



ASSEMBLE STUDENT MEDICARE INSURANCE COVER

ASSEMBLE Insurance (T) Limited is an Insurance Company operating in the Tanzanian Market with over 30 years of experience in developing different Innovative Insurance Solutions.

PRODUCT - ASSEMBLE STUDENT MEDICARE COVER

ASSEMBLE STUDENT MEDICARE COVER is a health insurance product that covers Primary, Secondary, College and University students up to 25 years old from different institutions in Tanzania. The cover has Inpatient, Outpatient, Dental and Optical coverage where the students are covered during their stay at the institution and on their study tours. Insured Students will also have access to 24 HRS road ambulance service in case of any medical emergency.

BENEFITS MATRIX

The product covers all sicknesses and medications as per the following limits

HEALTH PLAN	TANZANIA
Geographical Zone	Tanzania
BENEFITS	Individual benefits
OVERALL ANNUAL LIMIT (OAL)	TZS 1,000,000
Rehabilitation (within OAL) Wheelchairs, prostheses and crutches	TZS 100,000
Last expense (within OAL)	TZS 100,000
IN-PATIENT & DAYCARE TREATMENT	
Accommodations	Covered
Consultation with clinical/Medical specialist	Covered
Diagnostic Test	Covered
Radiology, radiotherapy (X-rays)	Covered
Prescribed medicines and drugs	Covered

Surgeons, Anesthetists, Physician's fees	Covered
Physiotherapy	Covered
Psychiatric treatment	TZS 500,000
OUT-PATIENT (OP) TREATMENT	Covered
Overall Annual Limit	TZS 300,000
Consultations, Laboratory, drugs and dressings.	Covered
X-rays, pathology, diagnostic tests & procedures	Covered
Physiotherapy	Covered
OPTICAL TREATMENT	
Overall Annual Limit	TZS 100,000
All prescribed lenses, Consultation and Frames for a maximum period of one year	Covered
DENTAL TREATMENT	
Overall Annual Limit	TZS 100,000
Consultation, simple extractions, difficult extractions, fillings and root canal treatment	Covered
RESCUE AND EVACUATION	Within Tanzania
Road ambulance transport is required due to an emergency or medical necessity to the nearest available hospital	Covered
VALUE ADDED BENEFITS	
One Health Camp	<ul style="list-style-type: none"> - Access to Mental Health Specialists - Health Education on the Selected Topic - BMI
One Training for Management and Teachers	On Mental Health
Medical costs which might be incurred during School Study Tours and Excursions	Covered

PREMIUM RATING

The premium per Student per year is **TZS 80,000**

These premium rates will apply for a minimum of **180 students** per institution.

The **TOTAL** premium for the school per year is **TZS 14,400,000**

MEDICAL SERVICE PROVIDERS

Students will have access to one nearby Medical Service provider and one Referral Hospital.

Thank you in advance for giving ASSEMBLE Insurance an opportunity to provide you with a proposal for medical insurance, it is our hope you join our big happy ASSEMBLE family.

Please feel free to contact the team below in case of any queries/clarification.

Business Development Team

- David Ludovick – dludovick@assemble.co.tz
- Alfred Jonathan – ajonathan@assemble.co.tz

Yours sincerely,

Underwriting Department

FOR ASSEMBLE INSURANCE TANZANIA LIMITED