

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ



Ministry of Economic Development  
Male',  
Republic of Maldives



## **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

**As of 22<sup>nd</sup> March 2021**

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

<b>Target participants</b>	Expatriates living/working in the Maldives
<b>Age timeframe:</b>	MVR100,000/-
<b>Period of coverage:</b>	12 months from the commencement of policy
<b>Territorial Limits</b>	Within Maldives
<b>Age limit</b>	65 years and below
<b>Out-patient Benefits:</b>	
(Medical expenses other than In-patient expenses) <ul style="list-style-type: none"> <li>• Consultation Fees</li> <li>• Pharmacy bills &amp; any prescribed medical bills</li> <li>• Ambulance fees</li> </ul>	<b>MVR 2,000/- per year</b>
<b>In-patient Benefits:</b>	
<ul style="list-style-type: none"> <li>• Hospital Benefits <ul style="list-style-type: none"> <li>○ Daily ward and boarding charges at medical facility (excluding private room charges)</li> <li>○ Intensive Care Unit</li> <li>○ Hospital Supplies, services and operation Theatre</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Surgical Benefits: Surgical expenses comprising the following (but excluding organ transplantation) <ul style="list-style-type: none"> <li>○ Pre-Surgical diagnostic Services</li> <li>○ Pre-surgical specialist consultation, surgical fees</li> <li>○ Anesthetists fees</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Medical Benefits (medical expenses for non-surgical treatments) <ul style="list-style-type: none"> <li>○ Pre-hospital diagnostic services</li> <li>○ Pre-hospitalization specialist consultation</li> <li>○ Daily In-Hospital Physicians visit (maximum 60 days)</li> <li>○ Post- Hospitalization treatment (within 31 days from discharge)</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Pre-existing conditions</li> </ul>	To be covered

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Co-insurance coverage	
<p>Co-insurance coverage as below for</p> <ul style="list-style-type: none"> <li>• Inpatient expenses</li> <li>• Outpatient expenses</li> </ul>	<p><b>For IPD</b></p> <ul style="list-style-type: none"> <li>• <b>For government medical centers:</b> Nil co-insurance</li> <li>• <b>Non-Government medical centers:</b> Co-pay maximum of 15%</li> </ul> <p><b>For OPD</b></p> <ul style="list-style-type: none"> <li>• <b>For government medical centers:</b> Co-pay maximum of 05%</li> <li>• <b>Non-Government medical centers:</b> Co-pay maximum of 15%</li> </ul>
<p><b>Repatriation:</b> Repatriation cost of mortal remains to his/her country from Maldives or burial cost within Maldives (if loss of life occurs within Maldives)</p>	<p>Up to overall limit</p>
<p><b>Premium:</b></p>	<p>MVR 800/- maximum per person</p>