Africa Corporate Plan

Africa Corporate Plan is available to companies of 30+ employees.
One solution for all your company's medical insurance needs.

1	2	3
Africa Primary	Africa Classic	Africa Enhanced

Levels of cover

All 3 levels offer full refund on in-patient and day-patient hospital services, an emergency medical evacuation benefit and a cancer treatment benefit.

- **Africa Primary** - in-patient and day-patient hospital services, an emergency medical evacuation benefit and a cancer treatment benefit.
- **Africa Classic** - additional benefits include: maternity, wellness, compassionate visit, and out-patient.
- **Africa Enhanced** - Additional benefits include: routine dental treatment and optical cover.

Area of cover

Level 1 – **Africa Primary** - Country of residence only (with evacuation to neighbouring country).

Level 2 – **Africa Classic** - Africa, India and Lebanon.

Level 3 – **Africa Enhanced** - Worldwide excluding the USA, Bermuda and all islands of the Caribbean.

Currency

USD

Overall policy limits

Level 1 - **Africa Primary**:	USD 100,000
Level 2 - **Africa Classic**:	USD 1,000,000
Level 3 - **Africa Enhanced**:	USD 5,000,000

Key features

- All-encompassing corporate solution.
- One policy to cover all levels of staff.
- 24 Hour Emergency & Case management through Air Health International and Healix.
- Emergency medical evacuation by road and air included on all plans.
- Cover available to both expatriate and local national staff.
- All members are accepted on a Medical History Disregarded (MHD) basis with a medical questionnaire required for 65+.
- Available levels of cover: Primary | Classic | Enhanced.

Plan conditions

- All members must be African residents.
- Premium must be Company paid.
- Available to corporate entities/group schemes of 30+ employees.
- A minimum of 20% of employees to be covered on the Classic or Enhanced cover levels.

For full details please contact us to request a membership guide including definitions and exclusions.

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Core Cover			
	Africa Primary	Africa Classic	Africa Enhanced
Overall policy limit	USD 100,000	USD 1,000,000	USD 5,000,000
In-patient and day-patient hospital services	Full refund	Full refund	Full refund
Medical and Surgical Support Services- Assistance in provider location and coordination of required surgery.	Covered	Covered	Covered
Emergency medical evacuation	Full refund (including evacuation to neighbouring country)	Full refund (within area of cover)	Full refund (within area of cover)
Ambulance services	Full refund	Full refund	Full refund
Rehabilitation facility	✗	Covered - Up to 14 days	Covered - Up to 30 days
Hospice care	✗	Covered - Up to 6 weeks	Covered - Up to 6 weeks
Repatriation of mortal remains or local burial costs	Covered - Up to USD 5,000	Covered - Up to USD 10,000	Covered - Up to USD 12,000
Out of geographic area cover for up to 6 weeks	✗	Covered - Up to USD 50,000	Covered - Up to USD 100,000
Nursing at home	Covered - Up to USD 2,000 (up to 60 days)	Covered - Up to USD 5,000	Full refund
Dental treatment following an accident	Covered - Up to USD 2,000	Covered - Up to USD 5,000	Full refund
Post-hospital out-patient treatment (follow up)	Covered - Up to USD 1,000 (up to 90 days)	Covered - Up to USD 2,000 (up to 90 days)	Full refund
Out-patient surgery	✗	Full refund	Full refund
In-patient psychiatric treatment	✗	Covered - Up to 14 nights	Covered - Up to 30 nights
Parent accommodation (when your child is under 18)	✗	Full refund	Full refund
Organ transplant (excluding donor costs)	✗	Covered - Up to USD 170,000	Covered - Up to USD 500,000
Surgical/Medical prostheses and appliances	Full refund	Full refund	Full refund
Mobility aids	Covered - Up to USD 200	Covered - Up to USD 400	Covered - Up to USD 800
CT, MRI and PET scans	Covered - In-patient only, CT and MRI only	Covered - Up to USD 10,000	Full refund
Kidney dialysis	✗	✗	Covered - In-patient - Full refund - Up to 6 weeks Day-patient/Out-patient - up to USD 68,000
Congenital cover	✗	✗	Covered - Up to USD 100,000 per lifetime Includes diagnosis and all ongoing treatment up to the limit. Out-patient treatment for congenital conditions will be subject to the out-patient benefit shown on your certificate, within the congenital limit.
Palliative care	Covered - Up to USD 50,000 per lifetime	Covered - Up to USD 100,000 per lifetime	Covered - Up to USD 100,000 per lifetime
Treatment for HIV and AIDS	Covered - In-patient only Up to USD 5,000 24 month waiting period applies	Covered - In-patient only Up to USD 10,000 24 month waiting period applies	Covered - In-patient only Up to USD 20,000 24 month waiting period applies
Transport costs for cancer and cardiovascular conditions	✗	Covered - Up to USD 1,000	Covered - Up to USD 2,000

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Cancer and Chronic

	Africa Primary Maximum aggregate limit of up to USD 50,000	Africa Classic	Africa Enhanced
Treatment for cancer	Covered - Within the cancer and chronic aggregate limit	Full refund	Full refund
Monitoring and treatment of chronic conditions	Covered - In-patient only Within the cancer and chronic aggregate limit.	Covered - Out-patient treatment and prescriptions for chronic conditions are subject to the out-patient benefit limits	Covered - Out-patient treatment and prescriptions for chronic conditions are subject to the out-patient benefit limits
ATMPs for the treatment of cancer or chronic conditions	In-patient and out-patient treatment within the cancer and chronic aggregate limit. Up to one course of treatment per condition, per lifetime.	Up to USD 500,000 per lifetime. For In-patient and Out-patient treatment. Up to one course of treatment per condition, per lifetime.	Up to USD 500,000 per lifetime. For In-patient and Out-patient treatment. Up to one course of treatment per condition, per lifetime.

Out-Patient

	Africa Primary	Africa Classic	Africa Enhanced
Out-patient	No cover	Maximum Aggregate Limit of USD 5,000	Full refund
Consultations and diagnostic services with doctors or specialists	✗	Full refund	Full refund
Out-patient psychiatric treatment	✗	Covered - Up to USD 850	Covered - Up to USD 3,000
Prescription drugs	✗	Covered - Up to USD 1,000	Full refund
Vaccinations	✗	Covered - As part of the prescription benefit	Covered - As part of the prescription benefit
Hormone Replacement Therapy (HRT) for menopausal conditions	✗	✗	Covered - As part of the prescription benefit
Physiotherapy	✗	Covered - Up to 7 sessions	Full refund
Occupational therapy	✗	Covered - Up to 7 sessions	Covered - Up to 14 sessions
Complementary therapies	✗	Covered - Up to USD 850	Full refund
Traditional Chinese medicine and bone-setting	✗	✗	Covered - Up to USD 2,500
Developmental disorders	✗	✗	Covered - Up to 3 visits for an initial assessment and subject to an overall limit of USD 340

Maternity

	Africa Primary	Africa Classic	Africa Enhanced
Maternity care (routine)	✗	Covered - Up to USD 7,500 - No waiting period applies	Covered - Up to USD 15,000 - No waiting period applies
Maternity care (with complications)	✗	Covered - Up to USD 15,000 - No waiting period applies	Covered - Up to USD 30,000 - No waiting period applies
Maternity care (emergency surgery)	✗	Full refund - No waiting period applies	Full refund - No waiting period applies
Newborn care	✗	Covered - Up to USD 100,000 within first 30 days of life	Covered - Up to USD 150,000 within first 30 days of life

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Dental and Wellness and Optical			
	Africa Primary	Africa Classic	Africa Enhanced
Dental treatment	✗	✗	Covered - Up to USD 2,000- 20% co-pay applies
Wellness benefit	✗	Covered - Up to USD 1,000 for one medical examination per certificate period. A 1 year waiting period applies to this benefit. 20% co-pay applies. Benefit is only available to insured members over the age of 18.	Covered - Up to USD 2,000 for one medical examination per certificate period. A 1 year waiting period applies to this benefit. 20% co-pay applies. Benefit is only available to insured members over the age of 18.
Optical - eye examination	✗	✗	Covered - One examination per policy period
Optical - Prescription glasses/frames/lenses	✗	✗	Covered - Up to USD 300 - 20% co-pay applies

Compassionate Visit			
	Africa Primary	Africa Classic	Africa Enhanced
Compassionate visit travel allowance	✗	Covered - Up to USD 1,500 1 trip per certificate period	Covered - Up to USD 1,500 1 trip per certificate period
Compassionate visit accommodation allowance	✗	Covered - Up to USD 850 up to 10 nights	Covered - Up to USD 850 up to 10 nights

✗ Not covered

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