unisure®

International private medical insurance that is **portable, flexible and dependable.**

Unisure Group is committed to providing sought-after international health insurance solutions for corporates, in collaboration with trusted partners. We are dedicated to service and innovation, ensuring dependable coverage around the world.

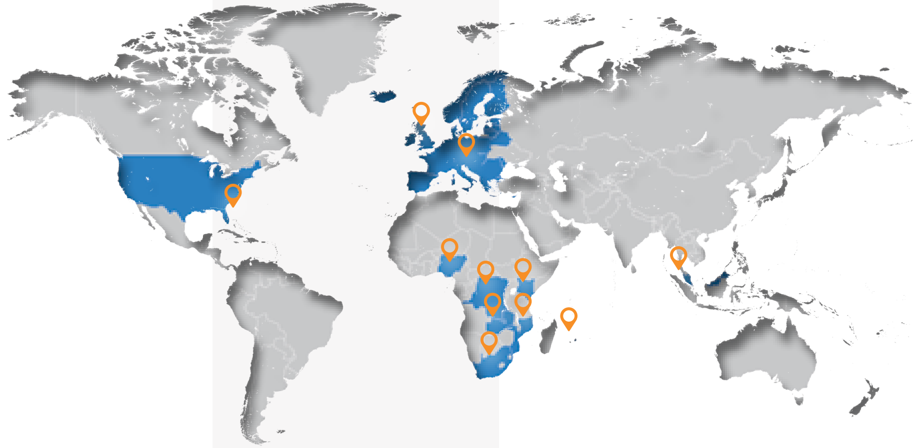
Policy underwritten by GUARDRISK TAILORED RISK SOLUTIONS
A member of Momentum Metropolitan

CONTENTS

UNIQUE INTERNATIONAL PRIVATE MEDICAL INSURANCE

With over 15 years' experience in providing international health insurance solutions, we understand the complexities of accessing quality healthcare across multiple territories.

Provide your employees with **peace of mind** with the **Umatter Core** International Private Medical Insurance plan that offers access to **top-tier healthcare, anywhere in the world.**



OUR PRODUCTS ARE BUILT ON THE FOLLOWING CORE PILLARS

PORTABLE

Providing continuous coverage, no matter where you live or work globally

Single policy solution for employers with operations and people in multiple countries

International network of service providers and doctors

DEPENDABLE

Policies based in USD ensure **hard-currency protection**

Reinsured by Gen Re for credible security

In-house servicing offers high-end, personalised and dependable support

FLEXIBLE

3 product options to choose from to meet your needs and budget

Option to add **day-to-day preventative and wellness benefits**

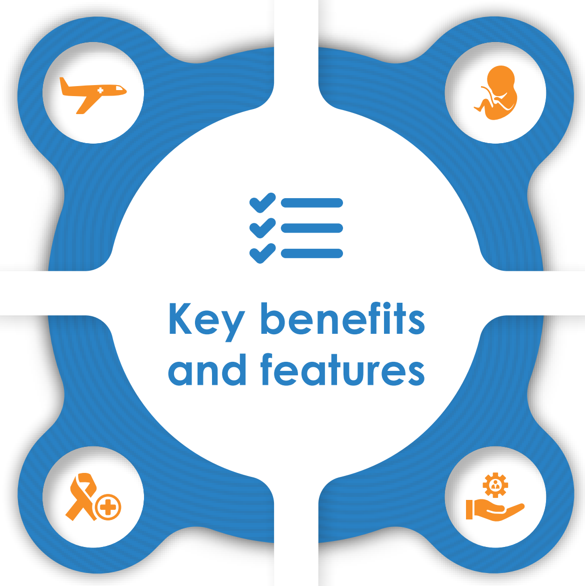
KEY BENEFITS AND FEATURES OF THE UMATTER CORE PLAN

With a strong focus on **PORTABILITY, DEPENDABILITY and FLEXIBILITY** our plan is designed to adapt to meet the diverse needs of global clients.

Our key benefits and features ensure our clients enjoy comprehensive, dependable cover, while retaining the flexibility for them to tailor the product according to their budget and needs.

International emergency assistance and evacuation

Extensive maternity cover for pregnancy and newborns



Comprehensive cancer treatment

In-house servicing offers personalised, dependable support

Overview

Geographic Coverage Options

- Africa or worldwide *(excluding sanctioned countries)*

Benefit Overall Annual Limit

- Up to USD 1 million

Eligibility

- Local nationals and expatriates
- Corporates with 3 or more employees

Cover Options

- 3 cover options to choose from:
  - *Green*
  - *Orange*
  - *Yellow*

Option to add

- Day-to-day preventative and wellness benefits

UMATTER CORE - SHORT COMPARISON GUIDE

Tailor your insurance to meet your needs and budget

BENEFIT PLAN OPTIONS	GREEN	ORANGE	YELLOW
Benefit details are found in the table of benefits and membership guide	Comprehensive medical insurance with emergency in-patient hospital benefits in Africa[1] UP TO **USD 1 MILLION OVERALL LIMIT**	Comprehensive medical insurance with extensive in-patient hospital benefits, other covers and optional day-to-day benefits in Africa[1] UP TO **USD 1 MILLION OVERALL LIMIT**	Comprehensive International medical insurance with extensive in-patient hospital benefits, other covers and optional day-to-day benefits[1] UP TO **USD 1 MILLION OVERALL LIMIT**
Emergency Matters	✓	✓	✓
Hospital Matters *(Emergency)*	✓	✓	✓
Hospital Matters *(Elective)*	✗	✓	✓
Maternity Matters	✗	✓	✓
Other Matters	✗	✓	✓
Compassionate Visit Allowances	✗	✓	✓
Out-patient Matters *(Optional)*	✗	✓	✓
	*[1]Cover only applies in Africa**	*[1]Cover only applies in Africa**	*[1]Cover can be accessed Worldwide, excluding the United States, USA minor outlying islands, Canada, Hong Kong & Singapore**

***Excluded Territories.** Some territories are excluded from coverage due to international sanctions and/or conflict such as war and terrorism.
To view excluded list, click here: unisuregroup.com/ipmi-excluded-regions

UMATTER CORE
Table of Benefits

BENEFIT PLAN OPTIONS	GREEN	ORANGE	YELLOW
EMERGENCY MATTERS			
Includes any emergency treatment at a casualty facility at a hospital, doctor's rooms or clinic that may or may not require an admission to hospital. **Paid in full up to the overall annual limit**	✔	✔	✔
HOSPITAL MATTERS			
In-patient cover for:	Emergency	Emergency & Elective	Emergency & Elective
Hospital accommodation (in a standard, private room with own bathroom)	Paid in full up to overall annual limit	Paid in full up to overall annual limit	Paid in full up to overall annual limit
Surgical operations, including pre- and post-operative care			
Nursing care, medicine and surgical dressings, and doctor's fees			
Theatre charges and **intensive care**			
Pathology, X-rays, diagnostic tests and **physiotherapy** while you're an admitted patient in a hospital			
Internal prostheses, non-dental implants and appliances			
Parent accommodation (in the same hospital as your child (patient < 18 years old) for one parent per night)			
Complications during pregnancy which arise as a direct result of pregnancy are covered			
Advanced imaging such as CT, MRI, PET and CT-PET scans			

BENEFIT PLAN OPTIONS	GREEN	ORANGE	YELLOW

HOSPITAL MATTERS (CONTINUED)

In-patient cover for:	Emergency	Emergency & Elective	Emergency & Elective
External prosthetic devices (limited to orthopaedic braces, surgical stockings and crutches). **Up to USD 2,000**	✓	✓	✓
Home nursing after in-patient treatment. **USD 200 per day, for up to 10 days**	✓	✓	✓
Local road and air ambulance (in-patient) from the location of an accident to the hospital or for a transfer from one hospital to another. **Up to USD 10,000**	✓	✓	✓
International Evacuation transport costs for in-patient treatment, as well as for advanced imaging or cancer treatment needed. **Paid in full to overall annual limit**	✓	✓	✓
Living allowance for 1 family member after an International Evacuation. **Up to USD 200 per day, for up to 7 days**	✓	✓	✓
Repatriation. Paid in full up to overall annual limit	✓	✓	✓
Repatriation of mortal remains. Up to USD 15,000	✓	✓	✓

MATERNITY MATTERS

Maternity cover (10-month waiting period applies). Antenatal and routine in-patient maternity treatment **during normal delivery and emergency caesarean. Up to USD 2,500**	✗	✓	✓
Newborn care. All treatment required for the newborn **during the first 30 days following birth up to USD 75,000**	✗	✓	✓

UMATTER CORE
Table of Benefits

BENEFIT PLAN OPTIONS	GREEN	ORANGE	YELLOW
OTHER MATTERS			
Cancer treatment, including tests, scans, consultations, and medicine (such as cytotoxic and chemotherapy) **Paid in full up to overall annual limit**	✗	✓	✓
Organ transplant. Paid in full up to overall annual limit (excludes donor costs)	✗	✓	✓
Hospice and palliative care following the diagnosis that your condition is terminal (and can no longer be expected to be cured). **Up to USD 20,000 for the full duration of your membership**	✗	✓	✓
Rehabilitation treatment aimed at restoring a patient to health or normal life through training and therapy after an illness or surgical procedure. **Paid in full up to overall annual limit up to 30 days**	✗	✓	✓
COMPASSIONATE VISIT ALLOWANCES			
Compassionate visit transport costs for one close relative to visit you when you have a sudden accident or illness and are going to be hospitalised for at least five days or you have received a short-term terminal prognosis. **Up to USD 1,360 per trip, up to 5 trips per lifetime**	✗	✓	✓
Compassionate visit living allowance. Following an eligible compassionate visit, we pay towards living expenses for your relative while they are visiting you. **Up to USD 200 per day, up to 7 days**	✗	✓	✓
OUT-PATIENT MATTERS			
Optional Out-Patient Benefits Coverage for general practitioner visits, specialist consultations, prescribed medications, diagnostic tests, dental and optical benefits and other essential out-patient services. **Refer to Out-Patient Options Table to see limits of each benefit**	✗	✓	✓

UMATTER CORE - OUT-PATIENT OPTIONS

Day-to-day preventative and wellness benefits. We offer a choice of two Out-Patient options which can be added to the Orange (Africa) or Yellow (Worldwide) Core Plan. Including Out-Patient benefits ensures that both your employees' in-hospital and out-of-hospital medical needs are covered.

	OPTION A	OPTION B
OUT-PATIENT OVERALL ANNUAL LIMIT	USD 1,000	USD 2,000
GENERAL MEDICAL		
GP Consultations (Incl. Virtual consultations). We'll cover the treatment costs of your family doctor	Paid in full up to Out-Patient overall annual limit	Paid in full up to Out-Patient overall annual limit
Specialists' fees. We'll cover a meeting with a specialist consultant to assess your condition		
Basic Pathology (such as checking blood and urine samples for specific abnormalities), radiology (such as X-rays) and diagnostic tests (such as ECGs) are covered		
Advanced imaging. Costs involved with MRI, CT and PET scans		
Prescribed Medication. Costs of drugs and dressings prescribed for you by your medical practitioner	USD 500	USD 1,000
DENTAL (9-MONTH WAITING PERIOD)		
Routine dental treatment	USD 250 20% co-pay	USD 500 20% co-pay
Preventative dental treatment		
Major restorative dental treatment (excluding orthodontic treatment)	USD 450 30% co-pay	USD 900 30% co-pay
OPTICAL		
Annual eye check-up	USD 75 20% co-pay	USD 100 20% co-pay
Prescription glasses & contact lenses		
WELLNESS		
Complementary medicine practitioners. For necessary medical treatment, we pay for supplementary treatment provided by acupuncturists, chiropractors, homeopaths, osteopaths and traditional Chinese medicine, physiotherapists, occupational therapy, orthoptists, dieticians, speech therapists and ergotherapy	USD 750 50% co-pay	USD 1,000 50% co-pay
Wellness. Mammogram, Pap smear, prostate cancer screening, colon cancer screening (subject to approved treatment protocols)		
Immunisations Adults & Children. Payment for an approved list of child and adult vaccinations	Paid in full up to Out-Patient overall annual limit	Paid in full up to Out-Patient overall annual limit
Out-Patient consultation with Psychologist/Psychiatrist. Psychology benefit includes Specialists' and psychologists' fees	Paid in full up to Out-Patient overall annual limit (max 10 consultations)	Paid in full up to Out-Patient overall annual limit (max 10 consultations)

UNISURE'S EXTENSIVE GLOBAL NETWORK

At Unisure Group, we have an **extensive network of registered medical service providers and medical facilities** around the world. Registered medical service providers are approved and contracted by us to provide treatment to our members **at agreed rates.** In addition, with a network provider, **Unisure can settle the provider directly for any In-Patient claims.**

In-Network Service Provider claims

Claim is directly submitted

The In-Network medical service provider will submit a claim directly to Unisure for the reimbursement of the treatment received.

Claim is directly settled

The claim will be paid directly to the medical service provider. We cover all eligible costs for covered benefits.

Out-of-Network Service Provider and Out-Patient claims

Member pays

When the treatment is completed, the member pays the full amount owed upfront for the treatment.

Member submits the claim

The member must submit the claim on the member portal with the support documentation required.

Claim is reimbursed

Unisure will reimburse treatment costs, covering reasonable and customary charges*, with any additional charges being the member's responsibility.

***Note:** *While Out-Patient claims are paid on a 'Pay-and-Claim' basis, they will be paid in full up to the benefit's applicable limit.*

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Please note that all costs and limits outlined are applicable per membership year. Also note that this Umatter Core 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.

Let's talk about you

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Policy underwritten by GUARDRISK TAILORED RISK SOLUTIONS

A member of Momentum Metropolitan

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