

OVERVIEW



OVERVIEW THINKCARE TABLE OF BENEFITS

THINKCARE MEDICAL INSURANCE BENEFITS	MAJOR RISK	MAJOR RISK+	SECURE	COMPREHENSIVE	COMPREHENSIVE+
Annual limit per year & per person & life time coverage	\$2 000 000 / €2 000 000	\$2 000 000 / €2 000 000	\$2 000 000 / €2 000 000	\$2 000 000 / €2 000 000	\$2 000 000 / €2 000 000
HOSPITALIZATION BENEFITS	Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)	Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)	Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)	Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)	Africa Zone 1 (Option Europe Zone 2 & Worldwide excl. USA Zone 3)
Acomodation standard in hospital overnight or as a day case	Private room max. \$/€350 per day - Semi-private room Full refund	Private room max. \$/€350 per day - Semi-private room Full refund	Private room max. \$/€350 per day - Semi-private room Full refund	Private room max. \$/€350 per day - Semi-private room Full refund	Private room max. \$/€350 per day - Semi-private room Full refund
Parent accomodation with an insured child under 18	Full refund	Full refund	Full refund	Full refund	Full refund
Day care treatment or out-patient surgery	Full refund	Full refund	Full refund	Full refund	Full refund
Nursing care	Full refund	Full refund	Full refund	Full refund	Full refund
Operating room, medicine & surgical dressing	Full refund up to 30 days	Full refund up to 30 days	Full refund up to 30 days	Full refund up to 30 days	Full refund up to 30 days
Prescribed drugs and materials	Full refund	Full refund	Full refund	Full refund	Full refund
MRI, PET & CT-PET scans	Full refund	Full refund	Full refund	Full refund	Full refund
Intensive care, intensive therapy, coronary care, dependency unit	Full refund	Full refund	Full refund	Full refund	Full refund
Surgical fees including anesthesia	Full refund	Full refund	Full refund	Full refund	Full refund



THINKINSURCARE

HELPLINE: + 33 (0)1 49 97 80 38
EMAIL : SALES@THINKINSURTECH.COM

« 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; www.thinkinsurcare.com. Think Insurtech is a French brokerage company registered under Orias number 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 0BG United Kingdom and a part of Axa Global.

THINKCARE MEDICAL INSURANCE BENEFITS	MAJOR RISK	MAJOR RISK+	SECURE	COMPREHENSIVE	COMPREHENSIVE+
Reconstructive surgery following accident/eligible medical condition	Full refund	Full refund	Full refund	Full refund	Full refund
Specialist's consultations fees	Full refund	Full refund	Full refund	Full refund	Full refund
Diagnostic test - pathology X Rays	Full refund	Full refund	Full refund	Full refund	Full refund
Organ and bone marrow transplant services	Full refund	Full refund	Full refund	Full refund	Full refund
Pacemaker	Full refund	Full refund	Full refund	Full refund	Full refund
Dialysis	Full refund	Full refund	Full refund	Full refund	Full refund
Cancer treatment	Full refund	Full refund	Full refund	Full refund	Full refund
Terminal illness - palliative & hospice care	Up to \$50 000/€50 000	Up to \$50 000/€50 000	Up to \$50 000/€50 000	Up to \$50 000/€50 000	Up to \$50 000/€50 000
Psychiatric treatment	Full refund waiting period 10 months	Full refund waiting period 10 months	Full refund waiting period 10 months	Full refund waiting period 10 months	Full refund waiting period 10 months
Reconstructive surgery	Full refund	Full refund	Full refund	Full refund	Full refund
Rehabilitation	Up to 60 days/condition	Up to 60 days/condition	Up to 60 days/condition	Up to 60 days/condition	Up to 60 days/condition
Nursing care at home	Up to \$100/€100/day max 30 days/condition	Up to \$100/€100/day max 30 days/condition	Up to \$100/€100/day max 30 days/condition	Up to \$100/€100/day max 30 days/condition	Up to \$100/€100/day max 30 days/condition



THINKINSURCARE

HELPLINE: + 33 (0)1 49 97 80 38
EMAIL : SALES@THINKINSURTECH.COM

« 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 ; www.thinkinsurcare.com. Think Insurtech is a French brokerage company registered under Orias number 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 0BG United Kingdom and a part of Axa Global.

THINKCARE MEDICAL INSURANCE BENEFITS	MAJOR RISK	MAJOR RISK+	SECURE	COMPREHENSIVE	COMPREHENSIVE+
In-patient emergency dental care	Full refund	Full refund	Full refund	Full refund	Full refund
Local transport by ambulance	Full refund	Full refund	Full refund	Full refund	Full refund
Hospitalization cash benefit	\$150/€150 per night	\$150/€150 per night	\$150/€150 per night	\$150/€150 per night	\$150/€150 per night
NON-HOSPITALIZATION BENEFITS					
Outpatient services (per year & per person)	Not covered	Up to \$5 000/€5000	Full refund	Full refund	Full refund
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)	Up to \$5 000/€5 000/condition (max 15 days pre-admission and 90 days post-hospitalisation)	Full refund	Full refund	Full refund
General practitioner fees	Not covered	Full refund	Full refund	Full refund	Full refund
Specialist fees	Not covered	Full refund	Full refund	Full refund	Full refund
Day patient & out-patient surgery	Full refund	Full refund	Full refund	Full refund	Full refund
Lab test, X Rays, diagnostic & pathology test	Not covered	Full refund	Full refund	Full refund	Full refund
Prescribed medicine & drugs	Not covered	Full refund up to €500/\$500	Full refund	Full refund	Full refund
Psychiatry & psychotherapy	Not covered	Not covered	Full refund up to \$4 500/€4 500 - 10 months waiting period	Full refund up to \$4 500/€4 500 - 10 months waiting period	Full refund up to \$4 500/€4 500 - 10 months waiting period



THINKINSURCARE

HELPLINE: + 33 (0)1 49 97 80 38
EMAIL : SALES@THINKINSURTECH.COM

« 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 ; www.thinkinsurcare.com. Think Insurtech is a French brokerage company registered under Orias number 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 0BG United Kingdom and a part of Axa Global.

THINKCARE MEDICAL INSURANCE BENEFITS	MAJOR RISK	MAJOR RISK+	SECURE	COMPREHENSIVE	COMPREHENSIVE+
Prescribed medical aids	Up to \$1500/€1 500/condition if post hospitalisation	Up to \$1500/€1 500/condition if post hospitalisation	Up to \$1500/€1 500/condition if post hospitalisation	Up to \$1500/€1 500/condition if post hospitalisation	Up to \$1500/€1 500/condition if post hospitalisation
ALTERNATIVES THERAPIES					
Chiropractic, osteopathy, homeopathy, acupuncture treatment, physiotherapy, traditional Chinese medicine by a recognised practitioner	Not covered	Up to \$500/€500	Up to \$1 500/€1 500	Up to \$1 500/€1 500	Up to \$1 500/€1 500
WELLNESS					
Check-up including screening for early detection (full health screen, mammogram, Papanicolaou (PAP) test, prostate cancer screen) & vaccinations	Not covered	Up to \$200/€200	Up to \$400/€400 each 2 years or prescribed by medical authority	Up to \$400/€400 each 2 years or prescribed by medical authority	Up to \$400/€400 each 2 years or prescribed by medical authority
HIV & AIDS					
In-patient treatment care & day care treatment - 5 years after the start date of the insurance policy	Full refund	Full refund	Full refund	Full refund	Full refund
OPTICAL - VISION CARE					
Including glasses, frames, contact lenses, laser treatment after 6 months of policy purchase	Not covered	Not covered	Not covered	Up to \$500/€500 every 24 months & including laser treatment (Life Time)	Up to \$500/€500 every 24 months & including laser treatment (Life Time)
MATERNITY CARE					
Normal pregnancy and delivery costs	Not covered	Not covered	Not covered	Not covered	Up to \$7 000/€7 000-10 month waiting period



THINKINSURCARE

HELPLINE: + 33 (0)1 49 97 80 38
EMAIL : SALES@THINKINSURTECH.COM

« 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; www.thinkinsurcare.com. Think Insurtech is a French brokerage company registered under Orias number 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 0BG United Kingdom and a part of Axa Global.

THINKCARE MEDICAL INSURANCE BENEFITS	MAJOR RISK	MAJOR RISK+	SECURE	COMPREHENSIVE	COMPREHENSIVE+
Complications of pregnancy and childbirth	Not covered	Not covered	Not covered	Not covered	Full refund (Optional)
Cover for new born baby	Up to \$100 000/€100 000 if added to the plan within 30 days	Up to \$100 000/€100 000 if added to the plan within 30 days	Up to \$100 000/€100 000 if added to the plan within 30 days	Up to \$100 000/€100 000 if added to the plan within 30 days	Up to \$100 000/€100 000 if added to the plan within 30 days
Chronic conditions & preexisting conditions	Full medical underwriting	Full medical underwriting	Full medical underwriting	Full medical underwriting	Full medical underwriting
DENTAL TREATMENT					
Routine dental treatment (check up, basic treatment)	Not covered	Not covered	Not covered	80% up to \$2 750/€2 750 including dental surgery 10 month waiting period	80% up to \$2 750/€2 750 including dental surgery 10 month waiting period
Major restorative dental treatment including orthodontic, prostheses bridges, implants	Not covered	Not covered	Not covered	80% up to \$ 1,500 / € 1,500 orthodontics & prostheses 10 month waiting period	80% up to \$ 1,500 / € 1,500 orthodontics & prostheses 10 month waiting period
Medical Assistance - Evacuation - Repatriation	Yes	Yes	Yes	Yes	Yes
Claims Administrations - Process reimbursement	Henner	Henner	Henner	Henner	Henner
Direct billing hospital	Yes	Yes	Yes	Yes	Yes
Annual deductible or per condition	None	None	None	None	None
Optional	Annual deductible Nil/ \$/€1 000 - \$/€2 500/\$/€5000	Co-insurance 10% & 20% on Outpatient Treatment Care only	Co-insurance 10% & 20% on Outpatient Treatment Care only	Co-insurance 10% & 20% on Outpatient Treatment Care only	Co-insurance 10% & 20% on Outpatient Treatment Care only



THINKINSURCARE

HELPLINE: + 33 (0)1 49 97 80 38
EMAIL : SALES@THINKINSURTECH.COM

« 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; www.thinkinsurcare.com. Think Insurtech is a French brokerage company registered under Orias number 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 0BG United Kingdom and a part of Axa Global.