

CIGNA AFRICA ASSIST BENEFITS OVERVIEW

All limits are valid per Insured Person, per Insurance Year (unless specifically stated as otherwise).

	Inpatient Evac	Inpatient Evac +
Area(s) of Cover	1. Africa 2. Africa + (including India, Pakistan, Sri Lanka, Lebanon and Bangladesh) 3. Europe (including Africa, India, Pakistan, Sri Lanka, Lebanon and Bangladesh)	1. Africa 2. Africa + (including India, Pakistan, Sri Lanka, Lebanon and Bangladesh) 3. Europe (including Africa, India, Pakistan, Sri Lanka, Lebanon and Bangladesh) 4. Worldwide (excluding US)
Emergency Out of Area Cover	Covered for a maximum of 30 days per trip and for a total of 90 days per Insurance Year	Covered for a maximum of 30 days per trip and for a total of 90 days per Insurance Year
Policy Annual Maximum Benefit	Up to \$ 250,000 per Insurance Year	Up to \$ 1,500,000 per Insurance Year

1. Inpatient Treatment

	Inpatient Evac	Inpatient Evac +
Inpatient Treatment Annual Maximum Benefit	Up to \$ 250,000	Up to \$ 1,500,000
Hospital Room Type	Standard private room	Standard private room
Intensive Care Unit	Paid in Full	Paid in Full
Doctors Fees: > Surgeons > Anaesthetists > Specialists	Paid in Full	Paid in Full
Operating Theatre Including recovery room charges	Paid in Full	Paid in Full
Surgery Including Day Surgery	Paid in Full	Paid in Full
Hospital Supplies and Services > Nursing > Prescription Drugs > Dressings, splints and plaster casts	Paid in Full	Paid in Full
Parental accommodation To accompany an insured dependent child under 18 years of age	Paid in Full up to 30 days per Insurance Year	Paid in Full up to 30 days per Insurance Year
Convalescence and Rehabilitation	Paid in Full up to 30 days per Insurance Year	Paid in Full up to 30 days per Insurance Year
Childbirth > Natural Birth > Medically Necessary Caesarean section Waiting Period 10 months (unless waived)	Up to \$ 3,500 per Insurance Year	Paid in Full

Effective from 01 January 2023

	Inpatient Evac	Inpatient Evac +
1. Inpatient Treatment (cont.)		
Cancer Treatment Includes Doctor Fees, Surgery, Prescribed Drugs, Diagnostic Tests, Oncology, Radiotherapy, Chemotherapy and the like. Whether provided on an Inpatient or Outpatient basis.	Up to \$ 100,000 per Insurance Year	Paid in Full
Kidney Failure Dialysis and Prescribed Drugs.	Paid in Full	Paid in Full
Organ transplant	Paid in Full	Paid in Full
Diagnostic tests Includes pathology tests, laboratory tests, radiology, MRI scan, CT Scan, PET scan and the like	Paid in Full	Paid in Full
HIV and AIDS Treatment Includes Specialist Doctors Fees, Prescribed Drugs and Hospitalization. <i>Waiting Period 12 months (unless waived).</i>	Paid in Full	Paid in Full
Home Nursing	\$200 per day for up to 28 days	Paid in Full for up to 45 days
Surgical Appliance and Medical Appliance > An artificial limb, prosthesis or device	Paid in Full	Paid in Full
Palliative Treatment For Patients with a life expectancy of less than 6 months.	Up to \$ 60,000 per Insurance Year	Up to \$ 60,000 per Insurance Year
Psychiatric care	Not covered	Paid in Full for up to 30 days per Insurance Year
Physiotherapy, Speech and Occupational Therapy	Paid in Full	Paid in Full
Ambulance to nearest hospital Domestic Road Ambulance Services to and/or from the Hospital	Up to \$ 2,000	Up to \$ 2,000
Dental Treatment following Injury	Up to \$ 500	Up to \$ 500

2. Medical Evacuation and Out of Country Assistance Benefits		
Medical Evacuation and Out of Country Assistance Annual Maximum Benefit	Up to \$ 100,000 per Insurance Year	Up to \$ 500,000 per Insurance Year
Evacuation assistance		
> Organizing and paying the cost of transportation to a hospital	Paid in Full	Paid in Full
> Organizing and paying the cost of the trip of an accompanying Close Family Member	Paid in Full	Paid in Full
> Reimbursement of accommodation costs of Insured Person and the accompanying Close Family Member	Up to \$ 150 per day for a maximum of 10 days	Up to \$ 150 per day for a maximum of 10 days
> Organizing and paying the cost of a return trip for the Insured Person and accompanying Close Family Member	Paid in Full	Paid in Full

2. Medical Evacuation and Out of Country Assistance Benefits (cont.)

Planned Out of Country Care

When adequate Treatment is not locally available

> Outward & return journey

Standard Economy Fare ticket

Standard Economy Fare ticket

> Cost of accommodation locally until the Insured Person is repatriated

Up to \$ 150 per day for a maximum of 10 days

Up to \$ 150 per day for a maximum of 10 days

When the Insured Person will be hospitalized for more than 5 days (or 48 hours if a child) the above benefits also apply to an accompanying Close Family Member

Dispatch of Prescription Drugs

Paid in Full

Paid in Full

Death Assistance

> Repatriation of mortal remains
> additional costs for the transportation of the deceased's Insured family

Paid in Full

Paid in Full

Additional Benefit for Pre and Post Hospitalization Outpatient Treatment (Only Available as an optional additional benefit to the Inpatient Evac+ plan)

Pre and Post Hospitalization Outpatient Treatment Annual Maximum Benefit

Up to \$ 3,000
per Insurance Year

Doctors Fees:

> General Practitioners
> Specialists

Diagnostic tests

Includes pathology tests, laboratory tests, radiology, MRI scan, CT Scan, PET scan and the like

Prescription Drugs

Physiotherapy

Psychiatric care

Paid in Full for Treatment provided up to 7 days prior to hospitalization and up to 60 days post hospitalization.



PRODUCT TARGET MARKETS

Inpatient Evac

This product is for both locals and expats who are looking for a more cost effective solution. It would probably not be purchased for expensive executive management. It would suit smaller companies and middle management, where the aim is to ensure that they at least have a level of access to private healthcare. These members just want to know, that if the big stuff happens that they do have some cover. You will see that the Annual Maximum Benefit falls somewhere between our Standard and Select products so the benefit is not very rich, but it is also far from minimalistic.

With this choice, members would need to sort their own day to day outpatient costs, but if they need to be hospitalized or have a serious health problem like cancer, they will be able to get treatment. A significant portion of the premium savings is not just due to the removal of the outpatient benefit, but also the fraud that is usually associated with the outpatient benefits. Members are also assured of access to the Treatment they require out of their country of residence, if it is not available locally.

Inpatient Evac +

This product is aimed at both locals and expats who want to know that if they have a serious health issue they have the big costs totally sorted – they really can have complete peace of mind. The employer and employees involved are able to take care of their own outpatient costs and are happy to avoid the administration required with health insurance.

Clients who buy this product would rather spend on having the maximum amount of cover for the big medical problems and keep their money in their pockets for the rest. If their health problem is that significant that this benefit does not prove adequate to cover their costs, the problem would probably require an Expat to be returned home. The members are also assured of access to the Treatment they require out of their country of residence, if it is not available locally.

Expats choosing this product are probably longer term recruits who are key to the set-up and running of the operations, where it would not be desirable for the business to keep popping them home. We would anticipate attracting businesses with smaller fledgling operations, not necessarily very large business, but those big enough to have an appetite for expansion into other countries in Africa. The employees both locals and expats are engaged in the excitement of the venture and pioneering nature of the opportunity, in other words not the big multinationals that we are targeting with our current Cigna Africa product.



IMPORTANT DEFINITIONS

Policy Annual Maximum Benefit

The total payable under this policy for the sum of all claims for a single Insured Person over an Insurance Year, subject to the limits and limitations set out in the Benefits Overview. In the event that the limit has been exhausted, no further payments shall be made for the remaining period of the Insurance Year.

Inpatient, Inpatient and Outpatient Treatment Methods, Outpatient Treatment, Maternity, Preventative Care and Wellness, Medical Evacuation and Out of Country Assistance Annual Maximum Benefits

The total payable under this Policy for the sum of all claims under that Benefit for a single Insured Person over an Insurance Year, subject to the limits and limitations set out in the Benefits Overview. If the maximum benefit has been exhausted, no further claim payments shall be made under that Benefit for the remaining period of the Insurance Year.

Paid in Full

Subject to the terms and conditions of the Policy, the amount of the claim submitted will be fully paid by the Insurer, but subject to the Policy Annual Maximum Benefit, as well as the Inpatient, Outpatient, Maternity, Preventative Care and Wellness and the Medical Evacuation and Out of Country Assistance Annual Maximum Benefits.

Medical Emergency Evacuation

Evacuation in case of an Injury or a sudden and unexpected onset of a change in a person's physical condition which, if the Treatment was not performed immediately could reasonably be expected to result in loss of life or limb or significant impairment to bodily function or permanent dysfunction of a body part, as determined by the Assistance Provider (AP).

Planned Out of Country Care

Travel for non-emergency but Medically Necessary Treatment where such travel has been approved by the Administrator and where the following has been established by the Administrators medical consultants:

- a** That adequate Treatment is not available in the Host Country in the case of an Expatriate and Home Country in the case of local employees. In establishing this the medical consultant will consider both whether the Treatment is available and/or of the right quality in accordance with generally accepted medical standards;
- b** A referral letter from the local treating physician is provided;
- c** Where the Insured Person is an Expatriate that the care cannot be postponed till the Insured Person is scheduled to return to their Home Country for a holiday, rest and/or family visit.

Cover in respect of the 1 x Family Members outward/return journey and cost of accommodation only applies if the Insured Person is hospitalized outside of their Home or Host Country for more than five (5) days (or more than forty-eight (48) hours if he/she is a minor or disabled).

We refer to our policy terms and conditions for a complete list of benefits, exclusions and limitations. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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