

BLANCHE BIRGER COMPANY LIMITED

[illegible]

Main Member	430	654	957	1,185	1,489	1,924	495	752	1,101	1,363	1,712	2,213
Adult Dependent	430	654	957	1,185	1,489	1,924	495	752	1,101	1,363	1,712	2,213
Child Dependent (Below 18 years old)	365	547	789	970	1,214	1,562	420	629	907	1,116	1,396	1,797
CATASTROPHE COVER	Anyone illness/accident (Rs) Covers CS Delivery						Anyone illness/accident (Rs) Covers CS Delivery					
Alternative 1 Main / Adult Child below 18 years	Limit - 500,000						Limit - 500,000					
	879		600		505		1,010		690		580	
Alternative 2 Main / Adult Child below 18 years	Limit - 1,000,000						Limit - 1,000,000					
	1,097		877		779		1,262		1,009		895	
Alternative 3 Main / Adult Child below 18 years	Limit - 2,000,000						Limit - 2,000,000					
	1,276		1,000		915		1,467		1,151		1,052	
Alternative 4 Main / Adult Child below 18 years	Limit - 3,000,000						Limit - 3,000,000					
	1,451		1,202		1,138		1,669		1,382		1,309	
Alternative 5 Main / Adult Child below 18 years	Limit - 5,000,000						Limit - 5,000,000					
	1,837		1,537		1,450		2,113		1,767		1,667	
Excess	25,000		50,000		75,000		25,000		50,000		75,000	

MAIN TERMS AND CONDITIONS

BLANCHE BIRGER COMPANY LIMITED

COVERS	MUA
INPATIENT	Limit per event/accident
Administration of Claims / Settlement	In-House
Scale of Costs is applicable	✓
Obstetric Care	Normal & Cesarean deliveries at Clinic <u>or</u> Cash Benefits if delivery is done at Hospital
Infertility Treatment	No age limit (Lifetime limit)
Congenital Treatment	Lifetime limit
Funeral Benefit	✓
Excess	Nil

OUTPATIENT	Limit is an overall annual limit (with sub limits)
Medical Expenses	Consultations/Prescribed Medicines / Investigations/Procedures
Dental Expenses	All treatments covered except: Whitening, Dentures and any other cosmetic treatment
Optical Expenses	Cumulative Limit carried forward in Year 2 if not utilized
Pre & Post Natal Expenses	✓
Excess	20% on each & every claim

CATASTROPHE COVER	Limit per event/accident
Caesarean Delivery	✓
Territorial Limits	Mauritius only
Geographical Treatment Limits	Worldwide through Europ Assistance
Accommodation and Transport	Rs. 200,000 per event
Air ticket for Insured and Accompanying person	✓
Travel Embedded Cover	Included
Palliative treatment	x
Epidemic & Pandemic	✓

OTHERS

Addition of New born	Under Inpatient and Outpatient Covers A new born of a female & male insured person may be covered 3 months prior to delivery Under Catastrophe Cover Baby is added as at birth with normal waiting period 3-months premium is payable prior birth
Age Limitation	Age Limit at Inception: 60 years Age Limit of Cover: 70 years Excellence Senior has been provided for members above 70 years
Child Dependent	Under the age of 18 or a full time student who is under the age of 25 years, unmarried and unemployed Adult Premium to be charged for those above 18 years old
Limit refunded for new members added during the period of cover	Prorated Limits/Benefits for Outpatient cover for those joining the scheme during the year
Level of cover	Inpatient & Outpatient Covers Main members and dependents should be on same level of cover Catastrophe Cover Members and dependents can opt for two limits lower
Epidemic/Pandemic	✓

SWAPPING OF INSURER

Proposal Form	✓
Waiting Period - Existing members with no changes	No waiting periods Remaining Balance and/or exclusions (if any) will be carried forward for existing conditions
Waiting Period - New entrant	Accident - Nil Pregnancy/childbirth/assisted reproduction - 12 months All other treatments - 3 months
Waiting Period - Upgrade in plan	Accident - Nil Pregnancy/childbirth/assisted reproduction - 12 months All other treatments - 3 months
Pre-existing illness/condition for new joiners (if not previously insured with no gap in period of insurance)	x

ASSESSMENT OF CLAIMS

INPATIENT CLAIMS

One-Off (Gastroenteritis)	Fresh Limit
	Fresh Limit provided that member is fully recovered from the first event
	Fresh Limit provided that member is fully recovered from the first and second event
Long Term/ Chronic/ Accident (Cancer/ HBP, DM/ Hip fracture etc.)	Fresh Limit
	Remaining Balance
	Remaining Balance until Inpatient/ Catastrophe limit is exhausted

OUTPATIENT CLAIMS

One-Off	Until Medical Expenses' limit is exhausted
Repetitive (<i>Rhinopharyngitis, Bronchitis etc.</i>)	Max. of 4 claim over a period of 12 months
Long Term (<i>Cancer, Dystonia etc.</i>)	12 months treatment lifetime
Chronic (HBP, DM etc.)	3 months treatments under the Medical Expenses for the first year and under the Chronic Benefit as from the succeeding renewal

VALUE ADDED SERVICES

BLANCHE BIRGER COMPANY LIMITED

INSURANCE COMPANIES	MUA
Admission Card Facility	✓ Digital Card
PEC Services for Treatments in Mauritius	✓
PEC Services for Treatments not available in Mauritius	✓ (South Africa, Reunion Island, India, France & Dubai)
PEC for Emergency treatments outside Mauritius	✓ Worldwide through Europ Assistance
Elective treatments Abroad	Pay & Claim Basis (Scale of Cost applicable)
	Worldwide
Cashless Transaction for Optical Claims	Optissimo only
Turaround Time for Reimbursement of Claims	Minimum 4 weeks
Mobile App Service	✓ Health by MUA App