



AFRICA CHOICES - Individuals, Families and Corporate Groups

Africa Choices is available to individuals, families and groups and offers flexible benefits on a modular basis. It consists of a compulsory core and out-patient module, to which additional optional benefits can be added allowing you to select the cover that suits your needs.

Africa Choices Core Plan

The Africa Choices Core Plan offers in-patient and day-patient cover. You can tailor your Africa Choices by selecting benefit levels from modules 1, 2 and 3...

+1

Cancer Treatment and Chronic Care

+2

Out-Patient Treatment (Compulsory)

+3

Additional Benefits

Tailor your plan...

Africa Choices offers in-patient treatment, emergency medical evacuation, out-patient surgery and other benefits that you would expect to see in a standard international healthcare plan.

You can extend the Africa Choices Plan by adding benefits from the following modules:

- **Module 1** - Cancer treatment and chronic care: you can decide whether you want full cover, restricted cover or no cover.
- **Module 2 (Compulsory)** - Out-patient treatment: Choose from 4 levels of out-patient cover from basic out-patient to advanced out-patient.
- **Module 3** - Additional benefits: Including routine dental treatment, wellness benefit, optical cover and maternity care.

Choose your excess

In order to manage the cost of your international health plans, we offer a range of optional policy excesses:

Excess	Premium Discount
USD 170	5%
USD 425	10%
USD 850	15%
USD 1,700	20%
USD 3,400	30%
USD 8,500	40%

(Any excess selected is per person per certificate period)

Key features

- Flexibility to select the benefits to suit your needs whether you require a budget or benefit rich plan.
- There are no restrictions on the doctor or medical facility that you want to attend.
- Cover for emergency medical evacuation included on all plans.
- Ability to claim and receive in hospital treatment without the need to pay in advance and then seek reimbursement.
- Cover and premiums available in US dollars.
- For Corporate Groups / Companies with 5+ employees - All members are accepted on a medical history disregarded (MHD) basis.
- For Corporate Groups / Companies consisting of 1 - 4 employees - All members are accepted on a simplified medical underwriting (SMU) basis.
- Area of cover available: Africa & India.
- Case management by Healix (Worldwide), Air Health International (RSA) and Health International.
- 24 hour emergency contact numbers.

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

Africa Choices Core Module (Compulsory)

In-patient and day-patient hospital services including diagnostics and physicians', specialists' and anaesthetists' fees.	Full refund
Medical and Surgical Support Services	Assistance in provider location and coordination of required surgery.
Palliative Care	Included in all benefits and limits shown on your insurance certificate.
Congenital Cover	USD 170,000 per lifetime
Emergency Medical Evacuation	Full refund
Ambulance Services	Full refund
Organ Donor costs	USD 51,000
Rehabilitation facility as an alternative to post acute care (maximum 14 days)	Full refund
Hospice care (maximum 6 weeks)	Full refund
Repatriation of mortal remains or local burial costs	USD 12,750
Dental treatment following an accident (within 3 months of accident)	Full refund
Out-patient Surgery	Full refund
In-patient Psychiatric treatment	Up to 30 nights
Parent Accommodation (if treatment of child under 18 requires hospitalisation)	Full refund
Surgical / Medical prostheses and appliances	Full refund
Mobility aids	USD 850
CT, MRI and PET scans	Full refund
Kidney dialysis	In-patient – Full refund up to six weeks Day-patient / Out-patient – up to USD 68,000
HIV and AIDS treatment	Up to USD 34,000

Within the Core Plan, the following are benefits where the benefit limit increases depending on the level of out-patient cover selected:

	Basic Out-Patient	Intermediate Out-Patient	Extended Out-Patient	Advanced Out-Patient
Overall maximum policy limit	USD 3,000,000	USD 3,000,000	USD 5,000,000	USD 10,000,000
Out of geographic area cover for emergency treatment (maximum 6 weeks)	USD 100,000	USD 100,000	USD 125,000	USD 150,000
Nursing at home	USD 4,250	USD 4,250	USD 8,500	Full refund
Post Hospital Out-patient treatment	USD 1,275 (up to 90 days)	USD 1,275 (up to 90 days)	Full refund	Full refund
Organ Transplant (bone marrow, heart, kidney, liver, lung and skin)	USD 170,000	USD 170,000	USD 255,000	USD 3,400,000
Hospital cash benefit (per night, if you are treated for no charge) max 30 nights	USD 170	USD 170	USD 425	USD 850

Africa Choices Module 1: Cancer Treatment and Chronic Care

The benefit limit increases depending on which level of cover is selected.			
	No Cover	Restricted Cover	Full Cover
Cancer Treatment and Chronic Care	X	Lifetime limit USD 85,000	Full refund
ATMPs for the treatment of cancer or chronic conditions.	X	Within the cancer and chronic lifetime limit. Up to one course of treatment per condition, per lifetime.	Lifetime limit USD 500,000 Up to one course of treatment per condition, per lifetime.
X Not covered Note: Out-patient treatment and prescriptions for chronic conditions will be subject to the out-patient benefit selected.			

Africa Choices Module 2: Out-Patient Treatment (Compulsory)

Select a level of Out-Patient Cover. The benefit limit increases depending on which level of cover is selected.				
	Basic Out-Patient	Intermediate Out-Patient	Extended Out-Patient	Advanced Out-Patient
Out-patient option limit	Subject to aggregate limit of USD 2,550	Subject to aggregate limit of USD 5,100	Subject to overall maximum policy limit	Subject to overall maximum policy limit
Consultations and diagnostic services with doctors or specialists	Within the aggregate limit	Within the aggregate limit	Full refund	Full refund
Out-patient psychiatric treatment	X	USD 850	USD 1,700	USD 3,400
Prescription drugs (forms part of any overall out-patient limit that may apply)	USD 850	USD 1,700	USD 8,500	Full refund
Vaccinations	Within prescription benefit	Within prescription benefit	Within prescription benefit	Within prescription benefit
Hormone Replacement Therapy (HRT) for menopausal conditions	Within prescription benefit	Within prescription benefit	Within prescription benefit	Within prescription benefit
Physiotherapy (forms part of any overall out-patient limit that may apply)	Up to 7 sessions	Up to 20 sessions	Full refund	Full refund
Occupational therapy (forms part of any overall out-patient limit that may apply)	Up to 7 sessions	Up to 7 sessions	Up to 7 sessions	Up to 14 sessions
Complementary Therapies (forms part of any overall out-patient limit that may apply)	USD 850	USD 850	USD 1,275	Full refund
Traditional Chinese Medicine and Bone-Setting	X	X	USD 1,275	USD 2,550
Developmental Disorders (maximum 3 visits) (forms part of any overall out-patient limit that may apply)	X	USD 340	USD 340	USD 340
Rehabilitation for alcohol and drug addiction (lifetime limit) In-patient treatment is also covered under this benefit. A 1 year waiting period applies.	X	X	X	USD 17,000
X Not Covered				

Choices Module 3: Additional Benefits

Dental, Wellness and Optical			
	No Cover	Dental & Wellness	Dental, Wellness & Optical
Dental Treatment (20% co-pay applies)	X	USD 1,275	USD 2,550
Wellness Benefit (1 year waiting period, only available to insured members over the age of 18)	X	USD 850 for one medical examination per certificate period.	USD 1,275 for one medical examination per certificate period.
Optical	X	X	Full refund for one eye examination per certificate period. Prescription glasses / contact lenses subject to a limit of USD 204 per certificate period.
Maternity Treatment			
	Maternity Basic (Where Maternity Level 1 or Maternity Level 2 have not been selected)	Maternity Level 1	Maternity Level 2
Routine Maternity Care (a 10 month waiting period applies)	X	USD 11,050	USD 25,500
Maternity Care with complications (a 10 month waiting period applies)	X	USD 22,100	USD 68,000
Maternity Care (emergency surgery) (a 10 month waiting period applies)	Up to USD 17,000	Full refund	Full refund
Newborn Care (within the first 60 days of life)	X	USD 119,000	USD 153,000
IVF (In vitro fertilisation) (50% co-pay and 2 year waiting period applies)	X	X	Up to USD 4,250 per cycle, 3 cycles per lifetime.
<p>X Not covered</p> <p>Note: There is an option available to groups which are already insured to waive the waiting period on maternity cover and wellness. Please ask for further details.</p>			