**Ahlia University, HR, Active Employees: Benefits**

**Medical Insurance**

**Scope of Coverage**

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| **Insurer**  | Takaful International Company  |
| **Proposed Third Party Administration**  | Health 360 – Bahrain  |
| **TIC Rating**  | Takaful International Company is rated B++ “Secure” with Stable Outlook by A.M. Best Company  |
| ***Out – Patient Treatment***  | Physician consultation/Specialist consultation /Family doctors/General physician. Diagnostic Tests and procedures:  X-rays, Ultrasound and Contrast studies  Laboratory investigations & pathology  ECG, EEG, Echocardiography, Stress test  Endoscopy, Biopsy  MRI, CT Scan  Medically required tests  Outpatient surgical procedure & dressing Pharmaceuticals (prescribed drugs and medications) Regular physiotherapy, subject to maximum annual limit specified in the Benefits Table.   |
| ***In – Patient Treatment***  | Room and Board according to the class and subject to maximum daily limit as specified in the Benefits Table. Intensive care unit services. Surgeon and anesthesiologist fees. Hospital services (surgery, theatre, anesthesia, laboratory investigations, pathology, medications & radiology) Pharmaceuticals (prescribed drugs and medications) Diagnostic MRI, electrocardiograms, CT scan. Various therapies including regular physiotherapy, radiation therapy. Doctor’s visits related to the original cause of covered hospitalization including physician in patient consultation as per agreed tariff by TIC. Private nursing care (if medically necessary). Recipient transplantation services. Incidental companion expenses for member below 16 years of age. Local land ambulance services (if medically necessary). Morgue expenses in the event of death member following admission and during hospitalization fro non-excluded bodily injury or sickness. Blood and blood products. Oncology according to table of benefit. Post hospitalization up to maximum of 90 days from the date the patient discharged from the hospital  |
| ***Excess/Deductible:***  | The amount which the Participant must pay each & every visit for healthcare services and is deducted from the claim payable by the insurance company.  |
| ***Co-insurance:***  | The pre-defined percentage of incurred healthcare expenses or amount of claim which the Participant is obliged to pay when healthcare service is rendered. Co-insurance is always applied after Excess/Deductible, if any.  |
| ***Elective treatment***  | The eligible geographical area as stated in the schedule of benefit where a member has the right to receive treatment from and paid bases on policy terms and condition.  |