

International Health Insurance



product brochure 2014

METROPOLITAN
INTERNATIONAL



Welcome to Metropolitan International Health Insurance

The International Health Insurance Product was established in 2011 to provide essential care to people living and working in Africa.

The International Product is registered in Mauritius and the accumulated funds are maintained and reinvested accordingly.

Premiums and claims are collected and paid out in United States Dollars.

The International Product provides health and non-health cover for members living and working in Africa.

The International Product is a new addition in the product range of Metropolitan International, part of MMI Holdings Limited, a listed entity born out of the merger between insurance giants Momentum (founded 1966) and Metropolitan (founded 1897). Metropolitan International has enjoyed phenomenal growth on the African continent in recent years. We have operations in fourteen

countries: South Africa, Namibia, Botswana, Lesotho, Swaziland, Malawi, Mauritius, Mozambique, Zambia, Tanzania, Ghana, Kenya and Nigeria .

You will get all the details on the International Product in this handbook which will help you to understand the different options.

*If you have any questions, please call **(+27) 21 940 4690/5275** or email **lawrencet@metropolitaninternational.com***

*For more information on the international health insurance product or associated schemes in other countries, visit **www.metropolitaninternational.com***



welcome

Why choose Metropolitan International Health Insurance?

Advantages

- **Benefit rich**
 - Benefits cater for the requirements of people living and working in Africa
- **Flexibility**
 - Choose level of excess
- **Used and recognised across the African continent**
 - Provider network in countries where we have offices
 - Inpatient treatment referred back to South Africa or India
- **International travel insurance**
 - Cover for members travelling out of Africa
- **Health Bonus**
 - A 10% refund of annual premium will apply if no claims were incurred for a continuous period of 1 year.

You are assured of a financially sound and secure product

The product offers both financial stability and sustainability to ensure continued access to healthcare cover at a reasonable rate.

You have access to a comprehensive product range

The product offers members a range of benefit options to provide for you and your family's anticipated and unexpected healthcare needs. All options are rich in benefits and high in value to ensure affordability without compromising

quality.

Your service satisfaction is our priority

At Metropolitan International we are committed to a culture of caring and strive to understand the healthcare needs of our members.

We have dedicated call centres located in South Africa and Mauritius with additional service consultants in select African countries, looking after the well-being of our members.



why us?

Insurance **Option Selection**

The Metropolitan International Health Insurance product allows the member to choose the desired level of cover, based on medical and financial requirements.

STEP 1

Choose the level of 'Major Medical and Day to Day' cover required

Option 1 <i>Major Medical</i> \$1'000'000 Day to Day \$1'000	Option 2 <i>Major Medical</i> \$1'500'000 Day to Day \$3'000	Option 3 <i>Major Medical</i> \$2'000'000 Day to Day \$10'000	Option 4 <i>Major Medical</i> \$2'500'000 Day to Day \$15'000
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STEP 2

Choose the level of excess

0 Excess	\$50 excess	\$100 excess	\$250 excess
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options

International Health Insurance

Major Medical

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Overall Annual Limit	\$1 000 000	\$1 500 000	\$2 000 000	\$2 500 000
Hospital accommodation, theatre fees	Paid in full	Paid in full	Paid in full	Paid in full
Major disease benefit	Not covered	Paid in full	Paid in full	Paid in full
Dr's fees, specialists, anaesthetists, surgeon and other medical practitioner fees	Paid in full	Paid in full	Paid in full	Paid in full
High care, ICU	Paid in full	Paid in full	Paid in full	Paid in full
X-rays, pathology, diagnostic tests and procedures	Paid in full	Paid in full	Paid in full	Paid in full
MRI, PET, CT scans	1 body region p.a	1 body region p.a	Paid in full	Paid in full
Maternity cover (Minimum 12 month waiting period)	Not covered	Paid in full	Paid in full	Paid in full
Newborn care: (Inpatient treatment of acute medical condition and any associated costs which presents symptoms at birth or within first 14 days following birth)	Not covered	Paid in full	Paid in full	Paid in full
Mental health treatment (Min 12 month waiting period)	Not covered	Paid in full, up to 30 days per year	Paid in full	Paid in full
Chronic conditions: (12 month waiting period) Routine check-ups, drugs and dressings prescribed for management of condition, hospital accommodation, nursing, renal dialysis, surgery and palliative treatment	Not covered	Not covered	Paid in full	Paid in full
Renal Dialysis	Not covered	Paid in full	Paid in full	Paid in full
Organ transplant – recipient	Not covered	Up to \$425,000	Paid in full	Paid in full
Organ transplant – donor	Not covered		Paid in full	Paid in full
Maxillofacial	Not covered	Not covered	Paid in full	Paid in full
Medical and Surgical devices (back brace, support stockings, etc)	\$2 000	\$5 000	Paid in full	Paid in full

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Internal Prosthesis (hip replacements, permanent pacemakers, etc)	\$10 000	\$15 000	Paid in full	Paid in full
External Prosthesis (artificial arms, legs, etc)	\$5 000	\$10 000	Paid in full	Paid in full
Reconstructive surgery following an accident or following surgery for eligible medical condition	Paid in full	Paid in full	Paid in full	Paid in full
Take-home medicines	Not covered	7 days supply	7 days supply	7 days supply
Home nursing, Hospice and Palliative care	Paid in full, up to 10 days	Paid in full, up to 20 days	Paid in full, up to 30 days	Paid in full, up to 30 days
Rehabilitation (post event)	Up to 10 days	Up to 30 days	Up to 120 days	Up to 120 days
Addictive conditions & disorders	Not covered	Not covered	Once p.a, max 30 days	Once p.a, max 30 days
Physiotherapy (by referral)	Part of Dr's fees, etc	Part of Dr's fees, etc	Part of Dr's fees, etc	Part of Dr's fees, etc
Emergency ambulance transport (insured members)	Paid in full	Paid in full	Paid in full	Paid in full
Emergency evacuation (Next of kin included)	Paid in full	Paid in full	Paid in full	Paid in full
Mortal remains	\$8 000	\$12 000	Paid in full	Paid in full

p.a = *per annum*

International Health Insurance

Day-to-Day Cover

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Over Annual Limit	\$1 000	\$3 000	\$10 000	\$15 000
Consultation fees (Consultant, Dr, Specialists)	\$500	\$1 500	\$2 500	\$3 750
Prescribed drugs and dressings	\$300	\$750	\$1 500	\$2 250
Pathology, X-ray, and diagnostic treatment	\$300	\$500	\$750	\$1 125
Complementary medicine and treatment by therapist when referred. Including chiropractic, homeopathic, and acupuncture (Auxillary / Ancillary Services)	Not covered	\$500	\$750	\$1 125
Chinese herbal medicine	Not covered	Part of Complementary meds and treatment	Part of Complementary meds and treatment	Part of Complementary meds and treatment
Mental health treatment	Not covered	Not covered	\$1 500	\$2 250
Chronic illness benefit (Min 12 month waiting period)	Not covered	Not covered	\$2 500	\$3 750
Basic / Routine dental treatment	\$150	\$300	\$500	\$750
Specialised / Major restorative dental treatment	Not covered	Not covered	\$600	\$1 500
Physiotherapy (when referred)	Not covered	Part of Consultation benefit	\$750	\$1 125
Optical benefit (every 2 yrs)	Not covered	Not covered	\$200	\$350
HIV / AIDS (Min 24 month waiting period) Members to register on Wellness Program	Not covered	Not covered	\$2 500	\$3 750
Outpatient surgery	Part of inpatient cover	Part of inpatient cover	Part of inpatient cover	Part of inpatient cover
Post-hospital treatment	Part of consult & drugs	Part of consult & drugs	Part of consult & drugs	Part of consult & drugs
Wellness benefit (routine medical screening)	Not covered	Not covered	Up to \$700	Up to \$1000

day-to-day

International Health Insurance

Travel Cover Benefits

	ALL OPTIONS
Next of Kin accommodation (members insured with Metropolitan only)	Up to \$2 000
Additional travel expense benefit (follow-up treatment, following evacuation)	Up to \$3 000
Legal expense cover (in pursuit of claim against third party who caused bodily injury / death of insured)	Up to \$10 000
Journey cancellation	\$2 000
Journey curtailment	\$2 000
Travel delay	\$100
Luggage (single item)	\$1 500 (\$350)
Cash and documents	\$285
Luggage delay	\$100
Personal liability	\$125 000
International travel insurance (Emergency medical and related expenses)	\$2 000 000

Excess may apply

The above benefits are paid on a refund basis

These limits are per beneficiary

General Exclusions and Conditions

The following conditions and treatments are excluded from the product:

1. All costs incurred during waiting periods and for conditions not disclosed. All costs that exceed the annual maximum allowed for the particular category as set out in the detailed benefit specification, for the benefit to which the member is entitled in terms of the rules.
2. Injuries or conditions sustained during willful participation in a riot, civil commotion, war, invasion, terrorist activity or rebellion.
3. Accounts for a healthcare professional not registered with the recognised professional body constituted in terms of an Act of parliament.
4. Holidays for recuperative purposes.
5. All costs for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident, or disease.
6. Conditions which are recoverable from a third party.
7. Injuries arising from professional sports (professional defined as where the member's main form of income is derived from partaking in these events).
8. Injuries arising from actions on account of a criminal transgression on which the member or his dependants were found guilty.
9. Frail care (in a facility for the aged).
10. Infertility or artificial insemination.
11. Services / treatment not supported in terms of evidence based medicine.
12. Beauty and personal care products.
13. Products that artificially enhance bodily function.

Dental Treatment

1. Benefits for dental treatment will be paid in accordance with sub limits as per the relevant option.
2. Pre-authorisation is required for any 'Major restorative dental treatment'.

Our Offices where you can get more information on this product

Country	Physical address	Telephone number
Botswana	Fairground Office Park Plot No. 50676 Block A 3rd Floor Moedi Street Gaborone	+267 362 4700
Ghana	1st & 2nd Floors Omanyee Aba Building Opposite Accra Sports Stadium 28th February Road Osu	+233 302 742 894 / 742 895
Lesotho	Shop 111 Race Course Mall Thetsane Maseru 100	+266 22 222 100/99
Malawi	Kang'ombe House 1st Floor East Wing City Centre Lilongwe	+265 1 771 977 / 978 / 979
Mauritius	Ground Floor Tower A 1Cybercity Ebene	+230 403 5220
Mozambique	267 Zedequias Manganhela Ave Maputo	+258 21 357800
Namibia	Metropolitan Place 1st Floor cnr Dr Frans Indongo & Werner List Streets Windhoek	+264 61 297 3039 / 3052
South Africa Metropolitan International	Parc Du Cap Mispel Road Bellville	+27 21 940 4690 / 5275
Swaziland	Metropolitan Office Park Lot 219 Somhlolo Road Mbabane	+268 2404 1369
Tanzania	15th Floor PPF Towers Cnr Ohio & Garden Street Dar Es Salaam	+255 22 2197600
Zambia	5th Floor, Mukuba Pensions House Dedan Kimathi Road Lusaka	+260 21 1 236217 / 18



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