



Welcome to Sana Healthcare

Rest assured that we have your health covered

What is Covered?

The policyholder(s) may be treated by a general practitioner and/or a specialist approved by us depending on the circumstances. The charges made by the medical practitioner must be customary, fair, and reasonable according to the level normally charged for the treatment received. If we believe that the charges are too high and not reasonable we will only pay the amount which is fair and reasonable to us and the policyholder(s) will have to pay the difference.

We will pay for the following items up to the limits shown in the benefits table of your chosen plan. If you incur costs in excess of such limits these will have to be paid by yourself.

In-patient or day-patient treatment of acute conditions at an approved hospital.

- Hospital accommodation charges
- Prescribed medicines, drugs and dressings
- Operating theatre fees
- Nursing charges
- Specialist fees including surgeons', anaesthetists' and physicians' fees.
- Charges for diagnostic tests including X-rays, high tech scans, pathology and physiological tests
- Radiotherapy and chemotherapy

Out-patient treatment of acute conditions.

- Specialist fees for consultations
- Charges for diagnostic tests including X-rays, high tech scans, pathology and physiological tests
- Radiotherapy and chemotherapy

Payment of a claim may be affected if you do not obtain approval from us in advance of your treatment.