



Expatriate Health Insurance Requirements

Target participants	Expatriates living/working in the Maldives
Age timeframe:	MVR100,000/-
Period of coverage:	12 months from the commencement of policy
Territorial Limits	Within Maldives
Age limit	65 years and below
Out-patient Benefits:	
(Medical expenses other than In-patient expenses) <ul style="list-style-type: none"> • Consultation Fees • Pharmacy bills & any prescribed medical bills • Ambulance fees 	MVR 2,000/- per year
In-patient Benefits:	
<ul style="list-style-type: none"> • Hospital Benefits <ul style="list-style-type: none"> ○ Daily ward and boarding charges at medical facility (excluding private room charges) ○ Intensive Care Unit ○ Hospital Supplies, services and operation Theatre 	Up to overall limit
<ul style="list-style-type: none"> • Surgical Benefits: Surgical expenses comprising the following (but excluding organ transplantation) <ul style="list-style-type: none"> ○ Pre-Surgical diagnostic Services ○ Pre-surgical specialist consultation, surgical fees ○ Anesthetists fees 	Up to overall limit
<ul style="list-style-type: none"> • Medical Benefits (medical expenses for non-surgical treatments) <ul style="list-style-type: none"> ○ Pre-hospital diagnostic services ○ Pre-hospitalization specialist consultation ○ Daily In-Hospital Physicians visit (maximum 60 days) 	Up to overall limit



<ul style="list-style-type: none"> ○ Post- Hospitalization treatment (within 31 days from discharge) 	
<ul style="list-style-type: none"> ● Pre-existing conditions 	To be covered

Co-insurance coverage	
Co-insurance coverage as below for <ul style="list-style-type: none"> ● Inpatient expenses ● Outpatient expenses 	For IPD <ul style="list-style-type: none"> ● For government medical centers: Nil co-insurance ● Non-Government medical centers: Co-pay maximum of 15% For OPD <ul style="list-style-type: none"> ● For government medical centers: Co-pay maximum of 05% ● Non-Government medical centers: Co-pay maximum of 15%
Repatriation: Repatriation cost of mortal remains to his/her country from Maldives or burial cost within Maldives (if loss of life occurs within Maldives)	Up to overall limit
Premium:	MVR 800/- maximum per person
Cashless Insurance Claim Service From:	<ul style="list-style-type: none"> ● All government hospitals and health facilities ● ADK Hospital ● Medica Hospital