



# BARAKA

A Premium  
Medical Insurance  
Program

*With Unlimited Health Coverage.*





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Truly the best in service,  
I could not find better.

- M.H

## WHAT IS BARAKA?

Baraka: a premium medical insurance plan with a full network of hospitals and labs.

## WHAT IS BARAKA'S ADVANTAGE?

For a waiting period of just thirty days, an amazing “out plus” benefit will be activated in which your pre-existing medical cases can still be monitored and tracked in addition to the Family medicine visits.

You can also take advantage of discounted rates for families!

# WHY CHOOSE BARAKA?

What you need is a wide health coverage that won't let you down.

## Baraka has:

- large network of hospitals and labs.
- “exclusion free” rider related to all the “OUT” cases.
- built in family medicine network.

## Baraka guarantees two years of free renewability

In case of death, permanent disability, or terminal illness of the policy owner.

## Baraka offers:



Freedom



Safety



Peace of mind



The most outstanding insurance company.  
I've been with them for over 12 years and they've never let me down.  
Thank you CML.

- R.N.

## WHAT IS BARAKA'S ADDED VALUE?

Do you ever worry if your policy will become extremely expensive as you grow old?

### With CML, you won't have this concern.

As you age, your continuity at a fair rate is guaranteed so that you can maintain your health coverage and budget.



# BENEFITS:



## Out

- 30-day waiting period for new adherents
- No exclusions & limitations



## Family Medicine Network

Free consultations



## Free Premium for two years

In case of the death, terminal disability or terminal illness of the policy owner.



# FREQUENTLY ASKED QUESTIONS



## **How can I benefit from my health card?**

After subscribing to one of our health coverage programs, you will be provided with a personal card. You can benefit by presenting it at hospitals, labs or during doctors' consultations.

## **Is my maternity covered?**

Yes, all our plans include maternity coverage.

## **Is my continuity guaranteed?**

Yes, your health coverage will certainly continue upon your first year starting with CML.

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## **Is this plan not what you're looking for?**

There's always an alternative.

You can check other plans below to find the one most suitable for you.

- Bien Etre
- S'assurer
- S'assurer Plus

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I've certainly never seen better treatment in the last twenty years with them.

- G.L.

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