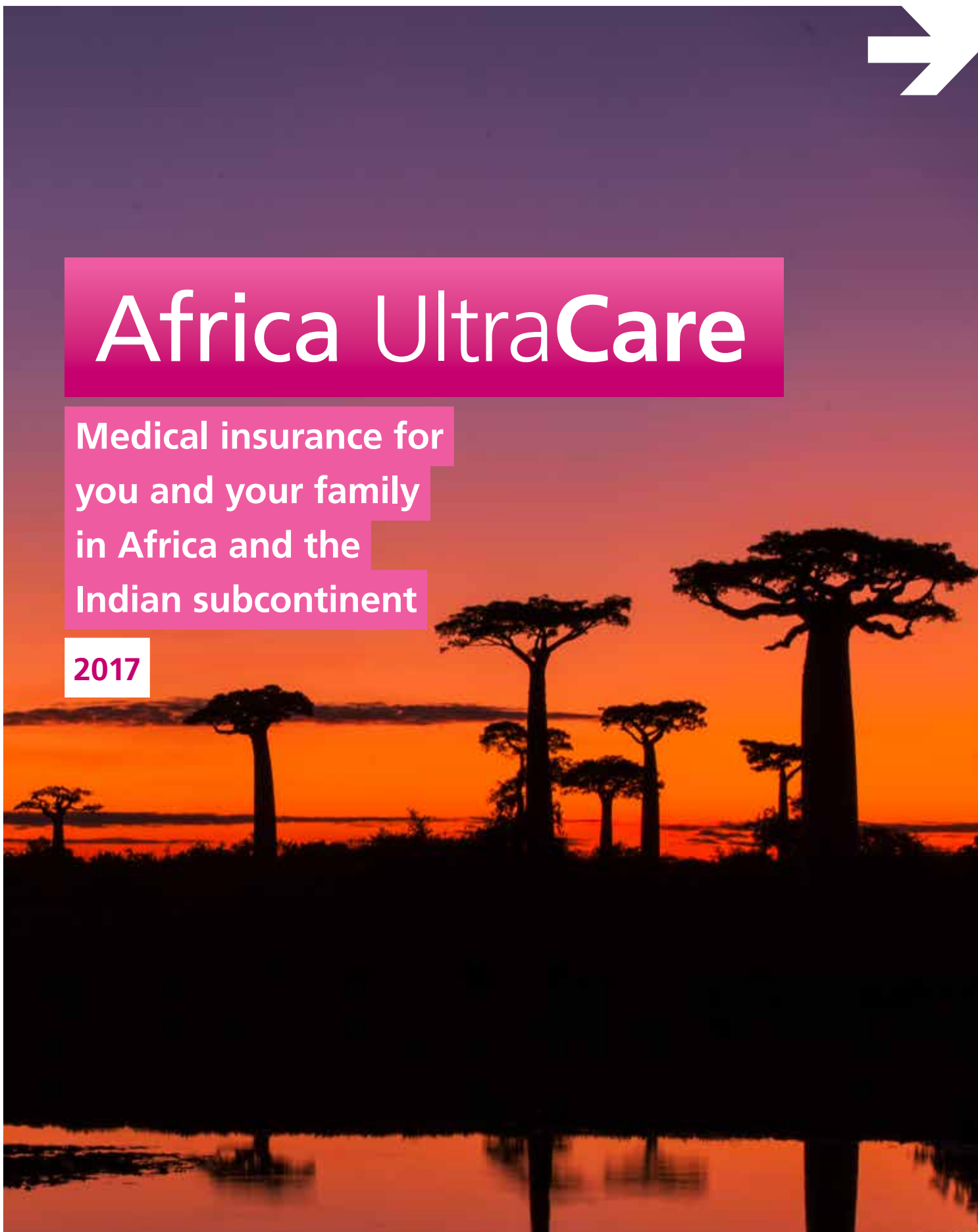




Africa UltraCare

Medical insurance for
you and your family
in Africa and the
Indian subcontinent

2017



They've all got a good reason to smile with Africa UltraCare

→ They do

Their second and third child are covered free of charge



→ She does

She saved 15% in her third year of cover because she's never needed to claim



→ He does

He knows that he is covered throughout the region, wherever the job takes him



→ He does

His children were able to accompany him when he was evacuated for life-saving treatment



→ She does

Her cancer care treatment is paid in full up to her overall plan limit





When it comes to taking care of your health, you'll have good reason to smile too

We think that health insurance should do more than just give you peace of mind. As well as providing first-class service and affordable medical cover throughout Africa and the Indian subcontinent¹, our insurance plans are packed with useful healthcare benefits for the small things like paying for prescription drugs, right up to the big things like out-patient emergency treatment, surgery, cancer care and medical evacuation.

With Africa UltraCare:

You pay only for what you need

We like to give our customers options. That's why our Africa UltraCare plans come with a range of benefits, excess options and add-on plans to suit your individual needs and budget.

Your 2nd, 3rd and 4th children go free

Insuring the whole family can be expensive, so we've provided a way for you to afford the cover you need. Pay for your first child, and we'll insure your second, third and fourth child for free up to age 18.

Your family comes first

We'll make sure that you have the support of your loved ones if you need to be evacuated for life-saving medical treatment. We will pay for your dependants to accompany you for a medical evacuation, their travel to and from hospital, their accommodation, plus a return flight.

We will also pay for your return journey from within your area of cover, to visit a close family member should they fall critically ill or to attend their burial or cremation if they die.

You get the most appropriate care no matter what

Rest assured, if you can't receive adequate treatment locally and if it's medically necessary, we will evacuate you to an appropriate facility within your area of cover, whether your condition is critical or not.

You are free to be treated anywhere

We don't operate restrictive hospital lists that tell you where you can and can't receive your treatment. You are completely free to receive treatment at your preferred hospital or clinic within your area of cover.

Your safety matters too

We have partnered with crisis management experts red24. Should your safety be threatened by political unrest or natural disaster, red24 will help to steer you out of trouble's way.

You could earn up to a 25% no-claims discount

Once you have an Africa UltraCare plan, for every plan year that you don't claim, we'll reward you with a no-claims discount on the following plan year's premium. The maximum discount you can earn is 25% for four or more consecutive claim free plan years.

Your cover is designed to move with you

We've designed our plans exclusively for people living in Africa to cover you throughout Africa wherever your work and your travels take you. Plus, you're covered for travel to Bangladesh, India, Maldives, Pakistan and Sri Lanka.

¹Africa UltraCare provides cover in Africa, Bangladesh, India, Maldives, Pakistan and Sri Lanka.





There's an Africa UltraCare plan that's just right for you

Everyone has individual needs so we have designed a range of three Africa UltraCare plans to offer you choice and flexibility. Take a look at each plan on the following pages to see what might suit your needs and your budget best.




Africa UltraCare Standard

If budget is a major consideration or you're happy to pay for your non-emergency out-patient treatment yourself, like visiting a medical practitioner or paying for a prescription or test, then Africa UltraCare Standard is your cheapest option. But don't confuse this with sub-standard cover. You will still receive a good level of cover.

- ✓ Full cover for cancer care
- ✓ Full cover for in-patient and daycare treatment including physiotherapy
- ✓ Full cover for 90 days' out-patient treatment following a stay in hospital including cover for physiotherapy
- ✓ Full cover for out-patient surgical procedures
- ✓ Cover for out-patient pre-operative tests up to 72 hours before hospitalisation
- ✓ Cover for emergency out-patient treatment received in Accident and Emergency hospital departments
- ✓ Medical evacuation and repatriation benefits within your area of cover when needed for in-patient, daycare and any cancer treatment
- ✓ Full cover for local ambulance
- ✓ Cover for organ transplants
- ✓ Cash benefit when your hospitalisation is received free of charge
- ✓ Full cover for preparing and transporting your mortal remains
- ✓ Free red24 AdviceLine travel security service included
- ✓ No standard out-patient excess to pay
- ✓ Optional Maternity, Travel and Personal accident add-on plans

Full cover is provided up to the overall plan limit, please refer to the at-a-glance Table of benefits on page 9. For a full description of cover including waiting periods, please refer to the Africa UltraCare Table of benefits available at www.interglobalpmi.com/downloads.





You can be confident that we care about cancer. All our Africa UltraCare plans provide full cover for treatment aimed to cure cancer, ongoing treatment and even the provision of care during the end stages of a cancer. And to make sure that you receive the full benefit of our generous cover, we've even waived the excess.

Plus, on Africa UltraCare Select and Comprehensive we provide cover for the treatment of HIV and AIDS without a waiting period.



Africa UltraCare Select

Africa UltraCare Select provides cover for out-patient treatment plus a good range of medical benefits in addition to all the benefits of Africa UltraCare Standard.

All the benefits of Africa UltraCare Standard, plus:

- ✓ Higher overall plan limit
- ✓ Cover for out-patient treatment including physiotherapy, complementary medicine and psychiatric treatment
- ✓ Full cover for out-patient MRI, PET and CT scans
- ✓ Cover for the maintenance of chronic medical conditions
- ✓ Full cover for terminal care
- ✓ Full cover for medical evacuation and repatriation within your area of cover
- ✓ Cover for HIV or AIDS with no waiting period
- ✓ Cover for emergency treatment outside your area of cover



Africa UltraCare Comprehensive

Africa UltraCare Comprehensive punches above its weight when it comes to being both benefit-rich and cost-effective. The plan provides all the in-patient, daycare and out-patient treatment included in Africa UltraCare Select, but with higher limits and additional benefits.

All the benefits of Africa UltraCare Select, plus:

- ✓ Higher overall plan limit
- ✓ Cover for 30 days' in-patient psychiatric treatment
- ✓ Cover for congenital abnormalities
- ✓ Cover for out-patient dental treatment (with 25% co-insurance)
- ✓ Cover for routine health checks
- ✓ Cover for dental checkups
- ✓ Cover for hormone replacement therapy
- ✓ Full cover for a compassionate emergency visit to a close family member
- ✓ Free red24 ActionResponse travel security service included

Full cover is provided up to the overall plan limit, please refer to the at-a-glance Table of benefits on page 9. For a full description of cover including waiting periods, please refer to the Africa UltraCare Table of benefits available at www.interglobalpmi.com/downloads.

Designed exclusively for people living and working in Africa

We're all about choices. It starts with a choice of three Africa UltraCare plans providing cover in Africa, Bangladesh, India, Maldives, Pakistan and Sri Lanka. It then extends to a choice of higher excesses to enjoy savings of up to 40% on your premium, how and when you'd like to pay and the option of add-on plans to complement your healthcare cover.

Choose add-on plans

Your Africa UltraCare plan can be enhanced with additional insurance benefits by choosing any of our add-on plans below:

Maternity add-on plan

Including cover for:

- ✓ Pregnancy and childbirth
- ✓ Complications in pregnancy and childbirth
- ✓ Birth defects
- ✓ Newborn child accommodation

Cover becomes available for treatment received 12 months after the start date of this plan.

Travel add-on plan

Including worldwide cover for:

- ✓ Trips of up to 180 days
- ✓ Medical treatment
- ✓ Loss of deposits, cancellations or curtailments
- ✓ Travel delays, missed departures and hijack
- ✓ Baggage, personal effects and loss of money

Personal accident add-on plan

Including worldwide cover for:

- ✓ Accidental death, permanent total and partial disablement
- ✓ Benefit limits up to \$425,000, £250,000 or €375,000

Cover for managerial, clerical and administrative occupations only.

Free travel security assistance included

AdviceLine

Buy any Africa UltraCare plan and you'll receive red24's AdviceLine services at no additional cost:

- ✓ Expert safety advice and assistance at the end of the phone
- ✓ 24/7 access to information on 230+ countries and territories and 160+ cities at your fingertips
- ✓ Travel safety briefings tailored to your needs
- ✓ Email and text alerts providing up-to-the-minute information on civil unrest, natural hazards and travel disruptions
- ✓ Daily news delivered straight to your inbox

ActionResponse

Choose an Africa UltraCare Comprehensive plan and you'll benefit from the added peace of mind that ActionResponse brings:

- ✓ On-the-ground crisis management support for situations affecting your personal safety and for the loss of belongings
- ✓ Emergency expatriation to remove you from danger in the event of a potentially life-threatening situation



Africa UltraCare at-a-glance

	Africa UltraCare Standard	Africa UltraCare Select	Africa UltraCare Comprehensive
Overall plan limit	\$1,500,000 £900,000 €1,200,000	\$2,500,000 £1,500,000 €2,000,000	\$4,000,000 £2,400,000 €3,200,000
Cancer care	Paid in full ¹	Paid in full ¹	Paid in full ¹
In-patient and daycare treatment	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient post-hospitalisation treatment ² (up to 90 days)	Paid in full ¹	Paid in full ¹	Paid in full ¹
Out-patient surgical procedures	Paid in full ¹	Paid in full ¹	Paid in full ¹
Local ambulance	Paid in full ¹	Paid in full ¹	Paid in full ¹
Medical evacuation and repatriation	Paid in full when needed for in-patient, daycare or any cancer treatment ¹	Paid in full ¹	Paid in full ¹
Hospital cash benefit (up to 30 nights)	\$450, £270 or €375 (Each night)	\$450, £270 or €375 (Each night)	\$450, £270 or €375 (Each night)
red24 travel security services	AdviceLine	AdviceLine	AdviceLine ActionResponse
Out-patient consultations, treatment and tests	Paid up to \$2,000, £1,200 or €1,600 for emergency treatment only	Paid up to \$5,000, £3,000 or €4,500	Paid up to \$10,000, £6,000 or €8,000
Maintenance of chronic medical conditions L	Not covered	Paid up to \$75,000, £45,000 or €60,000	Paid up to \$150,000, £90,000 or €120,000
HIV or AIDS L	Not covered	Paid up to \$10,000, £6,000 or €9,000	Paid up to \$10,000, £6,000 or €9,000
Emergency treatment outside area of cover	Not covered	Paid up to \$40,000, £24,000 or €32,000	Paid up to \$70,000, £42,000 or €56,000
Out-patient psychiatric treatment W	Not covered	Paid up to \$1,000, £600 or €800	Paid up to \$2,000, £1,200 or €1,600
In-patient psychiatric treatment (up to 30 days) W	Not covered	Not covered	Paid up to \$10,000, £6,000 or €8,000
Congenital abnormalities L	Not covered	Not covered	Paid up to \$35,000, £21,000 or €30,000
Routine health checks	Not covered	Not covered	Paid up to \$700, £420 or €600
Out-patient dental treatment W	Not covered	Not covered	Paid up to 75% of \$1,000, £600 or €800
Dental checkups	Not covered	Not covered	Paid up to \$100, £60 or €80
Out-patient treatment excess	No excess	\$45.00, £27.50 or €37.50	\$45.00, £27.50 or €37.50

\$ = US dollars, £ = Pounds sterling, € = Euros, L = Paid up to the lifetime limit, W = Waiting period applies.

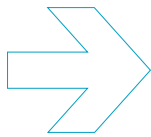
¹Paid in full up to the overall plan limit. ²Post-hospitalisation out-patient physiotherapy is subject to a benefit limit.

For a full description of cover including waiting periods, please refer to the Africa UltraCare Table of benefits available at www.interglobalpmi.com/downloads.



Who is InterGlobal?

InterGlobal is part of Aetna, one of the largest and most innovative providers of international private medical insurance (IPMI). We are an award-winning specialist in IPMI, providing healthcare cover to individuals, families and corporate or affinity groups all over the world.



Delivering on our promise

InterGlobal works hard every day to deliver on our promise to provide an outstanding medical assistance service to each and every customer. As a progressive company, we're always looking for better ways to serve you. Now that we're part of Aetna, we're looking forward to finding new ways to exceed your expectations.



Your confidence in us expands to our financial stability

When you buy medical insurance from us you can expect fair and compassionate treatment coupled with financial strength and stability, backed by the principles of good regulation.

We are a financially secure organisation with an A- (Excellent) A.M. Best rating, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK. Our regional branch in Singapore is authorised by the Monetary Authority of Singapore (MAS).



InterGlobal around the world

Our UltraCare plans have been designed by us, they are insured by us, and they are delivered by our own professional teams around the world. Where local regulations dictate, our plans are underwritten by carefully selected locally licensed insurers so that you can be confident that our plans comply with local laws.



The true test of a medical insurance plan is how well it responds in an emergency

→ Assistance

Providing multi-lingual help and support whenever you need it



→ Evacuation

Getting you to hospital quickly in an emergency

97% member satisfaction

When our members are happy, we're happy. Of course it's their levels of satisfaction that are the acid test when it comes to establishing if our provision for their healthcare needs is up to scratch. A recent member satisfaction survey revealed:

97%

satisfaction with the service received from InterGlobal Assistance

95%

rated InterGlobal as good to excellent overall

94%

would recommend us to friends and family

InterGlobal Assistance Customer Satisfaction Survey 2013

→ Treatment

Connecting you with first-class medical care and facilities





Smile, you're in safe hands with InterGlobal

With a global network of offices and partners, InterGlobal works at a local, regional and international level to connect you with first-class medical assistance abroad, wherever and whenever you need it.

We are committed to helping our members get the best from their healthcare. We're also committed to providing a timely and professional insurance claims service that delivers financial protection and care when you need it most, backed by our own assistance service, InterGlobal Assistance.



Round the clock medical assistance, 365 days a year

The test of any international medical insurance plan is how well the people behind it respond in an emergency. When you call InterGlobal Assistance, you can rely on our team of well-trained, multi-lingual co-ordinators, duty doctors and nurses.

Not only will we seek the most adequate facilities for your needs, but we will arrange admittance to hospital, approval and payment of treatment, and evacuation by road or air ambulance if medically necessary.

But it doesn't end there. Throughout your time in hospital, we're on hand to support you through your treatment. We will liaise with your doctor to make sure that you're receiving the most appropriate care at all times to aid your recovery. Leaving you with only one thing to concern yourself with, getting better.



Prompt payment of your medical bills

If you are admitted to hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider. You don't have to worry about paying large bills up front, all you have to do is pay an excess if your plan has one.

In some locations, we can also provide cashless access to out-patient treatment through a network of direct billing providers. Where we don't have direct billing arrangements, we offer a prompt claims reimbursement service. You pay the provider up front for your out-patient treatment and then claim the costs back from us.

Choose an Africa UltraCare plan that's right for you and your healthcare needs will be expertly taken care of

At InterGlobal we believe that as a global organisation we're big enough to cope with your healthcare needs but also at the same time small enough to care about the important things that matter to you. Such as paying for you to spend the night in hospital with your insured child, or to visit a close family member if they are critically ill.

Life can be challenging enough, which is why we ensure that getting the appropriate medical treatment you deserve is as simple and hassle free as possible. Just select your Africa UltraCare plan and then leave the rest in our extremely capable hands.

What you can expect

- ✓ Affordable choice of plans and flexible options
- ✓ Outstanding service from an award-winning company
- ✓ In-patient bills paid direct to the medical provider
- ✓ Prompt reimbursement of out-patient claims
- ✓ 24-7 medical assistance just a phone call away
- ✓ Free travel security services from red24

Cooling off period

We are sure that you will be happy with your Africa UltraCare plan, but should you change your mind, don't worry. You may cancel your plan within 30 days of the date of joining or on receipt of the plan documentation, whichever is the later, without penalty. Provided you have not already made a claim under the plan, your premium will be returned in full.

What you need to know

Moratorium underwriting

We normally underwrite our plans on a 24-month moratorium basis. This means that any pre-existing medical conditions that have existed in the 24 months before your plan starts, will not be covered until you have been free of symptoms and treatment for 24 months after the start date of your plan.

Full Medical Underwriting

Alternatively, you may apply for Full Medical Underwriting (FMU) to cover pre-existing medical conditions. You will need to submit a full medical declaration for us to assess. We will agree to either accept all or some of your pre-existing medical conditions and may charge an increased premium, exclude all of your pre-existing medical conditions, or decline cover altogether.

Transferring from another insurer

If you already have a health insurance plan with another insurance provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our plan terms, conditions and benefits may be different to those offered by other insurers.

For a full description of pre-existing medical conditions and an explanation of our underwriting terms, please see our UltraCare Plan guides available at www.interglobalpmi.com/downloads.



**For more information
Contact your broker
Call us on +27 12 683 8770
info@interglobalpmi.com
www.interglobalpmi.com**

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If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

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