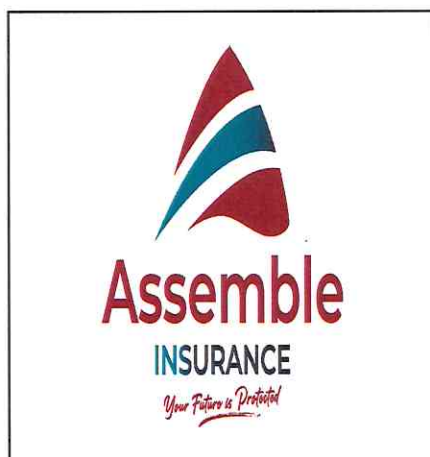


ASSEMBLE INSURANCE (T) LTD



MEDICAL INSURANCE MEMBERSHIP POLICY AND PROCEDURE MANUAL

TABLE OF CONTENTS

1. MEMBERSHIP POLICY AND PROCEDURE MANUAL	3
2. MEMBERSHIP DEPARTMENT ORGANOGRAM	5
3. MEMBERSHIP DEPARTMENT PROCESSES	6
4. CARD PRODUCTION PROCESS.....	9
5. CARD RE-PRINT PROCESS Corporate/Retail/SME.....	10
6. FILLING OF DOCUMENT PROCESS Corporate/Retail/SME.....	11
7. PREPARATION OF DEPARTMENTAL REPORT	11

1. MEMBERSHIP POLICY AND PROCEDURE MANUAL

1.1 Introduction

This section contains in detail the policy's scope, purpose and procedures for membership department together with client's expectations during service delivery.

1.2 Scope Guide

Define the process and activities involved in Members registration from inception to service delivery.

1.2 Membership policy will contain the following process

1. Member registration process
2. Card production process
3. Card Re-Print process
4. Filling of members documents

1.3 The Purpose/Objective of this membership policy document

To define the process and producers to be done by Membership department

1.4 Purpose of the Department Existence

This department exists so as:

- i. To ensure data integrity during member's registration that is all clients' information are being registered in the system in the correct manner and updated accordingly for on time cards delivery for both new and existing clients.
- ii. To ensure all key information of AIT's clients are available when needed.

1.5 Clients expectation

- ❖ Timely Member registration
- ❖ Quality service delivery
- ❖ Timely Card production
- ❖ Keeping customer records

1.6 Activities undertaken in the department

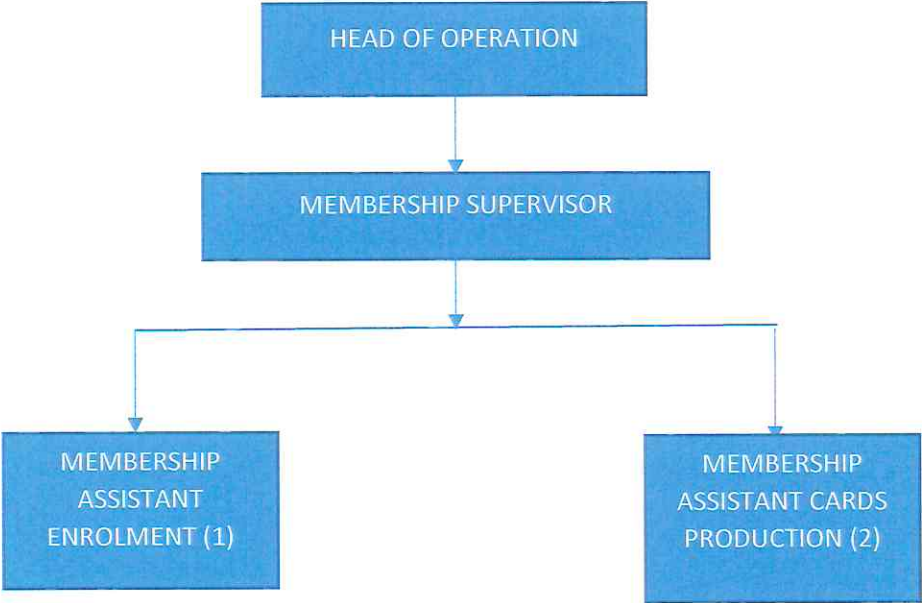
1. Members registration –For Corporate /Retail
2. New and Renewal /enrolment For Corporate /Retail
3. Additional of member /endorsement For Corporate /Retail
4. Members card production For Corporate /Retail
5. Members card Re-Print For Corporate /Retail
6. Members suspension For Corporate /Retail
7. Members termination For Corporate /Retail
8. Members documents verification For Corporate

i.e.: Application Forms, Medical Examination, stamp, contact, d.o.b, Medical declaration, client signature

9. Keeping of customers record For Corporate /Retail/Sme

2. MEMBERSHIP DEPARTMENT ORGANOGRAM

MEMBERSHIP DERPARTMENT ORGANGRAMO



3. MEMBERSHIP DEPARTMENT PROCESSES

MEMBERSHIP REGISTRATION

MEMBERSHIP REGISTRATION NEW /RENEWAL/ENDORSMENT

NEW- CORPORATE/RETAIL/SME

I. NEW- Corporate

Upon payment of the quoted amount, membership department has to receive a list of quoted members from underwriting department and membership forms from customer service officers. The agreed quotation and the list together with the forms will be review by membership assistant and uploaded on the system.

Once the registration done the underwriting generate invoice for those quoted members on the system and submit to finance department for activation of clients

II. NEW- Retail

Membership department will receive the of quoted member on Smart health system from underwriting department (Plan schedule) and Membership department will update the member (Renewal transfer)

The quoted member together with the forms will be review by underwriter on Smart health system. While required premium was already been paid before registration.

Once after the renewal transfer done by the membership department the underwriter generate invoice for those quoted members on the system and submit to finance department for activation of clients

Membership department will review on card print process and I issue cards for all activated members on the system based on their schemes i.e. Gold, Silver, Bronze, Bronze Jami

The agreed quotation and the list together with the forms will be review by membership assistant and uploaded on the system. While required premium was already been paid before registration.

Once the registration done the underwriting generate invoice for those quoted members on the system and submit to finance department for activation of clients

Membership will review and I issue cards for all activated members on the system based on their schemes i.e. Gold, Silver, Bronze, Bronze Jami

III. NEW-SME

Membership department will receive list of quoted members from the underwriting department and membership forms from customer services officers

The agreed quotation and the list together with the forms will be reviewed by the membership assistant and uploaded to the system. While the required premium has already been paid before registration.

Once the registration done the underwriting generate invoice for those quoted members on the system and submit to finance department for activation of clients

Membership will review and I issue cards for all activated members on the system based on their schemes i.e. Gold, Silver, Bronze, and Bronze Jamii

RENEWAL Corporate/Retail/SME

Once a payment done of the quoted amount membership department has to receive a list of quoted members from underwriting department.

Once the updating done the underwriting generate the debit not for those quoted members on the system and submit to finance department for activation of clients

Membership has to review and I issue cards for only all activated members on the system based on their schemes i.e. Gold, Silver, Bronze, Bronze Jami

Note: Not all forms must pass to underwriting (new corporate) it's only Retail members Once payment is received, we verify premium and document membership department will enrollment and card printing.

ENDORSEMENT

There are three type of endorsement on the smart health system

- i. Endorsement additional
- ii. Endorsement Deletion
- iii. Nil Endorsement

I. Endorsement additional

Membership department has receive the forms of the endorsement addition member from the customer service officers and verified if there is important information is missing on that forms. *i.e.: Application Forms, Medical Examination, stamp, contact, dob, Medical declaration, client signature*

Therefore after doing the verification member has be added on the system (endorsement) so as the invoice will be issued for customer.

II. Endorsement deletion

Membership department has receive cessation forms and Cards of endorsement deletion from Corporate relationship officers and verified if the document is completed filled and signed by the HR of the that corporate

III. Nil Endorsement

Membership department has to made changes when need especially on the some of client's information i.e. Date of birth, Names etc.

4. CARD PRODUCTION PROCESS

I. New business Corporate /Retail/Sme

Once the registration done the underwriting generate invoice for those quoted members on the system and submit to finance department for activation of clients once the member is activated the cards has to be printed and submit to the responsible CRO.

II. Renewal business Corporate /Retail/SME

Membership department has to check the list of receipted member corporate /Retail/Sme on the smart health system for card printing process and dispatch to responsible corporate relationship officers.

III. Endorsement additional Corporate /Retail/SME

The membership department has to check and confirm the generated invoice against forms for them to issue cards according to what has been receipted the forms of clients has to appear on card print status and print the cards once it's confirmed.

Note: This process its takes 5 days for cooperates but for individuals once the customer is active the card will be issued.

Basic information for corporate additional

- i. Complete filled forms
- ii. Medical declaration
- iii. Clients signature
- iv. Stamp
- v. Photos for each member

NOTE: All forms must be passed to CRO for record purposes.

5. CARD RE-PRINT PROCESS Corporate/Retail/SME

Upon payment amount, Finance will receipt the lost cards and send it to membership through smart health system and the membership assistant must choose accordingly to what finance choose through the system for both Corporate/Retail/SME after all process complete the cards has to be dispatch to corporate relationship officers.

6. FILLING OF DOCUMENT PROCESS Corporate/Retail/SME

After all processes are completed and the forms submitted the membership department has to fill all client's documents to their respective files to the record room. Membership department is keeping its own records. This includes forms documents, and other documents and material regarding membership departments. These records are kept in either soft or hard copy.


7. PREPARATION OF DEPARTMENTAL REPORT

Membership Departmental reports are important for performance monitoring instruments, the reports should be made available on the 5th of each month to enable appropriate decisions/actions to be taken. These reports include

- i. AIT Accounts (On a monthly basis)
- ii. TZ Membership Report (as per the treaty)
- iii. Cards Reports (On a monthly basis)

This Membership Policy and Procedures manual has been reviewed and approved by the Board of Directors of Assemble Insurance Tanzania Limited.

Date: 22nd Nov. 2022

Signature: 

Name: Agnes Batengas

Designation: Board Chairperson