

SCHEDULE OF BENEFITS

FAMILY PLAN	FHP 2010
	(MRF)
OVERALL ANNUAL LIMIT (PER FAMILY)	250,000
LIMIT PER PERSON	
HOSPITAL BENEFITS	50,000.00
Daily Room & Board (Max. 90 days)	500.00
Intensive Care Unit (Max. 30 days)	As charged
Hospital Supplies & Services	As charged
Operating Theatre	As charged
SURGICAL BENEFITS	100,000.00
Surgical expenses comprising the following, (but excluding organ transplantation)	As charged
- Pre-Surgical Diagnostic Services	As charged
- Pre-Surgical Specialist Consultation .Surgical Fees	As charged
- Anaesthetist's Fees	As charged
MEDICAL BENEFITS	100,000.00
Medical expenses for non-surgical treatment, comprising	As charged
- Pre-Hospital Diagnostic Services	As charged
- Pre-Hospitalisation Specialist Consultation	As charged
- Daily In-Hospital Physician's Visits (Max. 60 days)	As charged
- Post Hospitalisation Treatment (within 31 days from discharge)	As charged
OUTPATIENT TREATMENT	15,000.00
Critical Illness	60,000.00
pre-existing illness (eligible after 24 months of cover)	30,000.00
Inpatient Pregnancy (eligible after 24 months of cover)	7,000.00
COMPLIMENTARY COVER	
Accidental death	50,000.00
Total Parmenant Disability	50,000.00

Premium: Mrf 3,300 subject to acceptance after proposal and medical	
Premium: (Spouse) Mrf 2,550 subject to acceptance after proposal and medical	
Premium: (Children) Mrf 2,400 subject to acceptance after proposal and medical	

Territorial Limit: Maldives, India, Sri Lanka and Thailand

Inpatient cover extended to cover critical illness

No outpatient pregnancy cover

Eye and dental: accidental cover only

15% co-insurance

Max age limit for enrollment : 59

Renewal upto age 65

Dependents considered as spouse and unmarried children below 21 years

medical chekup cost at client expense

Ticket cost for 2 persons upto USD 300 per person per visit abroad, subject to doctors recommendation

waiting period 30 days

Outpatient Deductible for OPD consultation and Prescription : MRF 500.00 per treatment.