FREQUENTLY ASKED QUESTIONS
Medical Takaful

Q
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1- What is ASCANA Takaful health insurance plan?

The ASCANA Takaful plan is the medical insurance plan that provides all key medical services under one program.

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2- What are the benefits of my health insurance plan?

Your health card ensures you receive all necessary emergency & non- emergency healthcare services without stressing about expenses as per policy framework and local authority guidelines.

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3- Can I use my health insurance card in a non- network facility?

Within UAE - Unfortunately, you cannot, however, you can claim for expenses incurred at the non-network provider, as per agreed policy terms and conditions. Please refer to the Table of Benefits (TOB) for further details.

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4- Where can I use my health insurance card?

You can search providers at healthcare provider partners tab in your TPA's website. Please refer to your Table of Benefits (TOB) for further details.

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5- What do I need to submit for a claim reimbursement in case I used a non-network provider in or outside the UAE?

Please provide the following documents:
- A copy of your health insurance card
- Itemized & dated original invoices
- A duly completed reimbursement claim form, signed and stamped by the treating doctor
- Medical report or discharge summary signed and stamped by the treating doctor
- Original prescriptions
- Lab or radiology test results if any

IMPORTANT: ASCANA Takaful pre-approval is mandatory for non-UAE elective (non-emergency treatment)

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6- How can I use the eligible provider network for direct billing service (cashless service)?

Outpatient claims
Prior approval is not required for treatments of most of the outpatient services. Please remember to check the most updated network list prior to your visit. Please use the mobile app of your TPA for more details.

Inpatient claims
Please seek prior approval for elective inpatient claims by providing the following information. Send us an email to health@ascanatakaful.ae
- Name of hospital
- Name of treating doctor
- Name of surgical procedure
- Cost estimate

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7- Can I check the status of my reimbursement claims?

Yes, you can get a status update of your reimbursement claim by sending an email to: customercare@ascanatakaful.ae

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8- What are the benefits of my health insurance plan?

You can search providers at healthcare providers partners tab in your TPA's website. Please refer to your Table of Benefits (TOB) for further details.

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9- What should I do in case I need assistance at a healthcare facility?

Please use your TPA's mobile app or call the TPA call center number while at the healthcare facility. Or contact us on ASCANA (800-2722620)