



NAME OF CLIENT

MEDICAL INSURANCE PROPOSAL

ASSEMBLE INSURANCE TANZANIA LIMITED

Assemble Insurance Tanzania Limited is the successful private Insurer in Tanzania, We started operating in East Africa in 1984 as Africa Air Rescue and later AAR before became Assemble Insurance Tanzania Limited. We were licensed under the insurance Act on 27th September 2007 to sell medical insurance policies in Tanzania, we have offices in Arusha, Dar es Salaam, Dodoma, Mwanza, and Zanzibar. Assemble Insurance Company have more than 350 accredited medical service providers across East Africa, over 50,000 Health Insurance members, over 3,000 Non-Medical Insurance policies and we are the preferred provider for both public and private sectors across the region.

We are operating a 24/7 Call Centre and Emergency line (For rescue and evacuation services) that are set up to assist our customers round the clock. We also have more than 21 help desks in major medical facilities in Tanzania to assist our customers and handle any deviations to the standards set out. We have vast experience in handling medical schemes for large corporates, small and medium sized enterprises, families, and Micro Insurance Clients.

We are different from the rest as we are here to create an environment that empowers businesses and people to take control of the things that matter most to them. We are the insurance company you want to be with as our brand stands for Togetherness, protection, assembly, power and ensure our customer's future is protected.

2.0 Benefit Terms and Premium Summary

Health Plan	GOLD	SILVER	BRONZE
Geographical Area	International	International	East Africa
BENEFITS	Individual	Individual	Individual
OVERALL ANNUAL LIMIT -INPATIENT (OAL) combines the accident and illness limit			
OVERALL ANNUAL LIMIT -INPATIENT (OAL)	TZS 200,000,000	TZS 100,000,000	TZS 30,000,000
Accident hospitalization	Covered	Covered	Covered
Illness Hospitalization	Covered	Covered	Covered
External Medical Appliances like: Hearing Aids, Crutches, Prosthesis and Wheel chairs (Limited to 1 Appliance per member per year) as a sub limit of overall Inpatient benefit	TZS 1,000,000	TZS 800,000	TZS 500,000
IN-PATIENT & DAYCARE TREATMENT			
Hospital	Covered	Covered	Covered
Ward (Private/Semi-private/General)	TZS 350,000	TZS 300,000	TZS 250,000
Congenital conditions, Neonatal care (Incubator, phototherapy and prematurity) as a sublimit of Overall In patient benefit. (We will pay only for treatment of the patient, the person taking care of the patient will not be covered).	Not Covered	Not Covered	Not Covered
Accidents & Emergency, Intensive Care unit (ICU) & Theatre Costs	Covered	Covered	Covered
Nursing Fees, medical expenses & charges	Covered	Covered	Covered
Surgeons, Anaethetists, Physicians fees	Covered	Covered	Covered
Prescribed medicines and drugs	Covered	Covered	Covered
X-rays, MRI and CT scans	Covered	Covered	Covered
Pathology, diagnostic tests & procedures	Covered	Covered	Covered
Radiology	Covered	Covered	Covered
Physiotherapy	Covered	Covered	Covered
Psychiatric treatment (within OAL)	TZS 40,000,000	TZS 20,000,000	TZS 6,000,000
Pre-Existing, Chronic & Major Diseases including HIV/AIDS (for HIV/AIDS this includes opportunistic diseases & ARV'S) As a sublimit of overall Inpatient Benefit and subject to preauthorization.	TZS 7,500,000	TZS 5,000,000	TZS 3,500,000
INTERNATIONAL REFERRAL TREATMENT	Subject to approval and preauthorization from Assemble Insurance		
Overseas referral treatment not available locally	East Africa & India	East Africa & India	East Africa
Foreign Inpatient Treatment at the option of the member (Elective) even when such treatment is available in Tanzania. Travel and boarding costs not covered. This cover would be on reimbursement basis, and we will pay only necessary, reasonable and customary charges as it would have cost Locally. This is irrespective of what has/would be incurred by the member.	Covered	Covered	Covered
Care for accompanying a referred person for Children under 18yrs and when medically necessary	Return economy class ticket and full board support of TZS 120,000 per day up	Return economy class ticket and full board support of TZS	Return economy class ticket and full board support of TZS 75,000

	to a maximum of 10 days	100,000 per day up to a maximum of 10 days	per day up to a maximum of 10 days
Repatriation of Remains following an international referral	TZS 5,000,000	TZS 3,000,000	TZS 2,000,000
OUT-PATIENT TREATMENT			
Covered in East Africa and specified accredited providers within Tanzania	Overall Annual Limit	Overall Annual Limit	Overall Annual Limit
Limit	TZS 3,000,000	TZS 2,500,000	TZS 1,500,000
Chronic Illness	Covered	Covered	Covered
Primary consultations and treatment to include medical PR actioners' fees, prescribed medicines, drugs and dressings.	Covered	Covered	Covered
X-rays, pathology, diagnostic tests & procedures	Covered	Covered	Covered
Physiotherapy (Referral by AIT required every 3 sessions up to maximum 8 sessions per condition)	Covered	Covered	Covered
OPTOMETRY: OUTPATIENT (Only available in Tanzania at selected providers)			
Overall Annual Limit per member per year	TZS 600,000	TZS 500,000	TZS 300,000
All prescribed lenses excluding contact lenses. Lenses and frame may be replaced in course of membership year to the maximum benefit per member for the year	Covered	Covered	Covered
DENTAL TREATMENT: OUTPATIENT (Only available in Tanzania at selected providers)			
Overall Annual Limit per member	TZS 600,000	TZS 500,000	TZS 300,000
Consultation, simple extractions, difficult extractions, fillings (temporary, permanent, amalgam, composite GIC). Gum surgery, root canal treatment, pulpotomy & minor oral surgery	Covered	Covered	Covered
RESCUE AND EVACUATION	Within East Africa	Within East Africa	Within East Africa
Emergency Rescue Services (Notification and Authorization required)	As per accident or illness hospitalisation limit	As per accident or illness hospitalisation limit	As per accident or illness hospitalisation limit
Medical Evacuation (Notification and Authorization Required)	As per accident or illness hospitalisation limit	As per accident or illness hospitalisation limit	As per accident or illness hospitalisation limit
Local Emergency Road & Air ambulance: Costs of road/air ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate medical facility. (Notification and Authorization required)	Covered	Covered	Covered

VALUE ADDED & OTHER SERVICES

Lifestyle - treatment of menopause symptoms, contraceptives and Hepatitis B Vaccination (within OP Limit)	TZS 300,000	TZS 250,000	TZS 200,000
Annual Medical Check Up within Outpatient benefit - Once per year. Covering Urinalysis, Hemogram, Stool test, BMI, Blood Pressure/Sugar, Chest X-ray and PSA & Pap Smear. Covered within Outpatient Limit	TZS 300,000	TZS 250,000	TZS 200,000

Funeral Benefit	TZS 1,500,000	TZS 1,200,000	TZS 1,000,000
Chronic Drug Delivery Programme	Covered	Covered	Covered
Free Telephonic wellness Counselling on Psychology, stress management, nutrition	Unlimited telephonic sessions	Not Covered	Not Covered
Access to Discounted GYMS and shops within AIT Loyalty partners	Covered	Covered	Covered
24hrs Call Center	Covered	Covered	Covered
Dedicated Account Manager	Covered	Covered	Covered
Provider Network	Comprehensive	Comprehensive	Premier
Face to Face Wellness counselling sessions up to 5 sessions per Annum	Covered with additional fee of TZS 200,000	Covered with additional fee of TZS 200,000	Covered with additional fee of TZS 200,000

2.2 Premium Summary

Age Group	GOLD	SILVER	BRONZE
60 - 64	5,460,000	4,410,000	3,675,000
65 – 69	6,825,000	5,355,000	4,410,000
70 - 74	7,560,000	6,720,000	5,775,000
75 - 79	8,295,000	7,350,000	6,405,000
80 - 84	8,925,000	8,190,000	7,140,000

3.0 Other Benefits and General Terms

GENERAL TERMS & OTHER BENEFITS	
Policy Validity	This proposal is for a one-year insurance policy, Specific Policy dates will be confirmed when client is confirming cover.
Waiting Periods	All waiting Periods have been waived
Premium Payment(s)	Premiums are payable upfront
Member Eligibility	Person with Minimum age of 60 years and Maximum age of 84 years can join this product
Territorial Limit	International for Gold and Silver Cover, East Africa for Bronze Premier
	In Case of In-Patient Emergency while a member is outside East Africa, Assemble Insurance will extend your International Cover for up to 45 days. For North America emergencies half of the benefit will be used. Assemble Insurance shall be notified and issue a Travel letter before travel (Notification and Authorization required). It is Covered on Reimbursement at a Reasonable and Customary Medical Services Cost
Other Medical Services Covered Under In Patient	Nursing, Surgeons, Anaesthetists & Physicians fees
	Prescribed medicines and drugs
	X-rays, MRI and CT scans (Notification and preauthorization required)
	Pathology, diagnostic tests & procedures
	Physiotherapy (Notification and preauthorization required)
	ICU, Theatre and Critical Care Wards: (Notification and preauthorization required)
	Covid 19 Cover except for Voluntary Tests and Isolation Costs
	Parent Accommodation, insured parent with an insured child under 18 years of age
Other Medical Services Covered under Outpatient	Consultations, Treatment, Prescribed medicines, drugs, and dressings.
	Radiology, pathology, X-rays, MRI, CT scans, diagnostic tests & procedures (Notification and preauthorization required)
	Covid 19 Cover except for Voluntary Tests and Isolation Costs
	Physiotherapy (Notification and preauthorization required after every 3 sessions up to maximum 8 sessions per condition)

Maternity Benefit	Maternity Benefit covers Normal and Caesarean Section (CS) delivery. This is a Local Benefit which can be accessed by the Main Member/Spouse Only.
Dental Benefits	Consultation, simple extractions, difficult extractions, fillings (temporary, permanent, amalgam, composite GIC). Gum surgery, root canal treatment, pulpotomy & minor oral surgery. Dental Benefit is a locally accessed benefit.
Optical Benefits	All prescribed lenses excluding contact lenses. Lenses and frame may be replaced in course of membership year to the maximum benefit per member for the year. Optical Benefit is a Locally accessed benefit.
Rescue and Evacuation	Local Emergency Road or Air ambulance: Costs of road or air ambulance transport required due to an emergency or where it is considered the care is inadequate to the nearest available and appropriate medical facility. (Notification and Authorization required)
Corruption and Money Laundering	Assemble Insurance does not participate in or endorse any corrupt practices and there is zero tolerance for any types of fraud, bribes, facilitation payments in our business.
Quotation Validity	This quotation is valid for Sixty (60) days

4.0 Value added Services and Benefits

i. Prescribed Chronic Medication Delivery Programme

This program targets our clients with chronic conditions, as they would refill their medication regularly, which if sourced directly at accredited service providers it would cost more compared to buying it directly on cash basis at a pharmacy.

Through this program Assemble Insurance Tanzania has secured an agreement with pharmacies across Tanzania to get the drugs at affordable rates to assist in managing our client's benefits and ensure a stress free and reliable refill process of chronic medication for our clients. This Programme does not prohibit our members to visit/Contact their doctors for consultations or medical guidance.

ii. Loyalty Programme

This program has been established for rewarding our loyal customers. Since we provide health insurance, we have started by giving our customers discounts when they visit certain facilities. This is an ongoing program whereas assemble continuous to engage more facilities across the country. These facilities include gyms, Furniture Centres, Hotels, and car maintenance facilities.

iii. Vaccination

We also provide cover for the cost of test and Vaccination for Hepatitis B. This service is for all adult members, and it can be accessed at any of the Assemble's accredited medical service provider.

5.0 WAITING PERIOD

A

1	Medical Examination at entry (Basic medical costs will be borne by Client)	50 years and above
2	Maximum entry age	59 years and 84yrs for Senior Plan
B	WAITING PERIODS	
1	Non-emergency hospitalizations	Three Months
2	Maternity	9 Months
3	International Referral	1 year
4	Pre-Existing, Chronic, Major Medical Condition and Pandemic Diseases - whether it was known to the member	1 year
5	Congenital conditions, Neonatal care (Incubator, phototherapy and prematurity)	1 year
6	Non-Emergency Major Surgical Procedure	1 year
7	Non-Emergency Minor Surgical Procedure	Six Months

6.0 List of General Exclusions

- ❖ Cosmetic surgery unless caused by accident.
- ❖ Participations in professional & hazardous sports e.g. bungee jumping, paragliding
- ❖ Infertility related treatment
- ❖ Treatment other than by registered medical practitioner
- ❖ Self-referred or self-prescribed treatment
- ❖ Nutritional supplements unless prescribed as part of medical treatment.
- ❖ Alternative treatment - Chiropractors, Acupuncturist, Herbalist
- ❖ Drunkenness, drug addiction, Intentional self-injury
- ❖ Participation in Riot, Strike and Civil commotion
- ❖ Naval, Military or Air force operations
- ❖ Expenses recoverable under any other insurance
- ❖ Beauty treatment in nature cure clinics or health hydro's
- ❖ Diagnostic equipment e.g. Glucometers, BP machines
- ❖ Experimental treatment.
- ❖ Contamination by radio activity from nuclear fuel, waste, or fission
- ❖ Pandemics, epidemics, natural disasters, and unknown illnesses covering a wide geographical area
- ❖ Soaps, creams, moisturizers, shampoos, toothpaste, hospital toiletries, diapers, sanitary towels, outside those provided during admission.
- ❖ Benefits not purchased or indicated in the Benefit Schedule
- ❖ Voluntary Test of Covid 19
- ❖ Self-Isolation cost

7.0 Other Insurance Products

Apart from Medical Insurance solutions, Assemble Insurance Tanzania Limited also offers a wide range of General Insurance Products. Our general insurance products include Motor vehicle Insurance, Fire and allied Peril Insurance, Theft/Burglary Insurance, Travel Insurance, Engineering Insurance, Marine Insurance, Business Interruption, Fidelity Guarantee, Person accident Insurance, Bond, Banker blanket bond, Good in transit Insurance, Money Insurance and Agriculture Insurance.

Yours Sincerely,

Medical Underwriting Department

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