

Select BLUE

BASIC & EXCEL

INDIVIDUAL HEALTH INSURANCE PLAN

Healthcare costs are rising in an ever increasing pace. Therefore it's vital to secure a feasible health insurance plan to fall back when dealing with these expenses. Our Select Basic and Select Excel Health Insurance plans are designed to offer an extensive coverage option to keep you protected.

DOCUMENTS REQUIRED FOR APPLICATION

- Copy of ID card
- Completed and signed proposal form
- Pre-Insurance Health Checkup List with Reports
- Medical Examination Certificate (Filled and authorized by a medical officer)

CLAIM PROCEDURE

Manual Submission:

Hard copy of Claim form, medical bills and all supporting documents should be submitted to Allied Insurance Company

MVR 100 will be deducted from each and every claim

Online Submission:

Soft copy (scanned/ photo) of medical bills and all supporting documents submitted through our online portal (my.allied.mv)

No deductible

Reimbursement: Submitted medical bills can be reimbursed, as per policy terms and conditions

Note: For overseas treatment airfare will be reimbursed with the recommendation from authorized medical Centre in Maldives, for treatments unavailable in Maldives

SCHEDULE OF BENEFITS

OVERALL ANNUAL LIMIT	SELECT BASIC MVR 200,000	SELECT EXCEL MVR 450,000
INPATIENT COVER (Hospital Benefits)		
Daily room & board (max.90 days)	1,000	3,000
Intensive Care Unit (max.30 days)	up to overall limit	up to overall limit
Hospital supplies & Services	up to overall limit	up to overall limit
Operating theatre	up to overall limit	up to overall limit
SURGICAL BENEFITS (Surgical Expenses comprising the following, (but excluding organ transplantation) :		
Pre-surgical diagnostic services	up to overall limit	up to overall limit
Pre-surgical specialist consultation, surgical fees	up to overall limit	up to overall limit
Anaesthetist's fees and surgeon fees	up to overall limit	up to overall limit
MEDICAL BENEFITS (Medical expenses for non-surgical treatment, comprising:		
Pre-hospitalization diagnostic services	up to overall limit	up to overall limit
Pre-hospitalization specialist consultation	up to overall limit	up to overall limit
Daily in-hospital physician's visits (max.60 days)	up to overall limit	up to overall limit
Ambulance fees	10,000	25,000
ADDITIONAL BENEFITS (Inpatient & Outpatient)		
Post hospitalization treatment excluding outpatient prescription medicine	up to overall limit	up to overall limit
Post hospitalization outpatient prescription medicine	75,000	150,000
Pregnancy (inpatient only)	25,000	25,000
New Born Limit (Inpatient and Outpatient)	18,500	18,500
Accidental dental treatment (Inpatient and Outpatient)	75,000	150,000
Organ transplantation (lifetime)	100,000	250,000
Pre-existing illness (upon declaration and subject to acceptance of condition)	100,000	150,000
OUTPATIENT COVER (OPTIONAL)		
Overall OP limit	8,000	12,000
Outpatient diagnostic services	covered	covered
Outpatient consultation	nil	nil
Outpatient prescription	covered	covered

PREMIUMS

Our Select Basic and Select Excel Health Insurance premiums are designed to offer you the best value at times of need.

AGE BAND	SELECT BASIC			SELECT EXCEL		
	IP (only)	OP (add-on)	FULL COVER	IP (only)	OP (add-on)	FULL COVER
Age between 0 - 9	5,000	3,500	8,500	7,900	5,100	13,000
Age between 10 - 19	5,600	3,700	9,300	8,100	5,500	13,600
Age between 20 - 29	6,200	4,000	10,200	8,900	5,900	14,800
Age between 30 - 39	6,800	4,400	11,200	10,500	6,300	16,800
Age between 40 - 49	7,800	4,500	12,300	12,900	6,800	19,700
Age between 50 - 59	8,900	4,600	13,500	16,900	6,900	23,800
Age between 60 - 66 (Renewal Only)	9,900	4,900	14,800	22,900	7,000	29,900

A SUMMARIZED OVERLOOK ON THE PLANS

REIMBURSEMENT ONLY POLICY

Airfare (Overseas) Upto MVR 10,000

Territorial Limit: Maldives
 India
 Sri Lanka
 Thailand
 Singapore (Select Excel Only)
 Malaysia (Select Excel Only)

Coinurance:

Category A + 40%
 Category A 35%
 Category B 25%
 Category C 15%

Maximum age of enrollment 59 years

Waiting period 30 Days

Health Insurance Card No



Allied Insurance Company

Allied Insurance Company of the Maldives Pvt Ltd
 M. City Square, 3rd Floor, Chandhane Magu,
 Male', 20156, Republic of Maldives



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DISCLAIMER

The information in this brochure is intended for information purposes only and the brochure herein does not form part of the insurance contract.