

# MAJOR RISK



# TABLE OF BENEFITS

| THINKCARE BENEFITS                                                   | MAJOR RISK                                                           |
|----------------------------------------------------------------------|----------------------------------------------------------------------|
| Annual limit per year & per person & life time coverage              | \$2,000,000 / €2,000,000                                             |
| HOSPITALISATION BENEFITS                                             | Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)    |
| Accommodation standard in hospital overnight or as a day case        | Private room max. \$/€350 per day -<br>Semi-private room Full refund |
| Parent accommodation with an insured child under 18                  | Full refund                                                          |
| Day care treatment or out-patient surgery                            | Full refund                                                          |
| Nursing care                                                         | Full refund                                                          |
| Operating room, medicine & surgical dressing                         | Full refund up to 30 days                                            |
| Prescribed drugs and materials                                       | Full refund                                                          |
| MRI, PET & CT-PET scans                                              | Full refund                                                          |
| Intensive care, intensive therapy, coronary care, dependency unit    | Full refund                                                          |
| Surgical fees including anesthesia                                   | Full refund                                                          |
| Reconstructive surgery following accident/eligible medical condition | Full refund                                                          |
| Specialist's consultations fees                                      | Full refund                                                          |
| Diagnostic test - pathology Xrays                                    | Full refund                                                          |
| Organ and bone marrow transplant services                            | Full refund                                                          |
| Pacemaker                                                            | Full refund                                                          |
| Dialysis                                                             | Full refund                                                          |
| Cancer treatment                                                     | Full refund                                                          |
| Terminal illness - palliative & hospice care                         | Up to \$50,000 / €50,000                                             |



|                                  |                                            |
|----------------------------------|--------------------------------------------|
| Psychiatric treatment            | Full refund waiting period 10 months       |
| Reconstructive surgery           | Full refund                                |
| Rehabilitation                   | Up to 60 days/condition                    |
| Nursing care at home             | Up to \$100/€100/day max 30 days/condition |
| In-patient emergency dental care | Full refund                                |
| Local transport by ambulance     | Full refund                                |
| Hospitalization cash benefit     | \$150 / €150 per night                     |

### NON-HOSPITALISATION BENEFITS

|                                                                                                  |                                                                                             |
|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Outpatient services (per year & per person)                                                      | Not covered                                                                                 |
| Pre and post hospitalisation consultations & diagnosis analysis within X days from the admission | Up to \$5 000/€5 000/condition (max 15 days pre-admission and 90 days post-hospitalisation) |
| General practitioner fees                                                                        | Not covered                                                                                 |
| Specialist fees                                                                                  | Not covered                                                                                 |
| Day patient & out-patient surgery                                                                | Full refund                                                                                 |
| Lab test, Xrays, diagnostic & pathology test                                                     | Not covered                                                                                 |
| Prescribed medicine & drugs                                                                      | Not covered                                                                                 |
| Psychiatry & psychotherapy                                                                       | Not covered                                                                                 |
| Prescribed medical aids                                                                          | Up to \$1500 / €1500 condition post-hospitalization                                         |

### Alternatives therapies

|                                                                                                                                       |             |
|---------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Chiropractic, osteopathy, homeopathy, acupuncture treatment, physiotherapy, traditional Chinese medicine by a recognised practitioner | Not covered |
|---------------------------------------------------------------------------------------------------------------------------------------|-------------|

## WELLNESS

Check-up including screening for early detection (full health screen, mammogram, Papanicolaou (PAP) test, prostate cancer screen) & vaccinations

Not covered

## HIV & AIDS

In-patient treatment care & day care treatment

Full refund

## OPTICAL - VISION CARE

Including glasses, frames, contact lenses, laser treatment after 9 months of policy purchase

Not covered

## MATERNITY CARE

Normal pregnancy and delivery costs

Not covered

Complications of pregnancy and childbirth

Not covered

Cover for new born baby

Up to \$100 000/€100 000 if added to plan within 30 days

Chronic conditions & preexisting conditions

Full medical underwriting

## DENTAL TREATMENT

Routine dental treatment (check up, basic treatment)

Not covered

Major restorative dental treatment including orthodontic, prostheses bridges, implants

Not covered

Medical Assistance - Evacuation - Repatriation

Axa Global Assistance

Claims Administrations - Process reimbursement

Henner

Direct billing hospital

Yes

Annual deductible or per condition

None

Optional

Annual deductible Nil/ \$/€1000 / \$/€2500 / \$/€5000



## AREA OF COVER

The ThinkCare plan offers a range of options in relation to geographical cover. (Africa & Indian Subcontinent zone 1, Europe zone 2 including zone 1; worldwide zone 3 including zone 1 and zone 2). The chosen area of cover will be specified in the insurance certificate

## TREATMENT PRE-AUTHORISATION/GUARANTEE

Certain treatments and costs require Pre-Authorisation and submission of a Treatment Guarantee Form in advance. Following approval by Think Insurtech & Henner TPA, cover for these required treatments or costs can then be guaranteed.

If Pre-Authorisation is not obtained for the benefits listed below, we reserve the right to decline a claim. We should be contacted at least five working days before receiving treatment, so that we can ensure that there will be no delays at the time of admission. This will ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals.

In the case of an emergency, we should be informed within 48 hours of the event to ensure that no Pre-Authorisation penalty will apply to the claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 80% of the eligible benefits.

These benefits are listed below, along with further important details:

All in-patient & Outpatient benefits listed below

If Treatment Guarantee is not obtained for the benefits listed below, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 50% of the eligible benefits.

- Kidney dialysis
- Day-care treatment
- Out-patient surgery
- MRI (Magnetic Resonance Imaging) scan. Treatment Guarantee may be required for this test if you would like us to settle the bill directly with the medical provider.
- PET (Positron Emission Tomography) and CT-PET scans.
- Nursing at home or in a convalescent home.
- Routine maternity and complications of pregnancy and childbirth (in-patient treatment only).
- Oncology (in-patient and day-care treatment only).
- Occupational therapy (out-patient treatment only).
- Rehabilitation treatment.
- Medical evacuation (or repatriation where covered).
- Travel costs of insured family members in the event of an evacuation/repatriation.
- Repatriation of mortal remains.
- Travel costs of insured family members in the event of the repatriation of mortal remains.
- Expenses for one person accompanying an evacuated/repatriated person.
- Palliative care.
- Long term care.



## CLAIMS PROCESS AND TURNAROUND

If the policy is in 1st Euro or 1st USD, claims are reimbursed based on medical treatment under the chosen plan. Think Insurtech delegate the claims process to Henner Third Party Administrator (TPA) and you should send a fully completed claim form, diagnosis, invoice and receipt of payment to them by Scan/Email or through the "My Henner" mobile application. Fully completed claims are processed in 5 working days.

If you are French and the policy is a Top Up of the CFE (Caisse des Français à l'Etranger), you should observe the same process as 1st Euro/1st USD and Henner will submit claims to CFE. Benefits indicated correspond to the total sum jointly paid by the CFE & Think Insurtech.

Note that retirees, whose claims are settled by CPAM of Tours, are required to claim from the CPAM of Tours prior to submitting claim to Henner.

Think Insurtech and Axa Global Healthcare only cover claims that are usual, reasonable and customary

## POLICY TERMS AND CONDITIONS

Note that benefits subject to underwriting cover may be excluded for pre-existing conditions, or a higher premium may be applied to reflect the risk to medical conditions. Cover is conditional upon acceptance of your application form which is only confirmed when an insurance certificate is provided including the payment of the premium. Benefits are subject to our policy terms and conditions as detailed in our general conditions issued to members upon policy inception.

« ThinkCare », « ThinkInsurCare », "Think Insurtech" are the trademark. ThinkCare Africa medical insurance is designed and managed by Think Insurtech - SAS with a capital of €550 000 - RCS Nanterre 910 907 005 - 3 rue Joseph Riviere - 92400 Courbevoie - France - Website: [www.thinkinsurtech.com](http://www.thinkinsurtech.com) ; [www.thinkinsurcare.com](http://www.thinkinsurcare.com). Think Insurtech is a French brokerage company registered under Orias n° 22002636 with a Professional liability and financial guarantees in accordance with article L-530-1 and L-5310-2 of the French Insurance Code. Medical benefits are covered by Axa Mansard Health Limited registered in Nigeria - RC 487419 - 84b, Ozumba Mbadiwe Street, Victoria Island, Lagos, Nigeria and medical assistance are insured by Axa Global Healthcare Limited in United Kingdom (n°30339521), with its registered office at 20 Gracechurch Street, London EC3V OBG United Kingdom and a part of Axa Global. For your information, you should also know that our services are completely free. Think Insurtech commission-based remuneration as Axa Managing General Agent is included in the insurance premium without changing the nature of the price. Premiums are subject to periodic review and may adjust from time of quote to purchase.



**If you have any queries, please do not hesitate to contact us:**

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