

International Student Health Protection Plan

The BOMaid International Student Health Protection Plan is underwritten
by the Botswana Medical Aid Society

Benefits

All benefits are subject to managed care protocols, pre-authorisation, use of designated provider network and medicine formularies. Without pre-authorisation, no benefits will be paid. Prescribed tariffs at lowest of cost, NHRPL or negotiated tariffs contracted with DSP will be paid.*

Cat. A	In-hospital benefits	Sub-limits	Annual limits and comments
A.1	General hospital care	CAL	P 830,000.00
	Accommodation, procedures and consultations Private or Public DSP	SCAL	<ul style="list-style-type: none"> - Physiotherapy - P 3,000.00 - Internal surgical prosthesis - P 25,000.00 - Specialised radiology and pathology - P 25,000.00 - MRI/CT scans - one per annum - Organ transplants, oncology, chemotherapy, radiotherapy and renal dialysis at Public DSP only - P 208,000.00 - Maxillofacial surgery only for reconstructive purposes at Public DSP only - P 33,000.00 - Private nursing, hospice, step down facilities - P 8,000.00
A. 2	Motor vehicle accident	CAL	<p>P 100,000.00</p> <ul style="list-style-type: none"> - Only for valid Botswana Road Accident Fund (BRAAF) claims; - BRAAF claims to be set-off against SCAL; - All BRAAF claims to be submitted on prescribed forms
Cat. B	Day-to-day benefits	Sub-limits	Annual limits and comments
B. 1	Acute medical care - Consultations, procedures and medicines - Basic radiology, pathology and blood transfusions	CAL	<ul style="list-style-type: none"> - Consultations - P 1,350.00 - Procedures - P 1,000.00 - Acute medication - P 1,350.00 - Radiology and pathology - P 2,000.00
B. 2	Pharmacist advice and OTC medication	SCAL	<ul style="list-style-type: none"> - P 160.00 per annum / P 40.00 per event PBPA - Limited to OTC formulary
B. 3	Dental care	SCAL	<p>P 2,500.00</p> <ul style="list-style-type: none"> - Level 1 and 2 conservative services and specialised services per specified dental protocols - Dentures limited to one plastic denture per beneficiary per 24-month cycle - Dentures are only available for members older than 21 years
B. 4	≠ Vision care - Consultations, frame and lenses - No benefit for contact lenses	SCAL	<p>Restricted to PPN DSP Only</p> <ul style="list-style-type: none"> - One optical evaluation per 24 month cycle per beneficiary per annum - Consultation and one standard Level 1 frame - Clear single vision lenses or bi-focal lenses
B. 5	Supplementary care	SCAL	P 500.00
B. 6	Specialist care	SCAL	<p>Included in acute care medical benefit</p> <ul style="list-style-type: none"> - Subject to written referral from DSP
B. 7	Mental care - Counselling and advice line, referral to psychologists	SCAL	<ul style="list-style-type: none"> - Counselling and advice line - unlimited - Maximum four referrals to psychologists

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BOTSWANA MEDICAL AID SOCIETY
The medical aid you can trust

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Benefits

Cat. B	In-Hospital benefits	Sub-limits	Annual limits and comments
B. 8	Appliance budget	SCAL	Included in acute care benefit - Appliances for temporary or permanent disability
Cat. C	Casualty benefits	Sub-limits	Annual limits and comments
C. 1	Casualty care - Consultations, procedures and medication	CAL	P 1,000.00 - Emergency medical events only
Cat. D	Chronic benefits	Sub-limits	Annual limits and comments
D. 1	Chronic medical care	CAL	Unlimited - Specified chronic conditions only - Chronic conditions to be registered for treatment programme
Cat. E	Maternity care	Sub-limits	Annual limits and comments
E. 1	Maternity care	CAL	No benefit
Cat. F	Other benefits		Annual limits and comments
F. 1	Emergency Management Services - Trauma support, counselling and advice line - Emergency transport services - ER24 and MRI Botswana, cross border evacuation and transport of mortal remains	CAL	Unlimited - Ambulance services available for medical emergency events only
F. 2	HIV/AIDS and STD PEP Protection Plan	CAL	Limited to two events PBPA
F. 3	Vaccination	CAL	Limited to one flu vaccination PBPA - Restricted to specified DSP
F. 4	Commuter plan	CAL	P 25,000.00 cash benefit on accidental death while using Public Transport System

If you are a Botswana national and student residing and studying in Botswana you can choose one of our four payment options:

Monthly payment option	Quarterly payment option	Bi-annual payment option	Annual payment option
P 317.00	P 950.00	P 1,900.00	P 3,800.00

This excludes Botswana students residing and studying in South Africa (These students only have one payment option namely the annual premium of P 3,800.)

Abbreviations:

* - BOMaid scheme rules apply; # - BOMaid scheme B rules apply; CAL - Category Annual Limit; Cat. - Category; DSP - Designated Service Provider; NHRPL - National Health Reference Price List; PBPA - Per Beneficiary per Annum; PFFA - Per Family per Annum; PPN - Preferred Provider Network; SCAL - Subcategory Annual Limit; SCASL - Sub-category Annual Sub-limit



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