



BENEFITS SCHEDULE

NAME: THE EAST AFRICAN COMMUNITY

DATE: 2024 / 2025

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Geographical coverage	All East African Countries (Tanzania, DRC, Kenya, Uganda, Rwanda, Burundi, South Sudan) on credit, (India and Pakistan on referral)	
Currency	USD	
Category	A	B
A. INPATIENT BENEFITS - PER PERSON	200,000	160,000
Hospitalization ward-Covered under the Specified diagnosis sublimit	Private Ward	Private ward
Private ward covered per person per day		
	SUB-LIMITS UNDER INPATIENT LIMIT	
Pre-existing, chronic and HIV cover (including provision of ARVs) conditions including kidney dialysis and cancer treatment	Covered to full IP	Covered to full IP
Organ Transplant - This is covered for the member who is a recipient only under the specific conditions sub-limit. The donor is covered up to USD 10,000 for the procedure only, within this sub-limit	60,000	50,000
Palliative Care covered within the Pre-existing, chronic and HIV cover	10,000	10,000
Congenital conditions, prematurity/neonatal related complications after birth for a covered child	20,000	15,000
Maternity and related complications;	7,000	6,000
➤ Inpatient cost incurred for normal and caesarean deliveries, Labor and recovery wards		
➤ Other related ailments and complications including ectopic pregnancies and miscarriages, Professional fees		
External Appliances (Hearing Aids, Nebulizers, Crutches, and Wheelchairs, blood pressure monitor kit, home blood glucose monitoring kit)	2,500	2,000
Mortuary Expenses, body emolument and Repatriation of remains following international referral	15,000	10,000
Infertility treatment	10,000	10,000
Inpatient dental and optical hospitalization resulting from an accident	Covered	Covered
Psychiatric illnesses and mental conditions	Covered	Covered
Evacuation by air within East Africa in the event of a medical emergency to the nearest location where appropriate medical care is available.	Covered	Covered
International Emergency medical cover within six weeks of being temporarily abroad on reimbursement basis based on customary and reasonable charges	Covered	Covered
Kidney Dialysis-Under the chronic conditions sub-limit	50,000	40,000
Home nursing within 30 days post discharge	Covered	Covered
Radiology including but not limited to X-ray/Ultrasound/CT Scans/MRI Scans/Bone scan/ PET Scan. For MRI/CT Scan- whether requested under Inpatient or outpatient up to 3 sessions and the rest of the sessions to be covered under Outpatient for outpatient cases.	Covered	Covered
24 hours Road ambulance and paramedic assistance & access	Covered	Covered
Internal or external Prostheses	Covered	Covered
Rehabilitation and Physiotherapy	Covered	Covered
Theatre, surgical operations and procedures	Covered	Covered
General doctors & specialists Consultation and treatment	Covered	Covered
Foreign Referral Treatment, Travel costs included (Economy return ticket India and Pakistan only), visa costs, airport transfer, in-hospital accommodations costs included for treatments not available in Tanzania (whether under OP or IP). Escort (assistant/medical practitioner) costs included if medically	Covered	Covered

necessary or for minor/children (under the age of 10 years) guardian cover included.		
In country & East Africa - economy return tickets and airport transfer costs, are covered for referral cases as issued by treating doctor for member and one accompanying person (where medically necessary) under the inpatient limit.		
Accommodation and upkeep for all referral cases shall be covered up to USD 200 per person per day for a maximum of 15 days under the inpatient limit.		
Elective referrals -treatment shall be covered (so long as referral is not issued by treating doctors) – tickets, visa & accommodation costs are excluded	Covered	Covered
B. OUTPATIENT BENEFITS - PER PERSON	3,000	2,500
Geographical Cover	East Africa	East Africa
	SUB-LIMITS UNDER OUTPATIENT LIMIT	
Annual Medical Check-up	1,200	1,000
Male child circumcision	250	200
Menopausal Treatment, Infertility Treatment & hormone therapy	500	500
Vaccinations & Immunizations covered for Hepatitis B & C per Employee	200	200
Baby Friendly vaccines (KEPI)	150	150
General and specialist doctors' consultations	Covered full OP	Covered full OP
Laboratory and pathology tests	Covered full OP	Covered full OP
Casualties and emergency visits	Covered full OP	Covered full OP
Rehabilitation and Physiotherapy	Covered full OP	Covered full OP
Medication - acute or chronic	Covered full OP	Covered full OP
Maternity (ante & post-natal care)	Covered full OP	Covered full OP
Radiology - X-ray and Ultra-sound	Covered full OP	Covered full OP
C. DENTAL BENEFITS - PER PERSON	2,000	1,800
Dental consultations and gum diseases, Extractions and Fillings (except precious metals)	Covered	Covered
Scaling, Dental X-Rays, Dental Prescriptions and Root Canal	Covered	Covered
Braces, bridges and crowns (as a sublimit of the dental benefits)	1,000	1,000
D. OPTICAL BENEFITS - PER PERSON	2,000	1,800
Eyeglasses, Routine optical consultations, and Optical Prescriptions	Covered	Covered
Optometrist consultations and eye examinations, Prescription of frames	Covered	Covered
Prescribed lenses and replacement of lenses,	Covered	Covered
Antiglare & Photo chromatic lenses covered if prescribed	Covered	Covered
E. LAST/FUNERAL EXPENSE BENEFITS - PER PERSON	1,500	1,000
F. PANDEMICS , EPIDEMICS & COVID-19		
Covid-19 treatment is covered per person within Inpatient limit and to the full Outpatient limit (voluntary tests, travel tests and vaccinations are excluded).	25,000	20,000
Covid-19 quarantine costs covered for maximum of 20 cases @ USD 1,000 per case on Reimbursement basis		
G. TRAVEL INSURANCE		
Covered under Outpatient benefit for official trips only for employees only.		
H. Mode of verification at point of service	Smart Cards	Smart Cards

I. Cash reimbursements where necessary (claims submitted within 90 days from treatment date)	30 days	30 days
J. Eligibility	Staff and spouses below the age of 80 years	Staff and spouses below the age of 80 years
	Dependent children under the age of 24 years	Dependent children under the age of 24 years
<u>K. VALUE ADDED SERVICES</u> <ul style="list-style-type: none"> • Access to Maisha Fiti app • Dedicated Relationship Manager to service your account. • Counselling and Employee Wellness Programme • Health talks will be arranged on a regular basis • Free regular webinar sessions on various health topics • 24 Hours Call Center • Quarterly claims experience/scheme performance reports. • Free Drug Delivery for chronic patients within Dar es Salaam. • Biometric identification at major service providers • Monthly member statements are emailed to each member on monthly basis. • SMS alert sent to the member after accessing a biometric installed provider • Free access to Jubilee Mum's Club 	Covered	Covered

THE FOLLOWING EXCLUSIONS WILL APPLY:

- Intentional self-injury, suicide or attempted suicide, intoxication, drunkenness
- Expenses recoverable under any other insurance
- Cosmetic surgery, massage or beauty treatment
- Naval, Military and Air force operations
- Stays at sanatoria, old age homes, places of rest etc.
- Vaccinations (Except Hepatitis B)
- Injury sustained while in a state of insanity.
- War, invasion, civil war, riots or act of terrorism
- Herbalists, unproven and alternative treatment
- infertility treatment and costs related to impotence.
- Foetal surgery - surgery undertaken on a child while it is in the mother's womb
- Contamination caused by nuclear fission, ionizing radiation or by radioactivity from nuclear fuel or waste.
- Criminal activity (member engaging in criminal or unlawful acts) Experimental drugs and treatments
- Vitamins, Tonics, minerals & other food supplements (except when same is dispensed on a medical necessity to prevent side effects of a drug that is dispensed along with such vitamins, tonics, minerals, or other food supplements)



- Menopausal treatment
- Health hydro's and sauna baths
- Professional sports and willful exposure to needless danger
- Routine and periodic health examinations
- Search and rescue
- Widal Test
- Sexually transmitted diseases
- Treatment by a relative or non-registered person
- Criminal or Self-induced abortion/abortion with no medical indication
- Any direct or indirect consequences, loss or bodily injury or sickness relating to a disease declared by the World Health Organization (WHO) as a pandemic outbreak (**Except covid-19 as outlined above**).

IMPORTANT NOTES:

- **Access to High End Providers within the service providers panels.**
- Any member / family reaching 75% utilization of any benefit (apart from inpatient) Jubilee will notify the employer on the status.
- All riders (Outpatient, optical, dental and maternity) have to be taken with the Inpatient cover and not on a standalone basis.
- We have a countrywide network of providers, a selection of which can be availed depending upon the location of members.
- All premiums shown are on annual basis and payable annually in advance in Tanzania shilling.
- **Our quotation is valid for 120 days.**

We look forward to your closing instructions as soon as possible.

Thank you.

Yours faithfully,

ACTUARIAL TEAM

