

umatter

Your health matters to us

unisure®



Introducing an
international private
medical insurance
plan for corporate
membership that's
**fun, flexible and
forward-thinking**

You're unique, so why wouldn't your health insurance plan be **unique** as well?

Our plans consist of circular essentials and squiggly optional extras. The core benefits (Serious Matters) are compulsory and will form the basis of every **umatter** health insurance plan. You can leave it here, having only the Serious Matters benefits for your plan, OR you can take it one step further and add our Daily Matters benefits as well. That will ensure that both your in-hospital and out-of-hospital medical needs are covered.

Now comes the fun part. All clients who select both the Serious Matters + Daily Matters options can pick and choose which other packages (if any) they'd like to add to their plan. That means that you have the flexibility to add Family Matters, Opti-Denti Matters and/or Wellness Matters to your plan.

How and
what you
choose to
mix and
match in
this section
is entirely
up to you.



The **matter** health insurance plan is leading the change and doing things differently.

It's personalised



Because you matter most to us, delivering personalised, world-class service and benefits is our top priority.

It's innovative



The mix-and-match nature of our health insurance solutions set us apart. We even offer flexible excess structures, allowing you (and your employer) to choose your own excess amount - or even structure your plan to have no excess at all.

It's flexible



By allowing you to select your own elective benefits, you (and your employer) are in full control of the end-product structure and cost.



Serious Matters

Your core benefits are the compulsory benefits and services that form the foundation of your health insurance plan. These benefits are what really matter most in any health insurance plan, covering everything from key hospital procedures, surgeries and treatments (in-patient benefits) to medical evacuations, tests, and home nursing.

Paid up to your annual limit USD 5 000 000

All in-patient costs

Cancer treatment

Operating theatre charges
and intensive care

Evacuation. We cover the transport costs for in-patient treatment or day case treatment, as well as for evacuation when the treatment is not available locally

Transplants
(surgery only)

Parent accommodation

Home nursing after in-patient treatment

Ground ambulance

Assistance cover

Local air ambulance

Specialist fees
whilst in hospital

Nursing care,
medicine, and
surgical dressings

Physicians' and Specialist' fees
(whilst in hospital)

Outside area of cover.
Acute conditions are covered
for 30 calendar days per trip

**Compassionate
visit and living
allowance**

Hospice and palliative care
up to USD 40 000 following the
diagnosis that your condition
is terminal

Surgical operations, including
pre- and post-operative care

Return journey. We will cover the cost of an economy class air ticket by the most direct route available. In the event of your death while you are away from home, we will pay reasonable costs for transportation only of your body

**In-patient
rehabilitation**

**Prostheses,
implants and
appliances**

**Kidney failure
and treatment**

**Advanced
imaging**

**Psychiatric
treatment**

Pathology

Pathology, X-rays, diagnostic tests and physiotherapy services while you're an admitted patient in hospital

Accident-related dental treatment up to USD 2 000. Treatment must take place within 5-calendar days from the accident.

All Serious Matters benefits are subject to pre-authorisation. Refer to the membership guide for additional information relating to the pre-authorisation process and sub-limits of each benefit. A 3 (three) month moratorium calculated from the insured life's individual inception date applies to all elective treatments.

Daily Matters

We understand that sometimes 'life happens', which is why we've developed essential day-to-day benefits for all of those regular services (such as GP and specialist visits) and weird and wonderful tests (such as blood tests, X-rays and ECGs) that you may need. Accidents do happen from time to time, which is why these benefits cover accident-related dental treatment and advancing imaging (such as MRI, CT and PET scans).

Paid in full up to overall limit

Specialist' fees

General Medical Practitioner (GP) fees

Basic pathology

Advanced imaging (pre-authorisations required)

USD 2 000

USD 20 000

All medicine and surgical dressings are covered

HIV/AIDS drug therapy

Limited to USD 4 000 per prosthetic device per year

Prosthetic devices required at the time of treatment

All Daily Matters benefits are on a reimbursement basis unless otherwise stated. Daily Matters claims are subject to excess (co-payments). Refer to your membership certificate to confirm the applicable excess value.



Family Matters

What matters more than your family? If you're thinking about starting a family or adding a new little member to your family, then our optional family care benefits are for you. They cover everything from prenatal care and maternity cover to childbirth benefits, and post-natal and newborn care. A 10-month (ten) waiting period is applicable to this benefit. Life threatening pregnancy and childbirth complications which are as a direct result of pregnancy or childbirth are covered as part of Serious Matters.



USD 12 250

Maternity cover
(elective caesarean and
routine childbirth)

Prenatal care

USD 25 500

**Medically essential
caesarean section**

USD 1 300

**Childbirth at home or
birthing centre**

USD 10 000*

Infertility treatment

USD 40 000

Newborn care

**Note: An 18-month (eighteen) waiting period is applicable to infertility treatment. Unisure reimburses all relating treatment at 50% of the total cost. All benefits requiring admission to a hospital are subject to pre-authorisation. Refer to the membership guide for additional information relating to the pre-authorisation process and sub-limits of each benefit.*

Opti-Denti Matters

It matters to us that you're seeing a bright future and smiling about what lies ahead.

This section offers optional dental treatment and optical benefits, including preventative tests and checks (such as eye tests and dental check-ups), as well as routine dental maintenance and new spectacles and contact lenses.

USD 400

Optical

Eye test (every year)

75% for non-cosmetic spectacles and contact lenses

Frames (75%) and lenses (every 2 years)

USD 4 200

Dental treatment

Preventative (100%)

Routine (80%)

Major restorative, orthodontic and periodontal (50%)*

**A 6-month (six) waiting period is applicable to this benefit.*

All Opt-Denti Matters benefits are on a reimbursement basis unless otherwise stated.



Wellness Matters

We believe that everyone should take their health matters into their own hands and adopt a holistic approach to their overall well-being. A healthy body needs a healthy mind to guide it, which is why our optional wellness benefits are of our most popular services. These optional extras include cover for full wellness screenings and preventative tests, as well as treatment by psychologists and complementary medicine practitioners.

40 visits

Complementary medicine practitioners. For necessary medical treatment, we pay for supplementary treatment provided by acupuncturists, psychologists, psychiatrists, homeopaths, osteopaths and traditional Chinese medicine, occupational therapy, orthoptists, dieticians, speech therapists and ergotherapy

USD 2 000

Wellness & Full health screening

USD 1 000

Child wellness

12 visits

Psychologists, psychiatrists

USD 350

Vaccinations

All Wellness Matters benefits are on a reimbursement basis unless otherwise stated.

Additional Matters

Last but not least, please have a look at some of the extras that are available to you to further personalise your plan and cost.

Excess (Co-Payment) Options

USD 0 / 10 / 25 / 50 / 75 / 100 / 250

Excess is applicable to every Daily Matters claim

Employee Assistance Programme

Psycho-social counselling and support

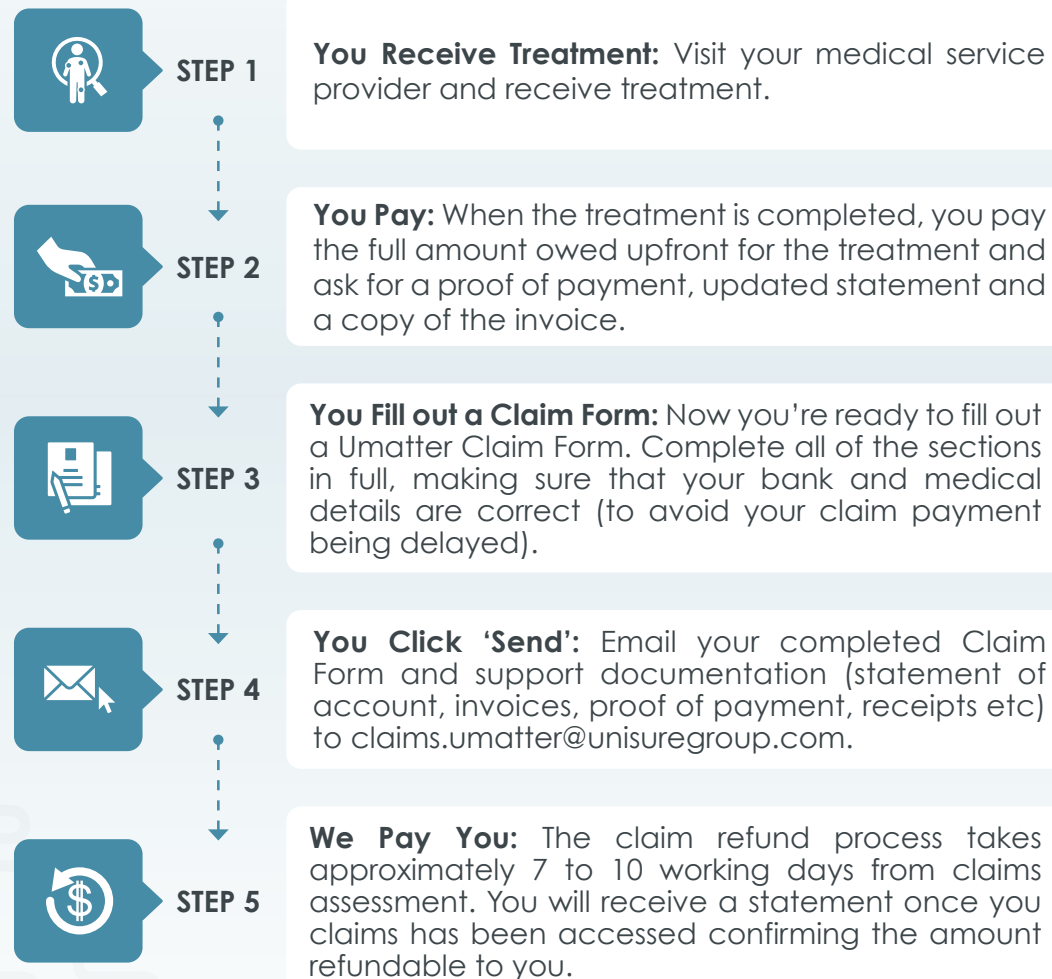
(Only available for certain territories. Please ask your broker for more information)



How does the Claims Process work?

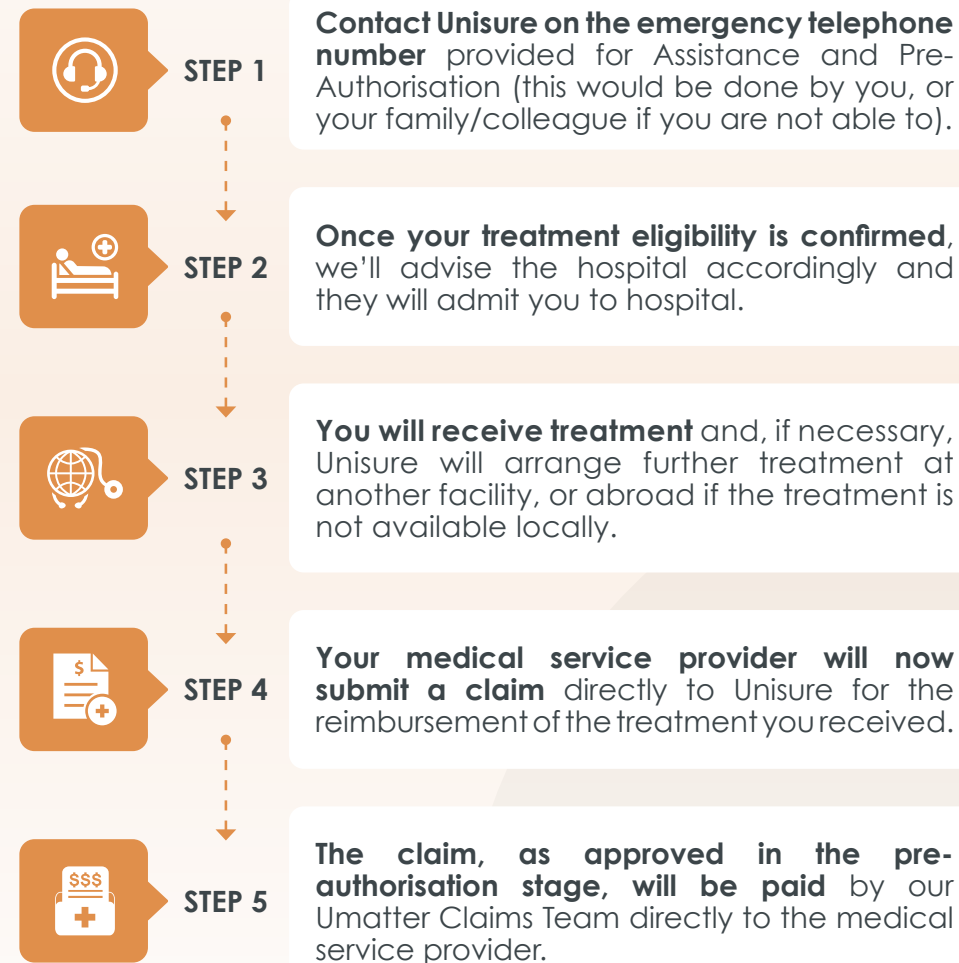
Out-Patient Treatment

No admission to a hospital is required. Applicable to Daily, Family, Opti-Denti and Wellness Matters benefits.



In-Patient

Admission to a hospital is required. All admissions are subject to pre-authorisation. Failure to obtain pre-authorisation might result in the short-payment and/or rejection of claims.



Claims are processed on a weekly basis with all claims assessments being completed on Fridays. Reimbursements take on average 7 to 10 working days to complete.

Global healthcare when and where it **matters most**

Our members are covered for treatment and services in their country of residence and globally.

Area of coverage: worldwide excluding the United States of America (USA), USA minor outlying islands and Canada.

Members traveling to the United States of America, United states Minor Outlying Islands and Canada will have coverage for 30 (thirty) calendar days per trip from the date of arrival in the country.





Please note that all costs and limits outlined are applicable per membership year. Also note that this **umatter** brochure must be read in conjunction with the full Membership Guide (which includes Policy Terms and Conditions).

This is a separate document issued by The Unisure Group and sets out the detailed policy conditions relating to this product. In the event of a conflict, the terms set out in the Membership Guide will take precedence.

All dependents must be on the same product selection (permutation) as the main applicant. Adding dependents will increase the total payable premium.

The Unisure Group

We're an international health and life insurance solutions and employee benefits provider and we are proud to service the medical insurance needs of some of the world's largest organisations and employers.

Unisure Limited is registered in England and Wales with company registration number 09111373 and is authorised and regulated by the United Kingdom Financial Conduct Authority, with authorisation number 719400.

For more information, visit: www.unisuregroup.com/umatter

Let's talk about you

Telephone: +44 203 769 6305 **Email:** info.umatter@unisuregroup.com