

Table of benefits 2017

Maternity add-on plan – Africa UltraCare

1	Overall limit	Area 12
	<p>Reasonable costs will be paid up to the overall limit for each pregnancy in each plan year, subject to the benefit limits shown in the sections below and the terms and conditions of the plan. You must request pre-authorisation for some of the benefits, see your Claims procedures and benefit condition BC2 in the Plan guide for more information. Where a benefit limit is shown as 'Paid in full', this is subject to the overall limit.</p>	<p>\$1,700,000 £1,000,000 €1,500,000</p>
2	Normal uncomplicated pregnancy and childbirth	
	<p>Antenatal checkups and treatment, delivery costs, nursing fees, hospital accommodation costs and postnatal checkups, for a normal uncomplicated pregnancy and normal uncomplicated childbirth.</p> <p>This benefit covers no more than one 2D ultrasound scan in each trimester of a normal uncomplicated pregnancy. This benefit also covers 12 routine antenatal visits during a normal uncomplicated pregnancy.</p> <p>This benefit covers the following for the newborn child:</p> <ul style="list-style-type: none"> • one physical examination; • vitamin K, hepatitis B and BCG vaccinations; • routine blood tests for PKU, congenital hypothyroidism and G6PD; • one hearing examination; and • reasonable accommodation costs for no more than four nights, if the mother is admitted and not suffering any complications. <p>Co-insurance A co-insurance applies to each claim under section 2. You can choose to have either:</p> <ul style="list-style-type: none"> • no co-insurance; • 10% co-insurance; or • 20% co-insurance. <p>The total amount payable for an eligible claim under section 2 will be either 100%, 90% or 80% of the benefit limit shown for the area of cover of your plan, depending on the co-insurance you have chosen.</p>	<p>Paid up to \$8,500 £5,000 €7,500</p>
3	Complications during pregnancy and childbirth	
	<p>Treatment of a medical complication that happens due to a medical condition during the antenatal period of a pregnancy or childbirth.</p> <p>If the pregnancy is resulting from assisted conception, any medical complication arising during the antenatal period or childbirth will be limited to the amounts shown in section 2.</p>	<p>Paid in full</p>
4	Birth defects	
	<p>Treatment of birth defects, including birth trauma, for 12 months from the date of diagnosis. This benefit is available if the birth defects are diagnosed in the first six months after birth.</p>	<p>Paid up to \$34,000 £20,000 €30,000</p>
5	Terminating a pregnancy	
	<p>Terminating a pregnancy when medically necessary.</p>	<p>Paid in full</p>
6	Newborn child accommodation	
	<p>Hospital accommodation costs for a newborn child to stay with its mother when she is receiving in-patient treatment for a medical condition covered under this plan.</p>	<p>Paid in full</p>
7	Local ambulance	
	<p>Costs of appropriate ambulance transport to the nearest available and appropriate local hospital because of an emergency or due to medical necessity.</p>	<p>Paid in full</p>

Waiting period

- Cover becomes available after **you** have had 12 months' continuous cover from **your date of joining** this **plan**.

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- Available to female **members** only.
- Only available with the same **area of cover** as **your UltraCare plan**.
- The minimum age at entry for this **plan** is 18. The maximum age at entry is 44. Once **you** have reached the age of 46 during **your plan year**, **your** cover will not be renewed.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

2017 Maternity add-on plan premiums

No co-insurance

Age band	Area 12		
18-34	\$3,575.00	£2,100.00	€3,152.00
35-44	\$4,932.00	£2,899.00	€4,353.00

10% co-insurance

Age band	Area 12		
18-34	\$2,860.00	£1,678.00	€2,522.00
35-44	\$3,947.00	£2,318.00	€3,481.00

Area 12

You must pay a 10% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$850, £500 or €750 in total and allows a maximum **benefit** of \$7,650, £4,500 or €6,750 after **you** have paid the 10% **co-insurance**.

20% co-insurance

Age band	Area 12		
18-34	\$2,288.00	£1,345.00	€2,020.00
35-44	\$3,158.00	£1,856.00	€2,786.00

Area 12

You must pay a 20% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$1,700, £1,000 or €1,500 in total and allows a maximum **benefit** of \$6,800, £4,000 or €6,000 after **you** have paid the 20% **co-insurance**.

Maternity add-on **plan** premiums can be paid every year or as often as **your UltraCare plan** premium is paid. Due to administration costs, the total premiums paid every month or every three months will be higher than premiums paid every year (about 12% if paid every month and 7.5% if paid every three months). Different premiums will apply to this **plan** if the **planholder** resides outside of Africa. Please contact **us** for more information.

The premiums shown do not include Insurance Premium Tax (IPT) or other local taxes. If you live in a country where any taxes apply these will be added to your premium. For premiums including any applicable taxes please contact us for a full quotation.

InterGlobal Insurance Company Limited has changed its name to Aetna Insurance Company Limited. The company will continue to trade under the 'InterGlobal' brand until further notice. InterGlobal Limited has changed its name to Aetna Global Benefits (UK) Limited.

Whenever coverage provided by any insurance policy would be in violation of any US, UN or EU economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

Plans are underwritten by Aetna Insurance Company Limited, registered in England (Company Registration No. 5956141), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505). Plans are administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279). Both companies are registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom.

M010-30E-010117