

umatter

Your health matters to us



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

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

Accident-related dental treatment is covered. Treatment must take place within 30 calendar days of the accident and will require pre-authorisation

USD 2 000

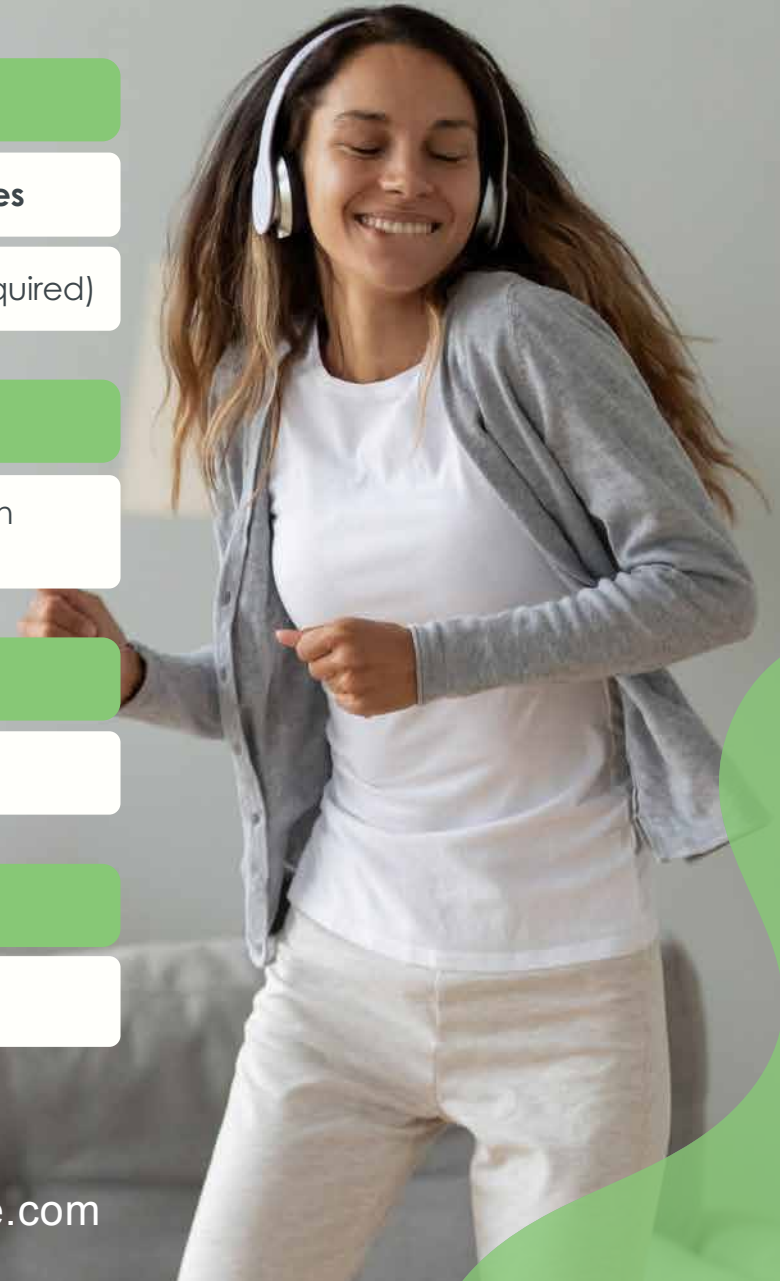
USD 20 000

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



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 100 000

Newborn care

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%)



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 one 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, chiropractors, homeopaths, osteopaths and traditional Chinese medicine, physiotherapists, occupational therapy, orthoptists, dieticians, speech therapists and ergotherapy

USD 2 000

Wellness & Full health screening

USD 1 000

Child wellness

Paid in full up to the overall limit

Psychology

USD 350

Vaccinations

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 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)

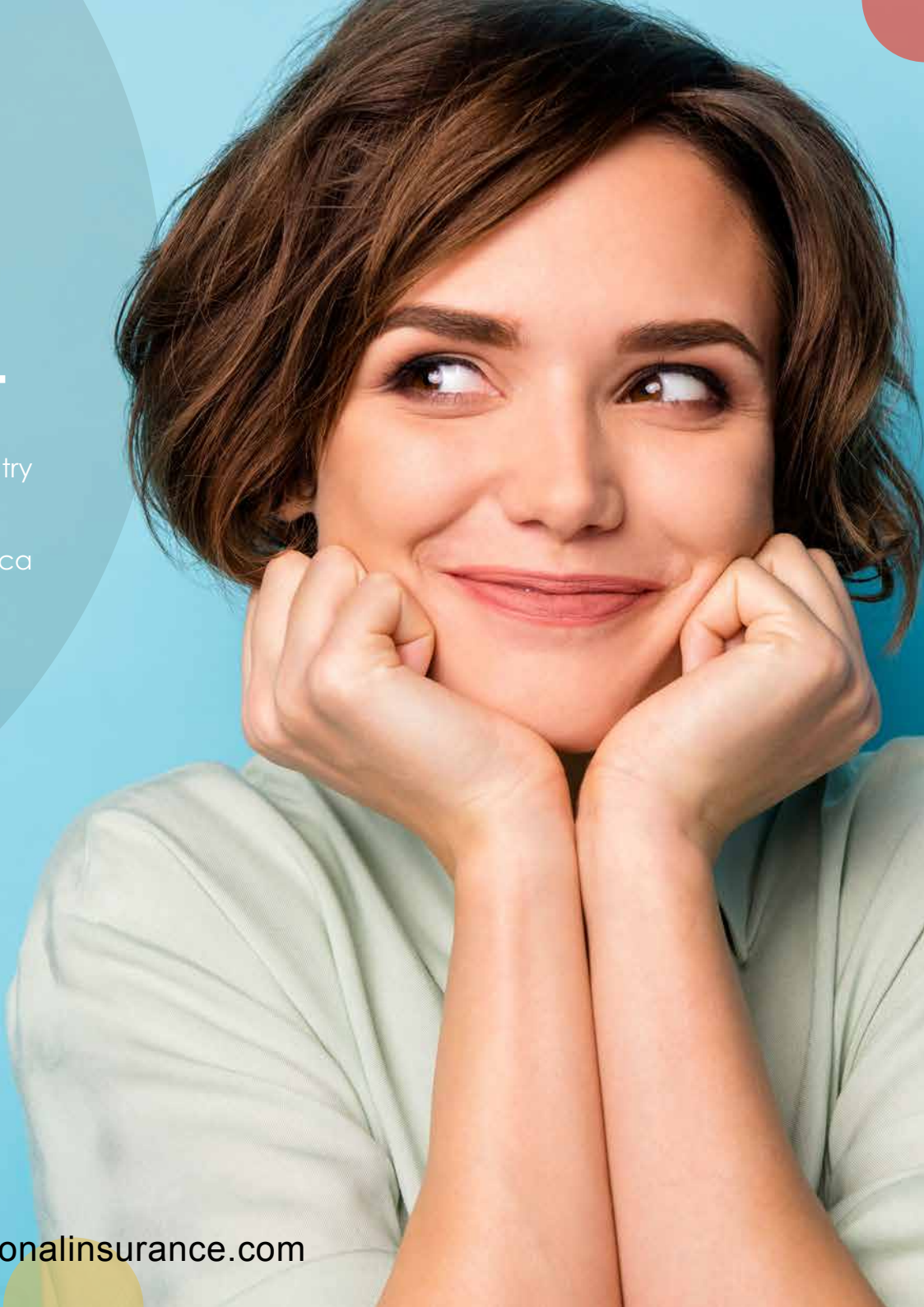


Global healthcare when and where it matters most

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.

www.internationalinsurance.com





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.

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Any questions? Contact Us!

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