



MEDICAL INSURANCE

Access to private medical facilities is now within your reach through the medical protection plans that we offer. Our plans cover a wide range of benefits at many designated healthcare providers both locally and regionally. You can opt for a plan that best suits your employees' needs and protect them against unforeseen medical expenses.

BENEFITS

Direct billing facility for inpatient/day care and outpatient treatment (as specified in the table of benefits)

Outpatient benefits:

- › General physician consultation/specialist consultation
- › Diagnostic tests
Laboratory investigations & pathology
Diagnostic tests MRI, electrocardiograms, CT scan, x-rays, ultrasound etc.
- › Pharmaceuticals
- › Physiotherapy

Day care benefits:

- › Surgical procedure & dressing not requiring overnight stay

In Patient benefits:

- › Room and board according to the schedule of benefit
- › Intensive care unit services
- › Surgeon and anesthesiologist fees
- › Hospital services (surgery, theatre, anesthesia, laboratory investigations, pathology, medications & radiology)
- › Pharmaceuticals
- › Diagnostic tests MRI, electrocardiograms, CT scan etc.
- › Various therapies including post-surgical physiotherapy and radiation therapy
- › Nursing at home (if medically necessary)
- › Companion expenses
- › Local land ambulance services (if medically necessary)

ADDITIONAL BENEFIT

- › Dental
- › Maternity
- › Optical
- › Psychiatry
- › Health Screening
- › Repatriation
- › International direct billing access
- › International emergency services

MAJOR EXCLUSIONS

May vary according to the regulation of each country:

- › Healthcare services, which are not medically necessary
- › Injuries resulting from attempted suicide or self-inflicted injuries
- › Birth defects, congenital diseases for newborn &/or deformities unless life-threatening
- › Air or terrestrial medical evacuation except for emergency cases or unauthorized transportation services
- › Treatment and services related to fertility/sterility