**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. |