

Giving **healthcare**  
a human touch



# UNIVAC

Health Insurance Plan | 2019 Brochure



# Insuring lives internationally for over 25 years



## Who we are

The Unisure Group is proud to service the **health insurance** needs of some of the world's largest organisations and employers.

Our mission is "**Healthcare with a human touch**", and we strive daily to provide healthcare and insurance products through personalised service that is both **compassionate** and **professional**. We care for people in their hour of need.

The Unisure Group provides **streamlined** access to our bouquet of services as your insurer, administrator and assistance company, **all rolled into one**. Because we are in direct control of every aspect of the evacuation process, there are **no unnecessary costs or delays** – you always **deal directly with us**.

## Our Service Offering and Infrastructure



A strong presence  
in **Africa**



Our **administrative capabilities** ensure a simple enrolment process, rapid response to emergencies, quick pre-authorisations and high-quality, appropriate treatment on a **24/7 basis**



**Medical visas** can be arranged for members who need to be treated internationally



Pre-authorisation and claims process is simple with **multiple points** of contact



**No co-payments**



A widely deployed network of **full-time** medical staff, offering day-to-day and emergency medical support through our internal worldwide assistance company, **SES Assist**. We are there for our members when they need us most



Informed telephonic advice and support **24/7/365**, backed by a multilingual team of experienced and **dedicated call centre staff** which offer support in Portuguese, French and English



The UK Financial Conduct Authority regulates Unilifeglobal, a London based subsidiary of the Unisure Group.

The Unisure Group reinsures it's risk through international recognised reinsures such as Gen Re Cologne and SCOR

## Underwriting Requirements

- Special underwriting requirements may be necessary for applicants visiting hostile or inaccessible locations
- Applicants who are over 55 may be required to complete an application form
- For groups greater than 20 lives our MHD policy applies (MHD – Medical History Disregarded)
- Minimum group size is 3 principal lives



# The Univac Health Insurance Plan

PRODUCT NAME	Univac	Univac+
<b>OVERALL ANNUAL LIMIT</b>	USD 1,000,000	USD 1,000,000
<b>AREA OF COVER</b>	Sub-Saharan Africa	Sub-Saharan Africa
<b>GENERAL TERMS</b>	Emergency and Evacuation cover only	Emergency and Evacuation cover plus in-patient elective
<b>OUT-PATIENT TREATMENT</b>		
<b>Emergency out-patient treatment only</b>	Paid in full up to overall annual limit	Paid in full up to overall annual limit
<b>IN-PATIENT TREATMENT</b>		
<b>Hospital accommodation</b>	Paid in full up to overall annual limit	Paid in full up to overall annual limit
<b>Surgical operations, including pre- and post-operative care</b>		
<b>Nursing care, drugs and surgical dressings and physicians' fees</b>		
<b>Theatre charges and intensive care</b>		
<b>Pathology, x-rays, diagnostic tests and physiotherapy</b>		
<b>Internal prostheses, non-dental implants and appliances</b>		
<b>Parent accommodation in case of child (patient age 18 and below)</b>		
<b>FURTHER BENEFITS</b>		
<b>Cancer treatment</b>	Not covered	Paid in full up to overall annual limit
<b>Maternity cover (10-month moratorium)</b>	Complications during pregnancy paid in full up to overall annual limit	Complications during pregnancy paid in full up to overall annual limit Ante-natal and routine in-patient maternity treatment during normal delivery and emergency caesarean up to USD 2,500
<b>Newborn care</b>	Not covered	USD 75,000 (maximum benefit for all treatment received during the first 30 days after birth)
<b>Advanced imaging</b>	Paid in full up to overall annual limit	Paid in full up to overall annual limit
<b>Local road ambulance</b>		
<b>Local air ambulance</b>	USD 10,000	USD 10,000
<b>International evacuation</b>	Paid in full up to overall annual limit	Paid in full up to overall annual limit
<b>Repatriation</b>	Paid in full up to overall annual limit (limited to economy class commercial flight)	Paid in full up to overall annual limit (limited to economy class commercial flight)
<b>Repatriation of mortal remains</b>	USD 15,000	USD 15,000
<b>Organ transplant</b>	Not covered	Paid in full up to overall annual limit (excludes donor costs)
<b>Home nursing after in-patient treatment</b>	USD 200 per day up to 10 days	USD 200 per day up to 10 days
<b>External prosthetic devices</b>	External surgical appliances limited to orthopaedic braces, surgical stockings and crutches (limited to USD 2,000)	External surgical appliances limited to orthopaedic braces, surgical stockings, crutches (limited to USD 2,000)
<b>Hospice and palliative care</b>		USD 20,000 for the whole of your membership
<b>Rehabilitation</b>	Not covered	Paid in full up to overall annual limit to 30 days
<b>ALLOWANCES</b>		
<b>Travel for 1 family member after evacuation - living allowance</b>	Maximum 7 days, up to USD 200 per day	Maximum 7 days, up to USD 200 per day
<b>Compassionate visit living allowance for 1 family member for non-emergency cases (member must be hospitalised longer than 5 consecutive days)</b>	Not covered	Maximum 7 days, up to USD 200 per day
<b>ADDED PRODUCTS (OPTIONAL)</b>		
<b>Life Cover</b>	This provides a lump sum benefit to the deceased employee's family or estate in the event of death while in the employment of the organisation	
<b>Disability (Accidental Death and Dismemberment)</b>	This cover provides a lump sum in the event of death or dismemberment (loss of limb or eyesight) as a direct result of an accident in the workplace or while an employee	
<b>Critical Illness (Long Term Disability Income Protection)</b>	This policy will pay a portion of the employee's monthly salary in the event of temporary disability caused by sickness or accident for either a limited period or until retirement age	

# General Exclusions

The list of general exclusions is shown below. It is entirely in the Unisure Group's discretion to pay only for treatment that is justifiable. For a complete list of exclusions, please refer to the Terms and Conditions document.

- Psychiatric conditions
- Professional sports injuries, including motor sports
- Dental treatment except for accidental damage
- Chronic renal dialysis
- Organ donor costs for transplants
- Active participation in war, riot, strike, revolution, civil war mutiny, military and/or terrorism where injuries occur
- Infertility treatment
- ARV drugs and treatment relating to HIV/AIDS
- Emergency evacuation in the case of elective treatment
- Refractive errors treatment
- Treatment costs for alcohol and other substance dependencies
- Hazardous sports injuries, including horse-riding and skydiving
- Hormone treatment and replacement therapy
- Cosmetic surgery
- Sleep-related disorders
- Non-prescribed supplements such as dietary and vitamins for example
- Congenital and hereditary defects and diseases
- Evacuation for terminal conditions
- Self-inflicted injuries such as attempted suicide and substance abuse

## General Conditions

- This document must be read in conjunction with the Policy Conditions which is a separate document issued by the Unisure Group and sets out the detailed policy conditions relating to the Univac and Univac+ products.
- In the event of conflict, the terms set out in the Policy Conditions will take precedence over the terms in this document.
- Evacuations will be initiated in the case of acute life or limb threatening conditions as determined by the Unisure Group medical staff. The course of treatment and procedures will be at the sole discretion of the Unisure Group and appointed medical staff.
- Under the Univac+ product, in-patient elective treatment will only be covered if pre-authorised and is in the country of residence and/or within the Unisure Group's Africa and India network.
- The Unisure Group at their sole discretion will determine where treatment takes place. Any treatment outside the specific network offered by the Unisure Group will be declined or incur further charges in the form of co-payments.
- Generally, unless specific conditions dictate otherwise, evacuations will be to South Africa or to the nearest appropriate centre of medical excellence within your area of cover at the sole discretion of the Unisure Group.
- We reserve the right to amend the terms of cover from time to time.
- The treatment under this policy is restricted to emergencies of a life or limb threatening nature and includes acute life-threatening episodes of chronic conditions.
- We will only pay what is customary, reasonable and fair for any procedure.
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## About the Unisure Group / Contact Information

The **Unisure Group** provides bespoke health and life solutions to organisations and individuals across the globe, with particular focus on sub-Saharan Africa.

The **Unisure Group** has regional offices in the following locations:

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