



BENEFITS OVERVIEW

| | Inpatient Evac | Inpatient Evac + |
|--|--|---|
| Area(s) of cover | <ol style="list-style-type: none"> Africa Africa + (including India, Pakistan, Sri Lanka, Lebanon and Bangladesh) Europe (including Africa, India, Pakistan, Sri Lanka, Lebanon and Bangladesh) | <ol style="list-style-type: none"> Africa Africa + (including India, Pakistan, Sri Lanka, Lebanon and Bangladesh) Europe (including Africa, India, Pakistan, Sri Lanka, Lebanon and Bangladesh) Worldwide Excluding USA |
| Emergency out of area cover | Covered for up to 30 days of being on an out of area trip | Covered for up to 30 days of being on an out of area trip |
| Policy Annual Maximum Benefit Per Insured Person. | Up to \$250,000 per insurance year | Up to \$1,500,000 per insurance year |
| 1. Medical Evacuation and Out of Country Assistance Benefits | | |
| Medical Emergency Evacuation and Out of Country Assistance Annual Maximum Benefit | Up to \$100,000 per insurance year | Up to \$500,000 per insurance year |
| > Organising and paying the cost of transportation to a hospital | Paid in Full | Paid in Full |
| > Organising and paying the cost of your return to your Home Country | Paid in Full if Medically Necessary | Paid in Full if Medically Necessary |
| Planned Out of Country Care | | |
| > Outward & return journey | Standard Economy Fare ticket | Standard Economy Fare ticket |
| > 1 accompanying Family member outward & return journey | Standard Economy Fare ticket | Standard Economy Fare ticket |
| > Cost of accommodation for Insured Person and 1 accompanying family member | Up to \$ 150 / day for a maximum of 10 days | Up to \$ 150 / day for a maximum of 10 days |
| Dispatch of medicines unavailable locally | Paid in Full | Paid in Full |
| 2. Inpatient Treatment | | |
| InPatient Annual Maximum Benefit | Up to \$250,000 | Up to \$1,500,000 |
| Room type | Standard private room | Standard private room |

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|---|---|--|
| Intensive Care Unit | Paid in Full | Paid in Full |
| Doctors Fees: > Surgeons > Anaesthetists > Specialists | Paid in Full | Paid in Full |
| Operating Theatre | Paid in Full | Paid in Full |
| Surgery | Paid in Full | Paid in Full |
| Hospital Supplies and Services > Nursing and accommodation > Prescription Drugs and dressings | Paid in Full | Paid in Full |
| Parental accommodation This applies to dependant children under the age of 18. For a parent staying in the same hospital with the child. | 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 | Up to \$ 3,500 per insurance year - after a waiting period of 10 months | Paid in Full - after a waiting period of 10 months |
| 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 dialysis 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 |
| AIDS/HIV treatment | Paid in Full after a waiting period of 12 months | Paid in Full after a waiting period of 12 months |
| Home Nursing | \$200 per day for up to 28 days | Paid in Full for up to 45 days |
| Surgical Appliance and/or Medical Appliance > An artificial limb, prosthesis or device | Paid in Full | Paid in Full |
| Paliliative Treatment | 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 |



PRODUCT TARGET MARKETS

Inpatient Evac

This product is for both expats and locals who are looking for a more cost effective solution. It would probably not be purchased for expensive executive management. This 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. They just want to know if the big stuff happens that they have some cover. You will see that the Annual Maximum Benefit falls somewhere between our Standard and Select product so the benefit is not very rich, but it is also not minimalistic.

Here they 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 treated. A significant portion of the premium savings is not just due to the removal of the outpatient benefit covers, but also the ancillary fraud that is usually easier to execute on the outpatient benefits. The members are also assured of access to the Treatment they require out of their country if it is not locally available.

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 happy to avoid the admin of working with a health insurer for this and are financially shrewd enough to see the cost benefits.

They 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 and for the locals a life changing problem. The members are also assured of access to the Treatment they require out of their country if it is not locally available.

The expats are probably also longer term recruits who are key to the set-up and running of the operation and it would not be desirable for the business to keep popping them home. We would anticipate businesses with smaller fledgling operations, not necessarily very large business, but big enough to have an appetite for expansion into other countries in Africa, where the employees both local 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 Hollard Cigna Health product.

Important definitions to better understand this Benefit Overview



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.

Medical Emergency Evacuation and Out of Country Assistance Annual Maximum Benefit

The total payable under this policy for the sum of all Medical Emergency Evacuation and Out of Country Assistance 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 Medical Emergency Evacuation and Out of Country Assistance claim payments shall be made for the remaining period of the Insurance Year.

Inpatient Annual Maximum Benefit

The total payable under this policy for the sum of all Inpatient Treatment 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 Inpatient claim payments shall be made for the remaining period of the Insurance Year.

Paid in Full

Subject to the terms and conditions of this Policy, the amount of the claim submitted will be fully paid by the Insurer, applying the Policy Annual Maximum Benefit, as well as the Inpatient and Medical Evacuation and 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 hospitalised 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.

Hollard Health International, is a cell in Manzillo Insurance (PCC) Limited, with its registered offices at: Maison Trinity, Trinity Square, St Peter Port, Guernsey GY1 4AT and is regulated by the Guernsey Financial Services Commission. (Registration No. 35007).

Cigna International Health Services BVBA with registered office at: Plantin en Moretuslei 299 • 2140 Antwerpen • Belgium • RPR Antwerpen • VAT BE 0414 783 183. Regulated by the Financial Services and Markets Authority (FSMA) in Belgium.

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