

HEALTH PLAN PRODUCT DESIGN AND LIMITS PROPOSAL FOR MICRO-INSURANCE PRODUCTS

Plan Name	KIBO INDIVIDUAL
Geographical Location	TANZANIA MAINLAND
Membership	INDIVIDUAL
Overall Inpatient limit	800,000
Hospital	MHI In network
Bed limit	7 bed days normal ward
Accidents & Emergency, Intensive Care & Theatre Costs	Covered
Nursing Fees, medical expenses & charges	Covered
Prescribed medicines and drugs	Covered
X-rays	Covered
CT scans	On Referral Only
Pathology, diagnostic tests & procedures	NONE
Radiology & radiotherapy	NONE
Critical Care Wards	Limits Apply in network
Pre-existing Chronic Conditions 1 year of continuous cover (within IP limit)	100,000
Psychiatric treatment ((within IP limit)	50,000
MATERNITY COVER	
Normal Delivery	50,000 Waiting period 1 year
CS delivery including Newborn Care (within IP limit)	200,000 waiting period to apply
Overall Annual Outpatient Limit	300,000
Primary consultations and treatment to include medical practioners' fees, prescribed medicines, laboratory tests and dressings.	Covered
X-rays	Covered
Physiotherapy sessions	Covered in IP only
Optometry (Specialist eye care)	Treatment Only
Dental (Specialist Care)	Extraction only
AGE LIMITS	
Minimum age when joining	0 with a Principal member of above 18 years
Maximum age when joining	65
Medical Examinations (medex) for joining	Required
Annual medical examination at MHI contracted Health Centres.	Limited to 10,000 within Outpatient limit once per year
REGISTRATION PERIOD	
New Applicant subject to underwriting	25 working days
EXCLUSIONS	Refer to Scheme rules
Product Pricing (Annual) - Individual	Tzs 75,000
This is a Micro Insurance Product	
Pre existing conditions wont be covered for the first year applicants	
Family comprises of 2 adults and kids below 18 years with blood relation	