



HEALTH PLAN	GOLD PREMIER	SILVER	BRONZE EAST AFRICA	BRONZE TANZANIA
Geographical Zone	International	International	Regional (EAST AFRICA)	Tanzania
BENEFITS	Individual benefits	Individual benefits	Individual benefits	Individual benefits
OVERALL ANNUAL LIMIT (OAL) - Combines the accident and illness limit	TZS 400,000,000	TZS 200,000,000	TZS 30,000,000	TZS 10,000,000
Rehabilitation (within OAL) Wheel chairs, prosthesis and crutches	TZS 2,000,000	TZS 1,500,000	TZS 600,000	TZS 300,000
Last expense (within OAL)	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000
IN-PATIENT & DAYCARE TREATMENT				
Hospital	Covered	Covered	Covered	Covered
Bed limit	Private Ward	Private Ward	Standard Ward	Standard Ward
Overseas referral treatment not available locally	Covered Kenya,South Africa,India	Covered Kenya,South Africa,India	Covered Kenya	Tanzania only
Accidents & Emergency, Intensive Care & Theatre Costs	Covered	Covered	Covered	Covered
Nursing Fees, medical expenses & charges	Covered	Covered	Covered	Covered
Surgeons, Anaethetists, Physicians fees	Covered	Covered	Covered	Covered
Prescribed medicines and drugs	Covered	Covered	Covered	Covered
X-rays	Covered	Covered	Covered	Covered
MRI and CT scans	Covered	Covered	Covered	Covered
Pathology, diagnostic tests & procedures	Covered	Covered	Covered	Covered
Radiology, radiotherapy & chemotherapy	Covered within Pre-existing and Chronic cover	Covered within Pre-existing and Chronic cover	Covered within Pre-existing and Chronic cover	Covered within Pre-existing and Chronic cover
ICU and Critical Care Wards: Admissions to these units with special authorization required from ASSEMBLE (Within OAL)	Covered	Covered	Covered	Covered
Pre-existing, Chronic and Major Disease conditions	TZS 50,000,000	TZS 40,000,000	TZS 15,000,000	TZS 5,000,000
Congenital conditions/defects after 1 year continuous cover (within OAL)	TZS 16,000,000	TZS 10,000,000	TZS 6,000,000	TZS 3,000,000
Physiotherapy (Within OP Limit)	Covered	Covered	Covered	Covered
Parent Accommodation, insured parent with an insured child under 8 years of age in hospital	Covered	Covered	Covered	Covered
Psychiatric treatment (within OAL)	20% of IP	20% of IP	20% of IP	20% of IP
OUT-PATIENT (OP) TREATMENT	Covered in East Africa & specified accredited providers within Tanzania			
Overall Annual Limit	TZS 2,400,000	TZS 2,000,000	TZS 1,000,000	TZS 800,000
Radiology, MRI and CT scans (Notification and preauthorization required)	Covered	Covered	Covered	Covered
Chronic Illness	TZS 1,500,000	TZS 800,000	TZS 600,000	TZS 300,000
Primary consultations and treatment to include medical practioners' fees, prescribed medicines, drugs and dressings.	Covered	Covered	Covered	Covered
X-rays, pathology, diagnostic tests & procedures	Covered	Covered	Covered	Covered
Physiotherapy (Referral by ASSEMBLE required every every 3 sessions up to maximum 8 sessions per condition	Covered	Covered	Covered	Covered

MATERNITY COVER				
Normal and CS delivery including Newborn Care (within OAL)	TZS 6,000,000	TZS 4,500,000	TZS 3,000,000	TZS 2,500,000
OPTOMETRY : OUTPATIENT (Only available in Tanzania at selected providers)				
Overall Annual Limit	TZS 600,000	TZS 500,000	TZS 300,000	TZS 200,000
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	Covered
DENTAL TREATMENT: OUTPATIENT (Only available in Tanzania at selected providers)				
Overall Annual Limit	TZS 600,000	TZS 500,000	TZS 300,000	TZS 200,000
Consultation, simple extractions, difficult extractions, fillings (temporary, permanent, amalgam, composite GIC). Gum surgery, root canal treatment, pulpotomy & minor oral surgery	Covered	Covered	Covered	Covered
RESCUE AND EVACUATION	Within East Africa	Within East Africa	Within East Africa	Within Tanzania
Emergency AIR & ROAD Rescue Services (Notification and Authorization required)	Covered	Covered	Covered	Covered
Medical Evacuation (Notification and Authorization Required)	Covered	Covered	Covered	Covered
International emergency medical cover area - upto the first 45 days of absence from the territory in any membership year (Pre-authorisation required)	International coverage (North America limited to 50% of each benefit limit)	International coverage (North America limited to 50% of each benefit limit)	East Africa covered 100% in Network	Not covered
VALUE ADDED BENEFITS				
Annual medical examination (medex costs will be borne by ASSEMBLE)	Covered	Covered	Covered	Covered
Lifestyle Benefits (Family Planning Contraceptives, Circumcision and Hepatitis B Vaccination for all members)	TZS 300,000	TZS 200,000	TZS 150,000	TZS 75,000
Hospital cash (Available to principal members)	TZS 100,000 with effect from the 3rd day of hospitalisation up to a maximum of 30 days per principal member per year	TZS 50,000 with effect from the 3rd day of hospitalisation up to a maximum of 30 days per principal member per year	TZS 30,000 with effect from the 3rd day of hospitalisation up to a maximum of 30 days per principal member per year	TZS 10,000 with effect from the 3rd day of hospitalisation up to a maximum of 30 days per principal member per year
Employee Wellness Program	Free Telephonic counseling, quaterly training on topic shoosen (HIV, lifestyle, nutrition, stress management)	Free Telephonic counseling, quaterly training on topic shoosen (HIV, lifestyle, nutrition, stress management)	Free Telephonic counseling, quaterly training on topic shoosen (HIV, lifestyle, nutrition, stress management)	Free Telephonic counseling, quaterly training on topic shoosen (HIV, lifestyle, nutrition, stress management)



CORPORATE CLIENTS	
UNDERWRITING LIMITS	

A

1	Minimum Entry Age	From birth
2	Maximum Entry Age	59 years
3	Medical Examination at entry (Basic medical costs will be borne by ASSEMBLE)	No Medical Examination Report Needed
4	Medical Examination at renewal (Basic medical costs will be borne by ASSEMBLE)	65 years and above

B WAITING PERIODS

	Other waiting periods are:	
1	New Members (for Illness hospitalisation)	No waiting periods
2	New Members (for accident hospitalisation)	No waiting period
3	Maternity	NA
4	Hysterectomy and myomectomy	NA
5	Pre-existing, Chronic and Major Disease conditions	NA
6	Any internal prosthetic (including cataract) unless it is needed as a result of an accident or illness that occurred after becoming a member.	NA
7	Psychiatric treatment	NA
8	Funeral Cover	None
9	Surgical Procedure	None

ASSEMBLE INSURANCE TANZANIA LIMITED RACK RATES

CORPORATE RATES

Assemble Insurance Tanzania Limited				
Corporate Premiums Summary (Amounts in TZS)				
Age Group	Gold	Silver	Bronze Premier	Bronze Tanzania
0 – 19	1,367,669	1,170,499	946,355	512,447
20 – 24	1,643,081	1,414,927	1,145,065	601,569
25 – 29	2,034,290	1,528,534	1,236,968	699,045
30 – 34	2,118,792	1,673,126	1,353,710	788,166
35 – 39	2,181,385	1,724,765	1,395,935	816,017
40 – 44	2,237,719	1,759,192	1,423,258	829,942
45 – 49	2,372,295	1,924,439	1,557,387	910,708
50 – 54	2,798,826	2,413,294	1,954,806	1,127,941
55 – 59	3,573,794	2,826,099	2,287,645	1,431,511
60 – 64	4,363,665	3,483,331	2,819,194	1,746,220
65 – 69	5,907,639	4,716,424	3,817,710	2,325,509
70 – 75	7,371,135	5,811,811	4,704,452	2,690,349