pregnancy (inpatient only)	25,000	25,000
New Born Limit (Inpatient and Outpatient)	18,500	18,500
Accidental dental treatment (Inpatient and Outpatient)	75,000	150,000
Organ transplantation (lifetime)	100,000	250,000
Pre-existing illness (upon declaration and subject to acceptance of condition)	100,000	150,000
OUTPATIENT COVER (OPTIONAL)		
Overall OP limit	8,000	12,000
Outpatient diagnostic services	covered	covered
Outpatient consultation	nil	nil
Outpatient prescription	covered	covered

CONTRIBUTIONS

Our AL-SHIFA Basic and AL-SHIFA Excel Health Takaful Contributions are designed to offer you the best value at times of need.

AGE BAND	AL-SHIFA BASIC			AL-SHIFA EXCEL		
	IP (only)	OP (add-on)	FULL COVER	IP (only)	OP (add-on)	FULL COVER
Age between 0 - 9	5,000	3,500	8,500	7,900	5,100	13,000
Age between 10 - 19	5,600	3,700	9,300	8,100	5,500	13,600
Age between 20 - 29	6,200	4,000	10,200	8,900	5,900	14,800
Age between 30 - 39	6,800	4,400	11,200	10,500	6,300	16,800
Age between 40 - 49	7,800	4,500	12,300	12,900	6,800	19,700
Age between 50 - 59	8,900	4,600	13,500	16,900	6,900	23,800
Age between 60 - 66 (Renewal Only)	9,900	4,900	14,800	22,900	7,000	29,900

A SUMMARIZED OVERLOOK ON THE PLANS

REIMBURSEMENT ONLY PLANS

Airfare (Overseas) Upto MVR 10,000

Territorial Limit: Maldives
 India
 Sri Lanka
 Thailand
 Singapore (AL-SHIFA Excel Only)
 Malaysia (AL-SHIFA Excel Only)

Co Takaful:

Category A + 40%
 Category A 35%
 Category B 25%
 Category C 15%

Maximum age of enrollment 59 years

Waiting period 30 Days

Health Takaful Card No



info@ayady.mv

www.ayady.mv

ayadymv



ALLIED ISLAMIC WINDOW

DISCLAIMER

The information in this brochure is intended for information purposes only and the brochure herein does not form part of the Takaful contract.