



REGISTERED WORK PERMIT MEDICAL INSURANCE SERVICE PROVIDERS

#	WORK PERMIT MEDICAL INSURANCE SERVICE PROVIDER NAME	REGISTRATION NUMBER
1	AMANA TAKAFUL (MALDIVES) PLC	C-0315/2005
2	DHIVEHI INSURANCE COMPANY PVT LTD	C-0805/2015
3	SOLARELLE INSURANCE PVT LTD	C-0390/2015
4	ALLIED INSURANCE COMPANY OF THE MALDIVES PVT LTD (AYADY TAKAFUL)	C-0043/1984
5	CEYLINCO INSURANCE COMPANY PVT LTD	C-0240/2005

As of 6th February 2024

Please check next page for the minimum requirements and the maximum price registered medical insurance service providers can charge for the set minimum requirements for work permit medical insurance packages.



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