

Thursday 13th March 2025

UGANDA BREWERIES LIMITED
KAMPALA, UGANDA

Dear Sir/Madam,

PROVISION OF MEDICAL INSURANCE SERVICES: UGANDA BREWERIES LIMITED

Thank you for your request for a quotation. We have pleasure in setting out below, a description of our proposal based on the terms contained in your request: -

Benefits Summary

Age Eligibility	Adults:18 Yrs to 70 Yrs
	Child dependants:0Months (38-week term baby) to 23 years
Bed Type	As indicated in the schedule
Reimbursement	90%
Main Plans Covered	Inpatient, Outpatient, Dental & Optical, Maternity
Pre-existing, Chronic & HIV Conditions:	Covered within the inpatient limit as indicated in the schedule
Maternity Cover	Deliveries: Covered within the inpatient limit as indicated in the schedule
	As indicated in the schedule
Psychiatric Conditions	Covered up to 20% of the IP limit
Last expense	Covered within the inpatient limit
Congenital Conditions	As indicated in the schedule
Day Surgery	Covered
Accommodation costs for 1 parent (Lodger Fee) staying in hospital with insured child under 12 years	Covered
CT, MRI and PET scans – subject to prescription	Covered
Reconstructive surgery following an accident	Covered

Inpatient Dental & Optical Illness	As indicated in the schedule
Inpatient dental & Optical Accidents	Covered within IP to the full IP limit
Evacuation	Covered within the IP limit
Providers	Within East Africa

MEDICAL INSURANCE PROPOSAL – SCOPE OF COVER

Scope of Cover

Overall, the cover provides for medical and surgical expenses reasonably incurred by the insured members as a direct result of their sustaining accidental bodily injury and/or illness and/or a disease within the period of insurance.

Employees actively in service between the ages of 18 years and 70 years are eligible for cover. A member already in the scheme can have cover extended up to 65 years of age if he/she remains in active service and Jubilee is satisfied with his/her detailed medical report.

Dependent children are eligible for cover from 0 month (a baby term of 38 weeks) of age up till the age of 23 years.

Coverage for Hospitalization (Inpatient Cover)

Inpatient cover provides for medically necessary hospital bed charges (as indicated), doctor's bills, anesthetist's bills, operating theatre fees, pharmacy, laboratory and investigations reasonably incurred by an insured member. This cover will be on credit facility with our providers.

Outpatient Services

Members of the scheme will have a choice of medical attendant, but treatment will be restricted to medical practitioners registered with the Uganda Practitioners & Dentists Board. Cover will be on credit facility basis with our providers and on 90%-member re-imbursement.

Dental and Optical Cover

- The Dental cover provides for cost of fillings, x-rays, extractions including surgical extraction together with anaesthetics fees.
- The Optical cover provides for the cost of eyeglasses and eye testing. Please note that eyeglasses are limited to one pair every two years, unless otherwise proven to be medically necessary.

Last / Funeral Expense Cover

The sum assured will be payable within 48 hours of confirmation of death of a member of the scheme by the employer.

SCHEDULE OF BENEFITS

A	IN –PATIENT COVER	COVERAGE/LIMIT
1	Overall Annual Limit Per Person	140,000,000
2	Hospital accommodation Per Night	200,000
3	Physician's, Surgeon's, Consultant's & Anesthetist's fees	Covered
4	Cost of X-rays, diagnostic examination, investigations and laboratory tests	Covered
5	Cost of prescribed medicines and dressings, surgical appliances	Covered
6	Scans (ECG, CT, MRI and PET and other scans)	Covered
7	Inpatient Physiotherapy	Covered
8	Operation Theatre charges	Covered
9	Radiotherapy and Chemotherapy	Covered
10	ICU, IDU hospitalization	Covered
11	Congenital and Hereditary Conditions & Prematurity	Covered up to UGX 140,000,000
12	Inpatient gynecological surgery excluding fertility treatment	Covered up to overall limit
13	Internal & external prosthesis and appliances excluding dental prosthesis or appliances	Covered
14	Psychiatry and psychotherapy	Covered up to overall limit
15	Oncology/Cancer treatment	Covered within chronic limit
16	Lodger fees for adults accompanying a child below 12 years.	Covered
17	Day care surgery	Covered
18	Reconstructive surgery following an accident excluding cosmetic surgery	Covered
19	Pre-existing and chronic conditions including cancer and HIV/AIDS	Covered up to UGX 140,000,000

20	Organ Transplant Excluding Costs of securing an organ	Covered up to overall limit
21	Emergency road ambulance	Covered
	Hearing aids where necessitated by an accident or an insured illness or disease	Covered
22	Treatment of fibroids and cysts	Covered up to the gynecological limit
23	Inpatient dental & Optical treatment	Covered up to UGX 140,000,000
24	Local (within Uganda) Emergency Evacuation for transportation of a sick Member for treatment from an area where facilities for adequate care do not exist to the next available hospital or licensed medical facility	
25	Temporary Overseas Cover: Claims related to expenses arising whilst the Member is temporarily abroad and requiring emergency treatment for an illness or injury that occurs during the period of travel provided that such period does not exceed six weeks in any one visit will be covered on reimbursement. Travel and accommodation costs are not covered	

B	OUT- PATIENT COVER	COVERAGE/LIMIT
1	Overall Annual Limit Per Person	3,200,000
2	Physician's, Surgeon's, Consultant's & Anesthetist's fees	Covered
3	Cost of prescribed medicines, surgical appliances, dressings	Covered
4	Prescribed Laboratory Tests and approved X-rays, & other Diagnostic Tests and Procedures	Covered
5	Scans (ECGs, CT, MRI and PET Scans)	Covered
6	Radiotherapy and Chemotherapy	Covered
7	Outpatient Surgery	Covered
8	Outpatient Physiotherapy	Covered
9	Congenital and Hereditary Conditions	Covered
10	Gynecological and obstetrics treatment	Covered
11	Psychiatry & psychotherapy	Covered
12	Outpatient oncology/cancer treatment	Covered
13	Cost of hiring clutches or wheelchair	Covered
14	Oncology including cancer tests (Pap smear and prostate)	Covered

16	Ante-natal and post-natal care and up to 2 ultra sound scans.	Covered
17	Family Planning Advice and Procedures Excluding Permanent Procedures	Covered
18	Counseling Services, upon referral	Covered
19	Child immunization up to 5 years	Covered for UNEPI approved programs up to 5 years
20	Wellness (Annual Checkup) limited staff and spouse.	Covered up to UGX.400,000 within outpatient
C	DENTAL COVER	COVERAGE/LIMIT
1	Overall Annual Limit Per Person	800,000
2	Fillings	Covered
3	X-rays	Covered
4	Simple or surgical extractions	Covered
5	Anesthetists fees	Covered
6	Root canal	Covered
7	Scaling	Covered
D	OPTICAL COVER	COVERAGE/LIMIT
1	Overall Annual Limit Per Person	600,000
2	Eye lenses & glasses	Covered
3	Eye testing	Covered
4	Treatment of eye and eye related illnesses	Covered
E	MATERNITY COVER	COVERAGE/LIMIT
1	Normal or Caesarean section delivery including Complications of maternity/pregnancy covered within inpatient limit	Covered up 140,000,000
I	REIMBURSEMENT CLAIMS	COVERAGE
1	In case of an emergency	Covered - 100%
2	In case of no appointed provider nearby	Covered - 100%
3	All other cases where patient uses a non-network provider	Covered - 90%
J	DELIVERABLE/REPORTS	
1	Utilization/Expenditure Report	Quarterly
2	Reconciliation of new entrants and exits	Monthly

3	Circulation of Member Utilization Statements	Quarterly
4	Major incidences	As they occur
K	Waiting periods	Nil

Full details of the value-added benefits are as below.

Last expense / Death	If an account holder passes on due to accidental or natural cause, an amount quoted will be payable on receipt of written notification. Member Funeral expense Amount is paid in lump sum to the beneficiaries or next of kin as they may in writing direct.	--Sublimit Per Person Ushs. 2,000,000
Total Permanent Disability	In case a staff becomes wholly and irreversibly incapacitated by an illness or injury hence unable to continue with their usual occupation considering their education, training and experience, an amount equal to accepted (underwritten) sum assured shall become payable. Such disability must persist for at least six months unless declared at start by a registered physician that there is no reasonable probability of recovery or an incapacity of not less than 90% has been assessed and confirmed by a registered medical practitioner .	--Sublimit Per Person Ushs. 1,200,000
COVID 19 Cover	The cover caters for all necessary medical treatment and services and includes nursing care, Intensive care, diagnostic, laboratory or other medically necessary facilities and services, doctor's bills, anesthetist's bills, operating theatre fees, pharmacy, drugs, laboratory and investigations. Experimental treatment not approved is excluded	Sublimit Per Person Ushs. 4,000,000(Inpatient) Outpatient-Covered to full outpatient Limit
Critical illness	This benefit is payable if a staff contracts (on diagnosis) a stated medical condition for the first time in lifetime after the waiting period of six months for new members in first year of cover. The benefit amount is Ushs.15,000,000/-.The medical conditions covered are: Heart attack, Cancer, Paralysis, Stroke, Kidney failure, Total Blindness, Major organ transplant, End Stage Liver Disease	--Sublimit Per Person Ushs. 6,000,000
School Fees Benefit payable upon death of main member	On death of a registered account holder due to accidental or natural cause, the amounts quoted above will be payable as a lumpsum irrespective the number of children.	Ugx. 140,000 per child, Max 4 children per employee

Below vaccines also currently covered

- Influenza
- Mumps
- Rubella
- Yellow Fever
- Diphtheria
- Polio
- Rotavirus
- Hemophilus Influenza type B
- Vitamin A supplements
- Whooping cough
- Tuberculosis
- Tetanus
- Hepatitis A and B
- Pneumococcal infections
- Typhoid
- Meningitis
- HPV
- Rabies

Enhancements

- They have light sensitivity covered under optical **-(appoint specific providers since this is usually excluded. this will reduce complaint)**
- Frames are after 1 year
- They have supplements cover under the wellness benefit.
- They currently have travel insurance up to 55,000 USD

Exclusions

This insurance excludes:

1. Expenses incurred as a result of a Member's participation in:
 - (a) Naval, military or air force service or operations;
 - (b) Winter sports, water sports mountaineering, hunting, polo, racing on horseback, professional rugby or professional league football, motorcycle racing or motor racing on machines of greater than 250 c.c.; (c) Riding or driving in any kind of race;
 - (d) Air travel except as a fare-paying passenger in any aircraft licensed for passenger carrying. Cover shall not in any event apply to a Member whilst operating, learning to operate or serving as a Member of a crew of any aircraft or to travel in any aircraft being used for skydiving, racing, testing or exploration.

2. Expenses directly or indirectly incurred as a result of:
 - (a) War (“declared or undeclared”) and injury as a result of a member participating in riot, strike and civil commotion.
 - (b) Intentional self-injury, suicide or attempted suicide, Member’s own criminal act, intoxication, the use of drugs not prescribed by a physician;
 - (c) Nervous breakdown, general debility, psychoneurosis, general “overhaul” or vaccination (save for UNEPI approved vaccines for children below 3years), or any treatment undertaken or carried out as a preventative measure;
 - (d) Treatment by chiropractors, acupuncturists and herbalists, stays and/or maintenance or treatment received in nature cure clinics or similar establishments or private beds registered within a nursing home, sanatoria, convalescent and/or rest homes or ‘cures’ attached to such establishments;
 - (e) Fertility treatment i.e. costs of treatment related to infertility and impotence;
 - (f) Cosmetic or beauty treatment and/or cosmetic surgery;
 - (g) Treatment for, or related to developmental and or behavioral problems, including but not limited to learning difficulties and behavioral problems;
 - (h) Hearing tests or cost of hearing aids unless necessitated by an injury caused solely and directly by an accident
 - (i) Massage (except where certified as a necessary part of treatment following an accident or illness covered under this Policy);
 - (j) Any injury, illness or disease specified as an exclusion;
 - (k) Medical Check-up except as indicated in the schedule;
 - (l) Treatment for dependency on or abuse of alcohol, drugs, any substance abuse or any other addictive conditions of any kind and complications, injury or illness arising directly or indirectly from such abuse or addiction
 - (n) Any claim for expenses relating to any contingency arising whilst the Member is outside the territorial limits of East Africa & or as stated under the endorsement herein, but this limitation shall not apply to any Member temporarily abroad and requiring emergency treatment for an illness or injury that occurs during the period of travel provided that such period does not exceed six weeks in any one visit. Travel and accommodation costs are not covered.
3. Charges recoverable under any Worker’s Compensation Act insurance, Group personal accident and or any other insurance, Government Health Services Schemes of compensation or any other medical plan. In the event that expenses incurred by a member who utilizes this medical scheme in the first instance are recoverable from such insurances and or health scheme, then the Employer shall reimburse Us the said amount within 30 working days after the said medical bills are presented by Us to the Employer.

4. Terrorism Exclusion Clause:

This contract is extended to provide cover to an insured person in the event of injury caused by violent accidental external and visible means arising from war, invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (Whether War be declared or not) Civil War, Rebellion, Revolution, Insurrection, Military or Usurped Power but excluding cover consequent upon an Insured person directly and actively participating or engaging in such activities whether whilst serving in armed forces or otherwise save for civilian insureds to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or his employers' property