

HELLO BETTER



'24

PRODUCTS
BROCHURE

Bomaid
Health & Happiness at heart

BE YOUR BEST WITH THE NEW YOU

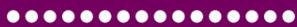
We've revamped our entire offering to bring out the best in



INPATIENT SELECTION

PRESTIGE

This package offers the highest level of in hospital benefit, wellness features, convenience and even a dedicated relationship manager



COMPREHENSIVE

This is perfect base for young, healthy start-up families and individuals. The wide range of in hospital benefits cover most family encounters and the wellness benefit are great for healthy, happy family.



EXECUTIVE

With a perfect and broad balance of in hospital benefits plus wellness features. Its perfect for a mature family and established professionals



ACCESS

It's the ideal low-cost base for young and healthy people. This plan offers you great out of hospital benefits.



OUTPATIENT SELECTION

CHOOSE HEALTH AND HAPPINESS YOUR WAY

After selecting a base, you can add more inpatient and outpatient benefits to match your budgets and needs.

MAX

Unlock maximum outpatient benefits, unlimited consultations, maternity, paternity & child wellness consultations, basic and specialized dental cover, Radiology and pathology benefits

EXTRA

Unlock all outpatient benefits, provides access to more cover for consultations, screening benefit, maternity & child wellness, specialized and basic dental cover, chronic illness cover & pathology benefits

PLUS

Unlock more inpatient benefits plus full cover for Screening benefits, Maternity, Paternity & Child Wellness, Consultations, Dental Cover, Chronic Illness Cover, Radiology & Pathology benefits.

CORE

Unlock access to basic outpatient cover, gives access to screening benefits, medication, dental cover, radiology and pathology benefits.

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Wellness Benefits								
Breast cancer screening			Mammogram for women aged 40-70 years (once in 2 years)					
Cervical cancer screening			Pap smear test for women aged 25-55 years once in 2 years					
Cardiovascular disease screening			Blood cholesterol test					
Diabetes screening			Blood glucose test					
Prostate cancer screening			PSA test for men aged 40 and over					
HIV/AIDS test			Members over 16					
Flu vaccine			1 per annum					
Yellow Fever Vaccine			When needed					
HPV Vaccine			Females 13-26 years					
Child immunisations			As per government schedule					
Covid-19 vaccination			Administration costs covered					
Notes: Benefits available only where service is given by Bomaaid approved service providers. Managed Care, clinical protocols and plans rules apply. 100% payout by plan. No 10 % copayment. No VAT. Bomaaid tariffs strictly apply.								
Inpatient Benefits								
Overall limit								
Dread disease								
Hospitalisation								
Sub-acute care (as alternative to hospital - up to 21 days).								
Home care (as alternative to hospital - up to 21 days). Includes basic care such as IV drips and wound care.								
Mental health hospital (including drug and alcohol rehabilitation)			No benefit					
Inpatient dental								
Maxilo facial								
Overall Prosthesis								
Internal Prosthesis (subject to prosthesis limit)								
External Prosthesis (subject to prosthesis limit)								
Laser refractive surgery								
Maternity Benefits								
Global maternity benefit (Normal delivery, Caesarean section delivery and associated professional fees)			No benefit					
Birthing unit								
Outpatient Benefits - Maternity and Child Wellness								
Antenatal classes			4 classes					
Antenatal Visits			4 visits per beneficiary					
Ultrasound scans	2 x 2D scans		3 scans					
Iron and folate			Subject to approval by managed care					
Basic pathology tests	No benefit		Subject to recommended tests per trimester					
Maternal serum screening			1 per annum					
Nuchal translucency ultrasound			No benefit					
NIPT			1 per annum					
Amniocentesis or CVS screening		No benefit	1 per annum					
Postnatal consultation			1 per annum					
Lactation consultation			1 per annum					
Mental health consultation			No benefit					
Child immunisations		As per government schedule	"As per government schedule plus: Hepatitis A, IPV (polio), Hepatitis B Immunoglobulin for HbSAg+ newborns, Measles, Rubella and Mumps"					
Newborn hearing screening			Subject to scheme tariff					
TSH test			1 per annum					
Casualty visits for children		No benefit	1 after hours visit per annum					
Infant nutrition consultation			No benefit					
Paternity benefits			Education and parenting resources					

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Outpatient Benefits								
Outpatient limit (Includes consultations, medications, investigations and procedures)	No overall limit		27,750	34,950	59,600	66,800	66,800	92,500
GP consultations - Physical visits	5 visits per family		5 visits per beneficiary		10 visits per beneficiary		Unlimited visits, subject to outpatient limit	
Additional GP Consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		4 visits per beneficiary		Unlimited visits, subject to outpatient limit	
Specialist consultations	No benefit		2 visits per beneficiary		4 visits per beneficiary		6 visits per beneficiary	
Additional Specialist consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		2 visits per beneficiary		2 visits per beneficiary	
GP consultations - Virtual Visits	Online consults subject to outpatient limit (authorisation required after 6th visit)							
Overall medicine limit	3,000	5,000	4,050	5,550	7,500	11,900	15,400	19,750
Self medication sublimit	100	150	200	400	300	600	500	700
Contraceptives (subject to formulary)	500		500		700		1,050	
Doctor dispensed medication	500	750	750	400	1,050	2,050	2,550	3,600
Pharmacy dispensed medication	2,400	4,100	3,100	4,100	6,150	9,250	12,350	15,400
Chronic medication (Managed Care Benefit available through registration)			10,800	12,950	38,850	45,350	51,800	69,100
ARV medication (subject to registration)	No benefit				12,950			
ARV medication (without registration)					6,500			
Radiology and Pathology	Subject to basic tests		18,500	22,600	21,600	36,000	36,000	46,250
HIV pathology (subject to registration)	Subject to basic recommended tests for monitoring				3,600			
HIV pathology					1,800			
Food handlers tests (PUS Swab, Stool Culture, Urine MCS, x-ray)					1 per annum			
Infertility diagnostic	No benefit				8,200		11,300	
Covid-19 test					4 Rapid Tests			
Medical / surgical procedures (Minor procedures in doctors' rooms)	No benefit		5,150	7,200	9,250	12,350	12,350	18,500
Overall dental limit								
• Basic dentistry (includes consultations, radiology, filling, extraction, cleaning, scaling and polishing, incision and drainage, root canal treatment)	Basic dentistry limited to 1 basic consultation per beneficiary . includes fillings, extractions and infection control		14,900	21,050	36,000	46,250	46,250	56,550
• Specialised dentistry *(includes crowns, bridges and dentures) and oral surgery								
Orthodontic treatment	No benefit		10,800	16,200	23,650	38,050	36,000	49,350
Optical overall limit	n/a		3,100		4,400		5,650	
Optical consultation					290 per beneficiary			
Single vision lenses (per lens)	200 per lens							
Bifocal lenses	No benefit		2050		2850		3600	
Multifocal lenses								
Frame	200		1,050		1,550		2,050	
Contact lenses (Only claimable as an alternative to frame and lenses)			Up to 3100 as an alternative to spectacles		Up to 4400		5650	
Medical and surgical appliances			7,200	15,400	15,400	20,550	21,600	26,750
Allied health (Rehabilitation therapy, podiatry, occupational therapy, speech therapy, physiotherapy, clinical psychology and clinical dietetics)	No benefit		3,100	5,150	8,200	13,350	12,350	18,500
Alternative treatments (Homoeopathic treatments, chiropractic, naturopathic, acupuncture, biokinetics, and traditional healing)			1,550	2,550	1,550	2,550	1,550	2,550
Safe male circumcision					1,650			
Mental health helpline					Online consultations			
Insurance Benefits								
Severe illness					20,000 for adults, 4,000 for child			
Personal accident disability					Cash payout depending on the injury			
Premium waiver					12 months cover upon death of principal member			
Travel insurance	No benefit				P2 million		P5 million	
Funeral Cover								
• Member/Spouse/Parent					10,000			
• Child dependant 14-21					5,000			
• Child dependant 6-13					2,500			
• Child dependant 0-5								

COMPREHENSIVE

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Wellness Outpatient Benefits								
Breast cancer screening			Mammogram for women aged 40-70 years (once in 2 years)					
Cervical cancer screening			Pap smear test for women aged 25-55 years once in 2 years					
Cardiovascular disease screening			Blood cholesterol test					
Diabetes screening			Blood glucose test					
Prostate cancer screening			PSA test for men aged 40 and over					
HIV/AIDS test			Members over 16					
Flu vaccine			1 per annum					
Yellow Fever Vaccine			When needed					
HPV Vaccine			Females 13-26 years					
Covid-19 vaccination			Administration costs covered					
Notes: Benefits available only where service is given by Bomaaid approved service providers. Managed Care, clinical protocols and plans rules apply. 100% payout by plan. No 10 % copayment. No VAT. Bomaaid tariffs strictly apply.								
Inpatient Benefits								
Overall limit	275,000	300,000	275,000	300,000	275,000	300,000	275,000	300,000
Dread disease	236,250	252,000	236,250	252,000	236,250	252,000	236,250	252,000
Hospitalisation	89,250	105,000	89,250	105,000	89,250	105,000	89,250	105,000
Sub-acute care (as alternative to hospital - up to 21 days).								
Home care (as alternative to hospital - up to 21 days). Includes basic care such as IV drips and wound care.			No benefit					
Mental health hospital (including drug and alcohol rehabilitation)			16,200					
Inpatient dental			No benefit					
Maxilo facial	14,400	20,550	14,400	20,550	14,400	20,550	14,400	20,550
Overall Prosthesis	10,300	15,400	10,300	15,400	10,300	15,400	10,300	15,400
Internal Prosthesis (subject to prosthesis limit)			Subject to prosthesis limit					
External Prosthesis (subject to prosthesis limit)			5,150					
Laser refractive surgery	2,700	3,650	2,700	3,650	2,700	3,650	2,700	3,650
Maternity Benefits								
Global maternity benefit (Normal delivery, Caesarean section delivery and associated professional fees)			Up to 27,063					
Normal delivery			6,000					
C-Section delivery			21,000					
Normal delivery professional fees			3,660					
Caesarian delivery professional fees			3,462					
Anaesthetic fee for C-Section			2,601					
Birth unit			800					
Outpatient Benefits - Maternity and Child Wellness								
Antenatal classes			4 classes					
Antenatal Visits			4 visits per beneficiary					
Ultrasound scans	2 x 2D scans		3 scans					
Iron and folate			Subject to approval by managed care					
Basic pathology tests	No benefit		Subject to recommended tests per trimester					
Maternal serum screening			1 per annum					
Nuchal translucency ultrasound			1 per annum					
NIPT			No benefit					
Amniocentesis or CVS screening		No benefit	1 per annum					
Postnatal consultation			1 per annum		Included with home visit			
Lactation consultation			1 per annum					
Mental health consultation			No benefit		1 per annum			
Child immunisations		As per government schedule	As per government schedule plus: Hepatitis A, IPV (polio), Hepatitis B Immunoglobulin for HbSAg+ newborns, Measles, Rubella and Mumps					
Newborn hearing screening			Subject to scheme tariff					
TSH test			1 per annum					
Casualty visits for children		No benefit	1 after hours visit per annum		2 after hours visits per annum			
Infant nutrition consultation			No benefit		1 visit			
Paternity benefits			Education and parenting resources					

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Outpatient Benefits								
Outpatient limit (Includes consultations, medications, investigations and procedures)	No overall limit		27,750	34,950	59,600	66,800	66,800	92,500
GP consultations - Physical visits	5 visits per family		5 visits per beneficiary		10 visits per beneficiary		Unlimited visits, subject to outpatient limit	
Additional GP Consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		4 visits per beneficiary		Unlimited	
Specialist consultations	No benefit		2 visits per beneficiary		4 visits per beneficiary		6 visits per beneficiary	
Additional Specialist consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		2 visits per beneficiary		2 visits per beneficiary	
GP consultations - Virtual Visits			Online consults subject to outpatient limit (authorisation required after 6th visit)					
Overall medicine limit	3,000	5,000	4,050	5,550	7,500	11,900	15,400	19,750
Self medication sublimit	100	150	200	400	300	600	500	700
Contraceptives (subject to formulary)		500		500		700		1,050
Doctor dispensed medication	500	750	750	400	1,050	2,050	2,550	3,600
Pharmacy dispensed medication	2,400	4,100	3,100	4,100	6,150	9,250	12,350	15,400
Chronic medication (Managed Care Benefit available through registration)			10,800	12,950	38,850	45,350	51,800	69,100
ARV medication (subject to registration)	No benefit				12,950			
ARV medication (without registration)					6,500			
Radiology and Pathology	Subject to basic tests		18,500	22,600	21,600	36,000	36,000	46,250
HIV pathology (subject to registration)	Subject to basic recommended tests for monitoring				3,600			
HIV pathology					1,800			
Food handlers tests (PUS Swab, Stool Culture, Urine MCS, x-ray)					1 per annum			
Infertility diagnostic		No benefit			8,200			11,300
Covid-19 test					4 Rapid Tests			
Medical / surgical procedures (Minor procedures in doctors' rooms)	No benefit		5,150	7,200	9,250	12,350	12,350	18,500
Overall dental limit								
• Basic dentistry (includes consultations, radiology, filling, extraction, cleaning, scaling and polishing, incision and drainage, root canal treatment)		Basic dentistry limited to 1 basic consultation per beneficiary. Includes fillings, extractions and infection control	14,900	21,050	36,000	46,250	46,250	56,550
• Specialised dentistry *(includes crowns, bridges and dentures) and oral surgery								
Orthodontic treatment	No benefit		10,800	16,200	23,650	38,050	36,000	49,350
Optical overall limit	n/a		3,100		4,400		5,650	
Optical consultation			290 per beneficiary					
Single vision lenses (per lens)	200 per lens							
Bifocal lenses	No benefit		2050		2850		3600	
Multifocal lenses								
Frame	200		1,050		1,550		2,050	
Contact lenses					Subject to optical limit			
Medical and surgical appliances			7,200	15,400	15,400	20,550	21,600	26,750
Allied health (Rehabilitation therapy, podiatry, occupational therapy, speech therapy, physiotherapy, clinical psychology and clinical dietetics)			3,100	5,150	8,200	13,350	12,350	18,500
Alternative treatments (Homoeopathic treatments, chiropractic, naturopathic, acupuncture, biokinetics, and traditional healing)			1,550	2,550	1,550	2,550	1,550	2,550
Safe male circumcision					1,650			
Mental health helpline			Online consultations					
Insurance benefits								
Severe illness			20,000 for adults, 4,000 for child					
Personal accident disability			Cash payout depending on the injury					
Premium waiver			12 months on death on principal member					
Travel insurance		No benefit			P2 million		P5 million	
Funeral Cover		No Benefit						
• Member/Spouse/Parent					10,000			
• Child dependant 14-21					5,000			
• Child dependant 0-5					2,500			

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Wellness Benefits								
Breast cancer screening			Mammogram for women aged 40-70 years (once in 2 years)					
Cervical cancer screening			Pap smear test for women aged 25-55 years once in 2 years					
Cardiovascular disease screening			Blood cholesterol test					
Diabetes screening			Blood glucose test					
Prostate cancer screening			PSA test for men aged 40 and over					
HIV/AIDS test			Members over 16					
Flu vaccine			1 per annum					
Yellow Fever Vaccine			When needed					
HPV Vaccine			Females 13-26 years					
Covid-19 vaccination			Administration costs covered					
Notes: Benefits available only where service is given by Bomaïd approved service providers. Managed Care, clinical protocols and plans rules apply. 100% payout by plan. No 10 % copayment. No VAT. Bomaïd tariffs strictly apply.								
Inpatient Benefits								
Overall limit	880,000	1,010,000	880,000	1,010,000	880,000	1,010,000	880,000	1,010,000
Dread disease	813,225	931,350	813,225	931,350	813,225	931,350	813,225	931,350
Hospitalisation	393,225	511,350	393,225	511,350	393,225	511,350	393,225	511,350
Sub-acute care (as alternative to hospital - up to 21 days).			Up to 70,000 (Subject to protocols and hospital limit)					
Home care (as alternative to hospital - up to 21 days). Includes basic care such as IV drips and wound care.			Up to 70,000 (Subject to protocols and hospital limit)					
Mental health hospital (including drug and alcohol rehabilitation)	43,200	53,950	43,200	53,950	43,200	53,950	43,200	53,950
Inpatient dental	53,050	106,100	53,050	106,100	53,050	106,100	53,050	106,100
Maxilo facial			Subject to inpatient dental					
Prosthesis	61,700	82,250	61,700	82,250	61,700	82,250	61,700	82,250
Internal Prosthesis (subject to prosthesis limit)			Subject to prosthesis limit					
External Prosthesis (subject to prosthesis limit)			30,850					
Laser refractive surgery	4,850	5,950	4,850	5,950	4,850	5,950	4,850	5,950
Maternity Benefits								
Global maternity benefit (Normal delivery, Caesarean section delivery and associated professional fees)			Up to 27,063					
Normal delivery			10,000					
C-Section delivery			21,000					
Normal delivery professional fees			3,660					
Caesarian delivery professional fees			3,462					
Anaesthetic fee for C-Section			2,601					
Birth unit			2,150					
Outpatient Benefits - Maternity and Child Wellness								
Antenatal classes			4 classes					
Antenatal Visits			4 visits per beneficiary					
Ultrasound scans	2 x 2D scans		3 scans					
Iron and folate			Subject to approval by managed care					
Basic pathology tests	No benefit		Subject to recommended tests per trimester					
Maternal serum screening			1 per annum					
Nuchal translucency ultrasound			No benefit					
NIPT			1 per annum					
Amniocentesis or CVS screening		No benefit	1 per annum					
Postnatal consultation			1 per annum					
Lactation consultation			1 per annum					
Mental health consultation			No benefit					
Child immunisations		As per government schedule	"As per government schedule plus: Hepatitis A, IPV (polio), Hepatitis B Immunoglobulin for HbSAg+ newborns, Measles, Rubella and Mumps"					
Newborn hearing screening			Subject to scheme tariff					
TSH test			1 per annum					
Casualty visits for children		No benefit	1 after hours visit per annum					
Infant nutrition consultation			No benefit					
Paternity benefits			Education and parenting resources					

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Outpatient Benefits								
Outpatient limit (Includes consultations, medications, investigations and procedures)	No overall limit		27,750	34,950	59,600	66,800	66,800	92,500
GP consultations - Physical visits	5 visits per family		5 visits per beneficiary		10 visits per beneficiary		Unlimited visits, subject to outpatient limit	
Additional GP Consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		4 visits per beneficiary		Unlimited	
Specialist consultations	No benefit		2 visits per beneficiary		4 visits per beneficiary		6 visits per beneficiary	
Additional Specialist consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		2 visits per beneficiary		2 visits per beneficiary	
GP consultations - Virtual Visits	Online consults subject to outpatient limit (authorisation required after 6th visit)							
Overall medicine limit	3,000	5,000	4,050	5,550	7,500	11,900	15,400	19,750
Self medication sublimit	100	150	200	400	300	600	500	700
Contraceptives (subject to formulary)	500		500		700		1,050	
Doctor dispensed medication	500	750	750	400	1,050	2,050	2,550	3,600
Pharmacy dispensed medication	2,400	4,100	3,100	4,100	6,150	9,250	12,350	15,400
Chronic medication (Managed Care Benefit available through registration)	No benefit		10,800	12,950	38,850	45,350	51,800	69,100
ARV medication (subject to registration)	No benefit				12,950			
ARV medication (without registration)	No benefit				6,500			
Radiology and Pathology	Subject to basic tests		18,500	22,600	21,600	36,000	36,000	46,250
HIV pathology (subject to registration)	Subject to basic recommended tests for monitoring				3,600			
HIV pathology					1,800			
Food handlers tests (PUS Swab, Stool Culture, Urine MCS, x-ray)					1 per annum			
Infertility diagnostic	No benefit				8,200		11,300	
Covid-19 test					4 Rapid Tests			
Medical / surgical procedures (Minor procedures in doctors' rooms)	No benefit		5,150	7,200	9,250	12,350	12,350	18,500
Overall dental limit								
• Basic dentistry (includes consultations, radiology, filling, extraction, cleaning, scaling and polishing, incision and drainage, root canal treatment)	Basic dentistry limited to 1 basic consultation per beneficiary, includes fillings, extractions and infection control		14,900	21,050	36,000	46,250	46,250	56,550
• Specialised dentistry *(includes crowns, bridges and dentures) and oral surgery								
Orthodontic treatment	No benefit		10,800	16,200	23,650	38,050	36,000	49,350
Optical overall limit	n/a		3,100		4,400		5,650	
Optical consultation					290 per beneficiary			
Single vision lenses (per lens)	200 per lens							
Bifocal lenses	No benefit		2050		2850		3600	
Multifocal lenses	No benefit							
Frame	200		1,050		1,550		2,050	
Contact lenses					Subject to optical limit			
Medical and surgical appliances			7,200	15,400	15,400	20,550	21,600	26,750
Allied health (Rehabilitation therapy, podiatry, occupational therapy, speech therapy, physiotherapy, clinical psychology and clinical dietetics)	No benefit		3,100	5,150	8,200	13,350	12,350	18,500
Alternative treatments (Homoeopathic treatments, chiropractic, naturopathic, acupuncture, biokinetics, and traditional healing)			1,550	2,550	1,550	2,550	1,550	2,550
Safe male circumcision					1,650			
Mental health helpline					Online consultations			
Insurance Benefits								
Severe illness					20,000 for adults, 4,000 for child			
Personal accident disability					Cash payout depending on the injury			
Premium waiver					12 months on death on principal member			
Travel insurance			No benefit		P2 million		P5 million	
Funeral Cover								
• Member/Spouse/Parent	No Benefit							
• Child dependant 14-21					10,000			
• Child dependant 6-13					5,000			
• Child dependant 0-5					2,500			

PRESTIGE

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Wellness Benefits								
Breast cancer screening			Mammogram for women aged 40-70 years (once in 2 years)					
Cervical cancer screening			Pap smear test for women aged 25-55 years once in 2 years					
Cardiovascular disease screening			Blood cholesterol test					
Diabetes screening			Blood glucose test					
Prostate cancer screening			PSA test for men aged 40 and over					
HIV/AIDS test			Members over 16					
Flu vaccine			1 per annum					
Yellow Fever Vaccine			When needed					
HPV Vaccine			Females 13-26 years					
Covid-19 vaccination			Administration costs covered					
Notes: Benefits available only where service is given by Bomaid approved service providers. Managed Care, clinical protocols and plans rules apply. 100% payout by plan. No 10% copayment. No VAT. Bomaid tariffs strictly apply.								
Inpatient Benefits								
Overall limit			Unlimited					
Dread disease	1,351,121	1,785,000	1,351,121	1,785,000	1,351,121	1,785,000	1,351,121	1,785,000
Hospitalisation			Subject to Bomaid case management protocols					
Mental health hospital (including drug and alcohol rehabilitation)	54,500	71,950	54,500	71,950	54,500	71,950	54,500	71,950
Sub-acute care (as alternative to hospital - up to 21 days).			Up to 90,000 (Subject to protocols and hospital limit)					
Home care (as alternative to hospital - up to 21 days). Includes basic care such as IV drips and wound care.								
Inpatient dental	66,800	133,650	66,800	133,650	66,800	133,650	66,800	133,650
Maxilo facial			Subject to in-patient dental limit					
Overall Prosthesis	82,250	102,800	82,250	102,800	82,250	102,800	82,250	102,800
Internal Prosthesis (subject to prosthesis limit)			Subject to prosthesis limit					
External Prosthesis (subject to prosthesis limit)			41,125					
Laser refractive surgery	5,950	7,000	5,950	7,000	5,950	7,000	5,950	7,000
Maternity Benefits								
Global maternity benefit (Normal delivery, Caesarean section delivery and associated professional fees)			Up to 27,063					
Normal delivery			10,000					
C-Section delivery			21,000					
Normal delivery professional Fees			3,660					
Caesarian Delivery Professional Fees			3,462					
Anaesthetic fee for C-Section			2,601					
Birthing unit			2,150					
Outpatient Benefits - Maternity and Child Wellness								
Antenatal Classes			4 classes					
Antenatal Visits			4 visits per beneficiary					
Ultrasound scans	2 x 2D scans				3 scans			
Iron and folate			Subject to approval by managed care					
Basic pathology tests	No benefit		Subject to recommended tests per trimester					
Maternal serum screening					1 per annum			
Nuchal translucency ultrasound								
NIPT					No benefit	1 per annum		
Amniocentesis or CVS screening		No benefit						
Postnatal consultation					1 per annum	Included with home visit		
Lactation consultation					1 per annum			
Mental health consultation					No benefit	1 per annum		
Child immunisations		As per government schedule			*As per government schedule plus: Hepatitis A, IPV (polio), Hepatitis B Immunoglobulin for HbSAg+ newborns, Measles, Rubella and Mumps*			
Newborn hearing screening					Subject to scheme tariff			
TSH test					1 per annum			
Casualty visits for children		No benefit			1 after hours visit per annum	2 after hours visits per annum		
Infant nutrition consultation					No benefit	1 visit		
Paternity benefits			Education and parenting resources					

Benefit Level	Core		Plus		Extra		Max	
	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit	Single Limit	Family Limit
Outpatient Benefits								
Outpatient limit (Includes consultations, medications, investigations and procedures)	No overall limit		27,750	34,950	59,600	66,800	66,800	92,500
GP consultations - Physical visits	5 visits per family		5 visits per beneficiary		10 visits per beneficiary		Unlimited visits, subject to outpatient limit	
Additional GP Consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		4 visits per beneficiary		Unlimited	
Specialist consultations	No benefit		2 visits per beneficiary		4 visits per beneficiary		6 visits per beneficiary	
Additional Specialist consultations (Available for Hypertension, Diabetes, Hypertension, Rheumatoid arthritis, HIV/AIDS and Chronic renal disease)	No benefit		No benefit		2 visits per beneficiary		2 visits per beneficiary	
GP consultations - Virtual Visits	Online consults subject to outpatient limit (authorisation required after 6th visit)							
Overall medicine limit	3,000	5,000	4,050	5,550	7,500	11,900	15,400	19,750
Self medication sublimit	100	150	200	400	300	600	500	700
Contraceptives (subject to formulary)		500		500		700		1,050
Doctor dispensed medication	500	750	750	400	1,050	2,050	2,550	3,600
Pharmacy dispensed medication	2,400	4,100	3,100	4,100	6,150	9,250	12,350	15,400
Chronic medication (Managed Care Benefit available through registration)			10,800	12,950	38,850	45,350	51,800	69,100
ARV medication (subject to registration)	No benefit				12,950			
ARV medication (without registration)					6,500			
Radiology and Pathology	Subject to basic tests		18,500	22,600	21,600	36,000	36,000	46,250
HIV pathology (subject to registration)	Subject to basic recommended tests for monitoring				3,600			
HIV pathology					1,800			
Food handlers tests (PUS Swab, Stool Culture, Urine MCS, x-ray)					1 per annum			
Infertility diagnostic	No benefit				8,200		11,300	
Covid-19 test					4 Rapid Tests			
Medical / surgical procedures (Minor procedures in doctors' rooms)	No benefit		5,150	7,200	9,250	12,350	12,350	18,500
Overall dental limit								
• Basic dentistry (includes consultations, radiology, filling, extraction, cleaning, scaling and polishing, incision and drainage, root canal treatment)	Basic dentistry limited to 1 basic consultation per beneficiary. includes fillings, extractions and infection control		14,900	21,050	36,000	46,250	46,250	56,550
• Specialised dentistry * (includes crowns, bridges and dentures) and oral surgery								
Orthodontic treatment	No benefit		10,800	16,200	23,650	38,050	36,000	49,350
Optical overall limit	n/a		3,100		4,400		5,650	
Optical consultation					290 per beneficiary			
Single vision lenses (per lens)	200 per lens							
Bifocal lenses	No benefit		2050		2850		3600	
Multifocal lenses								
Frame	200		1,050		1,550		2,050	
Contact lenses					Subject to optical limit			
Medical and surgical appliances			7,200	15,400	15,400	20,550	21,600	26,750
Allied health (Rehabilitation therapy, podiatry, occupational therapy, speech therapy, physiotherapy, clinical psychology and clinical dietetics)	No benefit		3,100	5,150	8,200	13,350	12,350	18,500
Alternative treatments (Homoeopathic treatments, chiropractic, naturopathic, acupuncture, biokinetics, and traditional healing)			1,550	2,550	1,550	2,550	1,550	2,550
Safe male circumcision					1,650			
Mental health helpline					Online consultations			
Insurance Benefits								
Severe illness					20,000 for adults, 4,000 for child			
Personal accident disability					Cash payout depending on the injury			
Premium waiver					12 months on death on principal member			
Travel insurance			No benefit		P2 million		P5 million	
Funeral Cover	No Benefit							
• Member/Spouse/Parent					10,000			
• Child dependant 14-21					5,000			
• Child dependant 6-13					2,500			
• Child dependant 0-5								

DREAD DISEASE COVER

“ ONCE-IN-A-LIFETIME COVER

This is offered in terms of rule 15 (1) of the Society rules and in accordance with the levels defined below. Dread diseases covered under this benefit are as outlined below:



CORONARY ARTERY DISEASE

Dread disease benefit will ONLY be considered where coronary arteries are severely narrowed resulting in a need for coronary artery bypass surgery or open heart surgery.



VALVULAR HEART DISEASE

Dread disease benefit will ONLY be considered where there is medical proof of severe cardiac valvular dysfunction needing a surgical intervention such as valve repair or replacement.



CEREBROVASCULAR ACCIDENT/STROKE

Dread disease benefit will ONLY be considered where there is medical proof that the member requires major surgical intervention such as craniotomy. This cover also includes rehabilitation therapy at an agreed daily or global tariff for a period not exceeding 36 days.



HEART FAILURE

Dread disease benefit will ONLY be considered where there is medical proof that the member requires major surgical intervention.



END STAGE RENAL FAILURE

Dread disease benefit will ONLY be considered where there is medical proof that the member requires kidney transplant. The benefit covers only the recipient Bomaid member.



LEUKAEMIA

Dread disease benefit will ONLY be considered where there is medical proof that the member requires bone marrow transplant. The benefit covers only the recipient Bomaid member. Any other related treatments fall within benefit 1.0



CANCER/MALIGNANT NEOPLASM

Dread disease benefit will ONLY be considered where there is medical proof that the member has a malignant type of cancer and requires a major surgical intervention.



CEREBRAL ANEURYSM - GRADE III TO V

Dread disease benefit will ONLY be considered where there is medical proof that the aneurysm is of grade III or above and that the member requires a major surgical intervention such as craniotomy or ligation of blood vessels. The benefit also covers rehabilitation therapy at an agreed daily or global tariff for a period not exceeding 36 days.



ORGAN TRANSPLANT

The benefit covers transplantation of the following organs only: Heart, Bone Marrow, Kidney, Liver, Lung and Pancreas. Cover is only for the recipient Bomaid member.



SEVERE BURNS

Burns of multiple regions, at least one burn of third degree mentioned: A severe burn involving >20% of the total body surface or >10% in the elderly or very young; > 5% is in full thickness

SEVERE ILLNESS BENEFIT

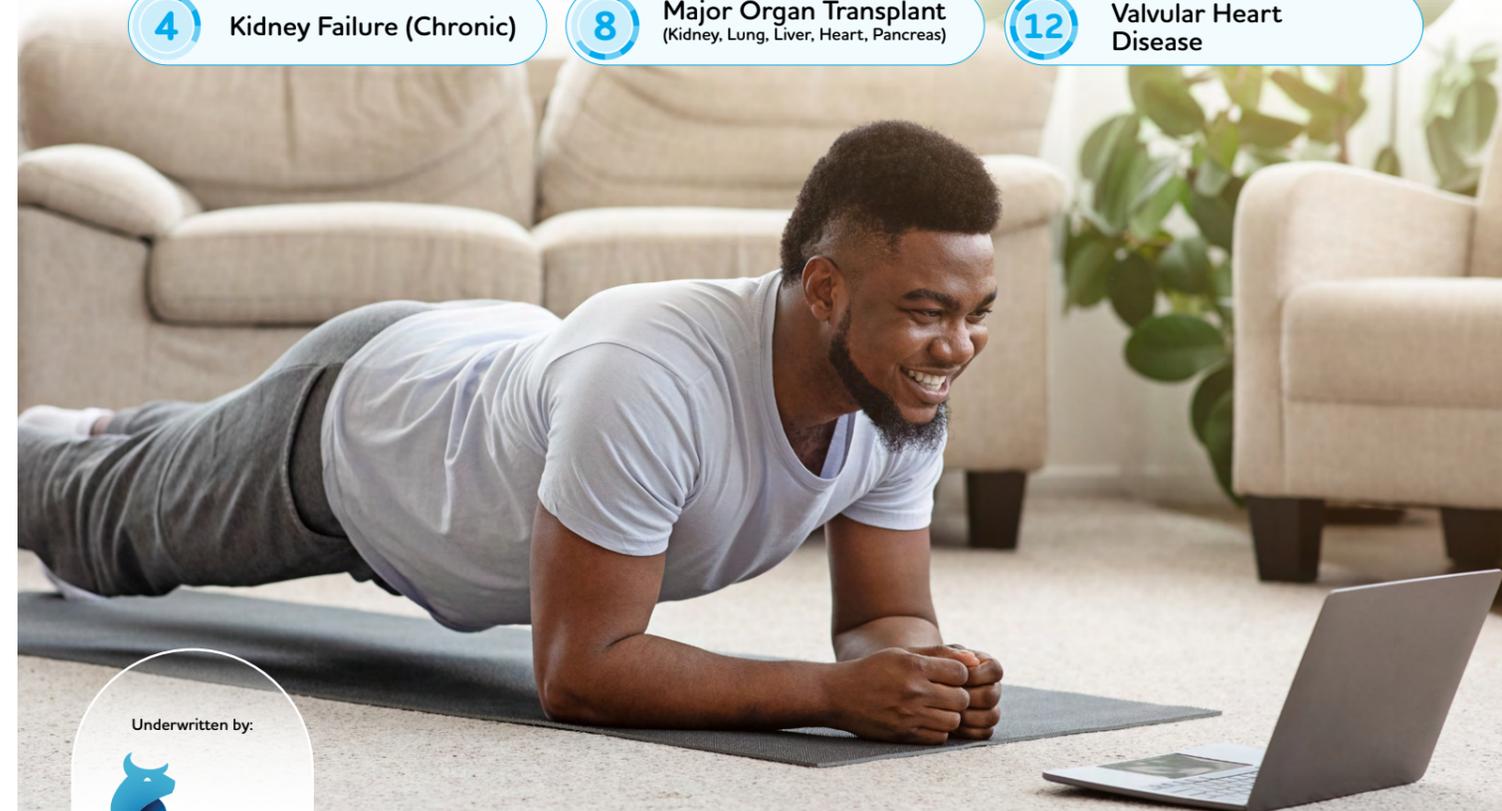
This benefit is designed to provide a 100% cash payout to the life assured on 1st diagnosis of any of the pre-defined severe illnesses regardless of the actual medical expenses incurred.

The cash payout can be used among other things to:

- Assist members with additional medical costs which might be above the allocated health plan limits.
- Pay for alternative care or rehabilitation therapies not covered by the health plan.
- Fund lifestyle changes that might be required following diagnosis and/or treatment of a severe illness.

The following severe illnesses are covered under this benefit:

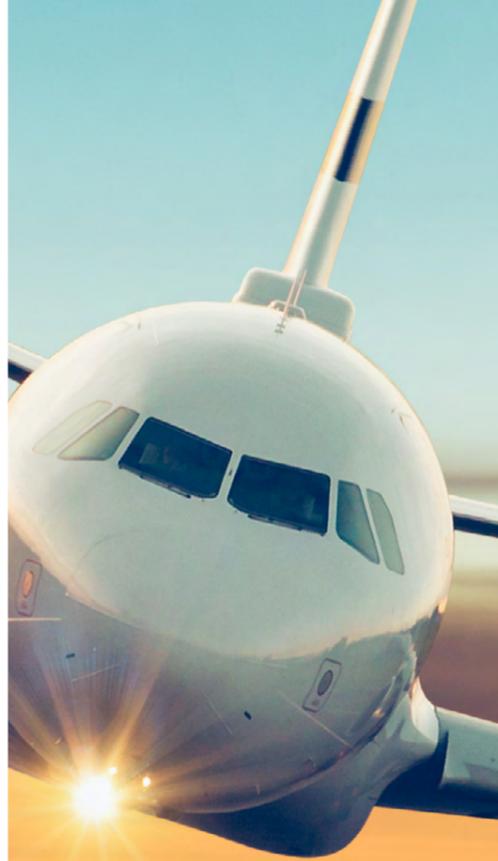
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|----------------------------|---|---------------------------|
| 1 Cancer | 5 Stroke | 9 Loss of Hearing |
| 2 Coronary Artery Disease | 6 Coma | 10 Major Burns |
| 3 Heart Failure | 7 Blindness | 11 Paraplegia |
| 4 Kidney Failure (Chronic) | 8 Major Organ Transplant (Kidney, Lung, Liver, Heart, Pancreas) | 12 Valvular Heart Disease |



Underwritten by:



Botswana Life



TRAVEL INSURANCE

As part of all Max and Extra health plans, you are entitled to P2 million and P5 million cover, respectively, for you and your family per journey outside Botswana.

Underwritten by:



GET MEDICAL COVER FOR STUDY IN SOUTH AFRICA

Switch to the ISS plan and pay just one subscription for cover in both Botswana and South Africa. The cover is FREE for all current Bomaid dependants.

Summary Benefits

-  Unlimited GP services
-  Unlimited medicines (chronic)
-  Ambulance for emergencies
-  Basic, fillings and extractions



Underwritten by:



MANAGED CARE PROGRAM

The program assists members with management of chronic conditions and includes both benefit management and clinical advice. The following conditions are covered under the program:

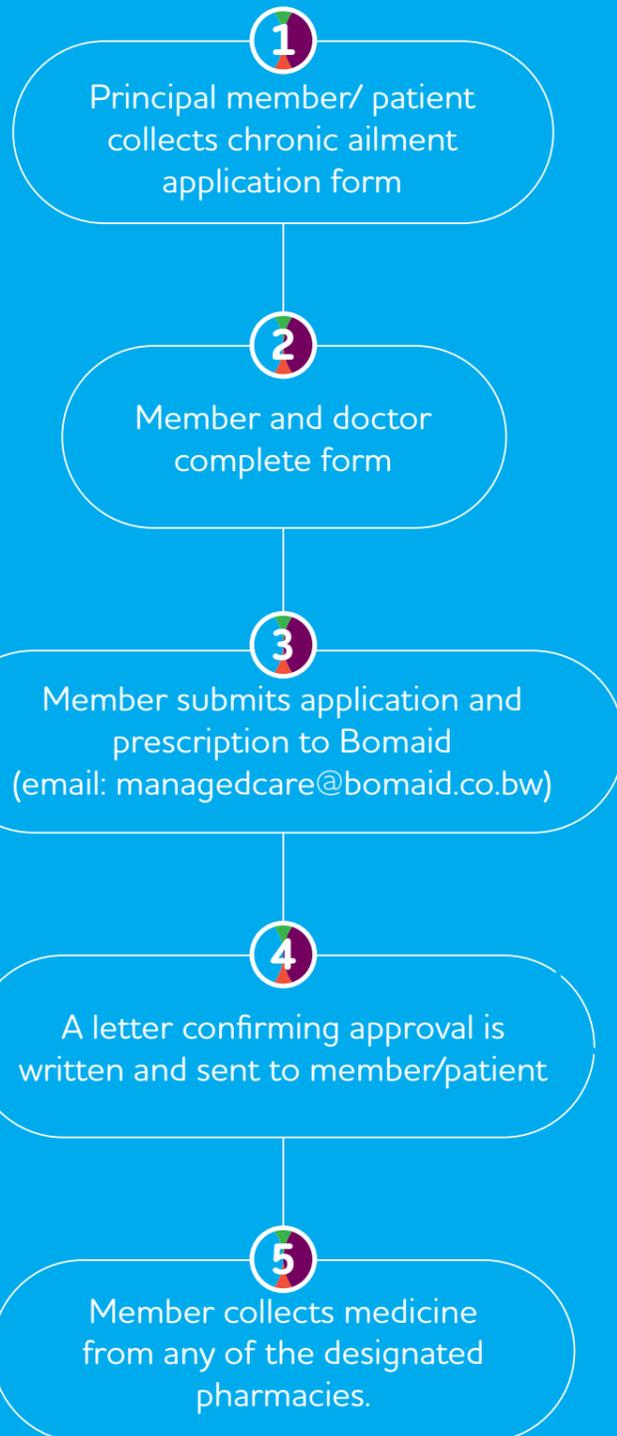
1	Allergic Rhinitis	9	Chronic Depression	24	Multiple Sclerosis
2	Arthritis	10	Chronic Bronchitis	25	Osteopenia
3	Ankylosing Spondylitis	11	Chronic Heart Diseases	26	Osteoporosis
4	Asthma	12	Chronic Renal Failure	27	Parkinson's Disease
5	Attention Deficit Hyperactivity Disorder (ADHD)	13	Chronic Obstructive Pulmonary Disease	28	Peptic Ulcer Disease
6	Benign prostate Hypertrophy	14	Diabetes	29	Psoriasis
7	Bipolar Disorder	15	Epilepsy	30	Schizophrenia
8	Chronic Anxiety	16	Glaucoma	31	Systemic Lupus Erythematosus
		17	Hyperuricemia	32	Thyroid Dysfunction
		18	HIV/AIDS		
		19	Hypercholesterolaemia		
		20	Hypertension		
		21	Bowel Disease		
		22	Migraine (excludes acute attacks)		
		23	Macular Degeneration		



HIV/AIDS IS COVERED UNDER THE HIV/AIDS ASSISTANCE PROGRAM. PLEASE READ THE FOLLOWING REGARDING THIS PROGRAM:

- a**
 - Cover is for Bomaid members who have enrolled into the Bomaid HIV/AIDS Assistance Program.
 - Registration is voluntary.
 - Assistance is over and above the benefits shown in the different health plans.
 - Cover includes ARV medications and laboratory monitoring.
- b** Bomaid will only cover ARV medications obtained from the designated pharmacies.
- c** Hospitalisation cover for HIV/AIDS related conditions is only available to members enrolled into the program.

CHRONIC AILMENT PROGRAM REGISTRATION



SCREENING LABS

LOCATION	FACILITY NAME	EMAIL ADDRESS	PHONE
ACROSS BOTSWANA	DIAGNOFIRM	lab@diagnofirm.co.bw	3950007
FRANCISTOWN	FAH LAB	info@fah.co.bw	240 9076
FRANCISTOWN	LAB-CARE DIAGNOSTICS	vtnakovore@gmail.com	248 4037
GABANE	CLINIPATH LAB	clinipathlaboratories@gmail.com	591 6601
GABORONE	MMOLOKI MEDICAL LABORATORIES	mmoyo@mmolokimedlabs.co.bw	393 8705
GABORONE	CT DIAGNOSTICS LABORATORY	ctdiagnosticslabs@gmail.com	311 1062
GABORONE	ECOPATH PATHOLOGY	ecopathlab@gmail.com	311 8013
GABORONE	DIAGNOSTIC HEALTH LABS	diagnostichlthlaboratories@gmail.com	316 5338
GABORONE	ACCESS LABORATORIES	accesslaboratories@gmail.com	71 190 200
GABORONE	PM AUTENTICO DIAGN LAB	mvurayai@gmail.com	311 5469
GABORONE	MEDLANE HEALTHCARE-LAB	kpilara@medlane.co.bw	318 4970
GABORONE	ZOWA CLINICAL LAB	zowalabs@gmail.com	297 4014
KANYE	ALPHA MEDICAL LABORATORIES	alphamedical.laboratories1@gmail.com	544 3922
LOBATSE	QUALIMED LABORATORIES	quali.med.labs@gmail.com	530 0865
MAUN	DOCTORS INN LABORATORY	otukile@doctorsinn.co.bw	686 5115
MAUN	NORTHERN PATHOLOGY	northernpathologylab@hotmail.com	6865115
MOLEPOLOLE	MOLEPOLOLE MED LAB	molepololemedicallaboratory@gmail.com	591 6997
PALAPYE	MEDIPATH MEDICAL LABORATORY	medipathbw@gmail.com	492 0909
TUTUME	LABSCROLL MEDICAL DIAGNOSTIC	ogbolepp@yahoo.com	298 7918

Emergency medical services

This service is provided by MRI Botswana. All Bomaid Members can call MRI on 992 for emergency services throughout Botswana, Lesotho, Namibia, South Africa, Swaziland and Zimbabwe.

Services offered. 360°

- Emergency medical assistance
- Emergency response to scene
- Pre Hospital medical transportation
- Emergency transportation of medical products
- Liason with next of kin
- Escorted returns of minors
- Inter hospital transfer
- Remote medical advice & information
- Downgrade transfer
- Medical repatriation
- Repatriation of mortal remains
- In hospital medical monitoring



Bom-rewards

Mosha Spa

Enjoy an exclusive **30% OFF** full body massage
Every Monday and **10% OFF** all other services daily.
For enquiries call: **395 1200**



Virgin active

Enjoy an exclusive member-only **10% OFF**
On monthly membership subscriptions.
For enquiries call: **395 1200**



Garmin

Enjoy member-only exclusive discounts of up to
36% OFF on selected Garmin watches.
To order email: promotions@bomaid.co.bw



Blue Tree

Enjoy an exclusive member only discount of up to
20% at Blue tree world of golf
To order email: promotions@bomaid.co.bw



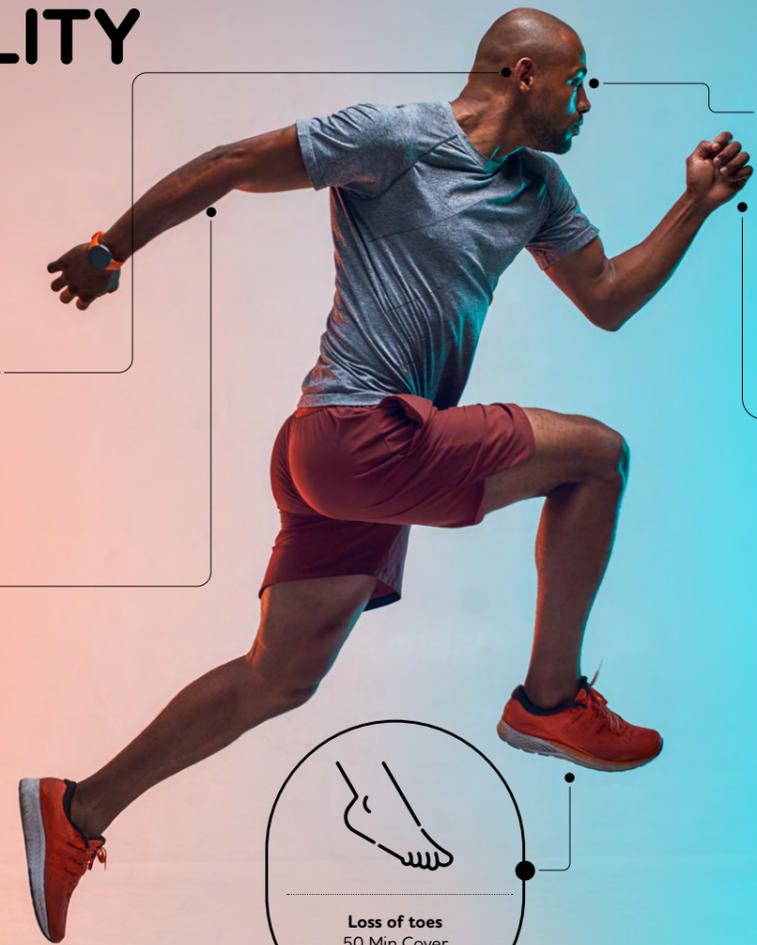
PERSONAL ACCIDENT DISABILITY



Loss of hearing
500 Min Cover
5000 Max cover



**Loss of or loss of use in one
arm, hand, leg or foot**
2,500 Min Cover
10,000 Max cover



**Complete or
irrecoverable loss of sight**
1250 Min Cover
10,000 Max cover



Loss of toes
50 Min Cover
2,500 Max cover



Loss of ring finger
75 Min Cover
800 Max cover

Loss of index finger
100 Min Cover
1,200 Max cover

Loss of middle finger
75 Min Cover
800 Max cover

Loss of little finger
75 Min Cover
1,000 Max cover

Loss of thumb
250 Min Cover
3,000 Max cover

PREMIUM WAIVER

This benefit pays medical aid contributions for the registered dependants for a period of 12 months after the death of the principal member.



Financial freedom for the dependants.



Dependants do not have to make monthly contributions themselves.



No additional cost to the remaining dependants.



Guaranteed medical aid cover for the remaining dependants.

Underwritten by



Botswana Life

WELLNESS BENEFITS

Embracing our commitment to a passion for wellness, we are excited to announce a transformative shift in our strategy. Moving away from a focus on curative measures, we are now dedicated to proactive and preventative solutions. Wellness is at the heart of our product offerings, with a strong emphasis on building a foundation for a healthier lifestyle. While we remain responsive to the need for reactive healthcare solutions, our primary goal is to guide individuals on a journey toward wellness, ensuring rehabilitation and proactive measures go hand in hand.



Breast cancer screening

Mammogram for women aged 40-70 years (once in 2 years)



Cervical cancer screening

Pap smear test for women aged 25-55 years once in 2 years



Cardiovascular disease screening

Blood cholesterol tests



Diabetes screening

Blood glucose test



Prostate cancer screening

PSA test for men aged 40 and over



HIV/AIDS test

Members over 16



Flu vaccine

1 per annum



HPV Vaccine

Females 13-26 years



Yellow Fever Vaccine

When needed



COVID-19 Vaccine

Administration Costs Covered

- * Available in all health plans
- * Benefits available only where services is given by Bomaid approved service providers
- * Managed care, clinical protocols and fund rules apply
- * 100% pay-out, no 10% co-payment, no VAT
- * Bomaid tariffs apply

Bom baby

Special Maternity Care Program

Through Bombaby, we share with the expectant family the excitement and experience brought about by the new life we are waiting for.

The program offers:

Clinical support, education & advice from the 12th week of pregnancy.

Ante natal classes by a designated service provider.

Open discussions with an experienced midwife during the various stages of the baby's development.

Early identification of high-risk pregnancy to enable the family to access medical assistance where necessary.

Tailor made information on any medical conditions in relation to the pregnancy.

A hamper with handy supplies for baby & mom.

NEW EMPLOYER GROUPS

Key
 P - Principal member A - Adult dependent C - Child dependent Parent - Parent dependent



Income band

Income band	ACCESS				COMPREHENSIVE				EXECUTIVE				PRESTIGE			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P271	P244	P95	P406	P397	P357	P139	P596	P545	P490	P190	P817	P1,205	P1,086	P421	P1,808
2300-3199	P298	P268	P104	P406	P436	P392	P153	P596	P599	P539	P210	P817	P1,325	P1,193	P464	P1,808
3200-6199	P352	P317	P124	P406	P515	P464	P181	P596	P707	P637	P248	P817	P1,566	P1,410	P549	P1,808
6200+	P406	P366	P142	P406	P596	P535	P207	P596	P817	P735	P286	P817	P1,808	P1,628	P632	P1,808

Income band	Access Plus				Comprehensive Plus				Executive Plus				Prestige Plus			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P354	P318	P124	P531	P479	P431	P168	P720	P628	P564	P219	P942	P1,288	P1,160	P450	P1,933
2300-3199	P389	P350	P137	P531	P528	P475	P185	P720	P690	P621	P242	P942	P1,417	P1,276	P497	P1,933
3200-6199	P460	P414	P161	P531	P624	P561	P218	P720	P816	P734	P286	P942	P1,675	P1,507	P587	P1,933
6200+	P531	P477	P186	P531	P720	P647	P252	P720	P942	P847	P330	P942	P1,933	P1,739	P676	P1,933

Income band	Access Extra				Comprehensive Extra				Executive Extra				Prestige Extra			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P524	P471	P183	P785	P649	P584	P227	P974	P798	P717	P278	P1,195	P1,458	P1,313	P510	P2,187
2300-3199	P575	P518	P201	P785	P714	P643	P249	P974	P876	P789	P306	P1,195	P1,603	P1,444	P561	P2,187
3200-6199	P680	P612	P238	P785	P844	P759	P295	P974	P1,036	P932	P362	P1,195	P1,895	P1,705	P663	P2,187
6200+	P785	P706	P275	P785	P974	P876	P341	P974	P1,195	P1,076	P419	P1,195	P2,187	P1,968	P765	P2,187

Income band	Access Max				Comprehensive Max				Executive Max				Prestige Max			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P1,022	P920	P358	P1,534	P1,148	P1,033	P402	P1,723	P1,296	P1,166	P454	P1,945	P1,957	P1,762	P685	P2,936
2300-3199	P1,124	P1,013	P393	P1,534	P1,263	P1,137	P442	P1,723	P1,425	P1,284	P499	P1,945	P2,152	P1,938	P754	P2,936
3200-6199	P1,330	P1,196	P465	P1,534	P1,493	P1,344	P522	P1,723	P1,686	P1,517	P590	P1,945	P2,545	P2,290	P891	P2,936
6200+	P1,534	P1,380	P536	P1,534	P1,723	P1,550	P602	P1,723	P1,945	P1,750	P680	P1,945	P2,936	P2,642	P1,027	P2,936

NEW INDIVIDUAL MEMBER

Key
 P - Principal member A - Adult dependent C - Child dependent Parent - Parent dependent



Age band

Age band	ACCESS				COMPREHENSIVE				EXECUTIVE				PRESTIGE			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-35	P273	P245	P96	P410	P519	P467	P182	P779	P861	P774	P301	P1,291	P1,443	P1,299	P505	P2,165
36-49	P300	P270	P105	P410	P571	P514	P200	P779	P946	P851	P331	P1,291	P1,587	P1,429	P556	P2,165
50-55	P341	P307	P119	P410	P649	P585	P227	P779	P1,075	P969	P376	P1,291	P1,804	P1,623	P631	P2,165
56+	P410	P369	P143	P410	P779	P702	P272	P779	P1,291	P1,162	P452	P1,291	P2,165	P1,948	P757	P2,165

Age band	Access Plus				Comprehensive Plus				Executive Plus				Prestige Plus			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-35	P692	P624	P242	P1,038	P938	P845	P328	P1,408	P1,280	P1,152	P447	P1,920	P1,862	P1,677	P651	P2,794
36-49	P762	P686	P267	P1,038	P1,033	P930	P361	P1,408	P1,408	P1,267	P492	P1,920	P2,049	P1,845	P717	P2,794
50-55	P865	P779	P303	P1,038	P1,174	P1,057	P411	P1,408	P1,600	P1,441	P560	P1,920	P2,328	P2,095	P815	P2,794
56+	P1,038	P935	P363	P1,038	P1,408	P1,269	P492	P1,408	P1,920	P1,729	P672	P1,920	P2,794	P2,514	P977	P2,794

Age band	Access Extra				Comprehensive Extra				Executive Extra				Prestige Extra			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-35	P1,122	P1,009	P392	P1,683	P1,368	P1,231	P478	P2,053	P1,710	P1,538	P598	P2,565	P2,292	P2,063	P802	P3,439
36-49	P1,234	P1,110	P432	P1,683	P1,505	P1,355	P527	P2,053	P1,880	P1,692	P658	P2,565	P2,521	P2,269	P883	P3,439
50-55	P1,403	P1,262	P491	P1,683	P1,711	P1,539	P599	P2,053	P2,137	P1,923	P748	P2,565	P2,866	P2,578	P1,003	P3,439
56+	P1,683	P1,515	P589	P1,683	P2,053	P1,848	P718	P2,053	P2,565	P2,308	P898	P2,565	P3,439	P3,094	P1,203	P3,439

Age band	Access Max				Comprehensive Max				Executive Max				Prestige Max			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-35	P1,280	P1,152	P448	P1,920	P1,527	P1,374	P534	P2,290	P1,868	P1,681	P654	P2,801	P2,450	P2,206	P858	P3,675
36-49	P1,408	P1,267	P493	P1,920	P1,679	P1,511	P588	P2,290	P2,054	P1,849	P719	P2,801	P2,695	P2,426	P944	P3,675
50-55	P1,601	P1,441	P560	P1,920	P2,335	P2,102	P817	P2,801	P2,335	P2,102	P817	P2,801	P3,064	P2,756	P1,072	P3,675
56+	P1,920	P1,729	P672	P1,920	P2,290	P2,062	P801	P2,290	P2,801	P2,522	P980	P2,801	P3,675	P3,308	P1,286	P3,675



ISS				
Age	0-35	36-49	50-55	56+
M	P693	P1,215	P1,734	P2,081



ADDITIONAL NOTES

1. In-patient and Managed Care Benefits:

- Pre-authorisation is required for all cases. Health plan and/or managed care protocols will be applied.
- Post-admission step down cover includes sub-acute care, hospice, private nursing and physical rehabilitation for approved clinical conditions. Excludes old age homes and frail care.
- Chronic medicines will be covered under the chronic medication benefit only if supplied through the Bomaid designated pharmacies. Any chronic medicines supplied outside the designated pharmacies will be covered under the pharmacy benefit.
- No cover for ARVs supplied outside the Bomaid designated pharmacies.

2. Pharmaceutical Benefit Management

- Generic reference pricing (GRP) will apply to all health plans.
- Under the GRP, a brand-name medicine that has a generic equivalent registered in Botswana and available at the point of service will be reimbursed up to the tariff of the generic equivalent.

- Members will pay the difference between the tariff of the brand-name medicine and the generic equivalent should they opt to take the brand-name medicine while there is an available generic equivalent.

3. Dental Benefit:

- Maximum 2 preventative treatments per beneficiary per annum (e.g. cleaning, scaling and polishing).
- Re-treatment (e.g. filling) of a tooth within one year will be subjected to managed care and clinical protocols.
- Cover excludes: orthognatic (jaw correction) surgery, professionally applied fluoride, dental bleaching and implants.
- Pre-authorisation is required for all in-hospital dental procedures as well as specialised dentistry (including orthodontic treatment, crowns, bridges and dentures). Pre-authorisation is not required for surgical procedures done under local anaesthesia in out-patient rooms.
- A two-year benefit cycle applies for specialised dentistry (including orthodontic treatment, crowns, bridges and dentures).

4. Optical Benefit:

- A two year benefit cycle applies (excludes consultations).

5. Appliances Benefit:

- One wheel chair per beneficiary over a 3 year cycle.
- One pair of hearing aids per beneficiary over a 2 year cycle.

6. Allied Health Services Benefit:

- Alternative treatment claim payments will only be made to members and not service providers.

7. Safe Male Circumcision:

- Cover includes pre-operative consultation/counselling, physical examination, HIV test and post-operative care within 1 month of operation.

8. Wellness Benefit:

- Bone densitometry scan, tetanus toxoid, rabies vaccine and malaria prophylaxis applicable to all health plans.
- No pre-authorisation required for screening and prevention benefits.
- 100% payout of the health plan tariffs. No-copayment. No VAT.

IN ALL BENEFIT CATEGORIES, ANY ONE FAMILY MEMBER CANNOT CLAIM IN EXCESS OF THE SINGLE MEMBER'S LIMIT.



OUR SELF-SERVICE CHANNELS

☐ Please access the Bomaid App (Google Play for Android) and Web App (www.bomaid.co.bw).

☎ Our Call Centre: +267 363 3100/ 101

☎ Whatsapp: +267 7624 2213

✉ We also have the following designated email addresses :

- General enquiries - bomaid@bomaid.co.bw
- Claims submissions - claimsubmissions@bomaid.co.bw
- New applications - newapp@bomaid.co.bw
- Membership amendments - membership@bomaid.co.bw
- Chronic ailments - managedcare@bomaid.co.bw
- Payments, EFT& Direct debits: creditcontrol@bomaid.co.bw

➕ For hospital admissions call 71300036 and 992 for emergencies.

Head Office Gaborone

- 📍 Botswana Medical Aid
Plot 50638 Fairgrounds
- ☎ +267 363 3100/101
- ☎ +267 318 4230/152
- ✉ PO. Box 632 Gaborone, Botswana

Francistown Branch

- 📍 Botswana Medical Aid
Plot 21931/21932, Tebo
House Ground Floor
- ☎ +267 241 0316
- ☎ +267 241 0341
- ✉ PO. Box 3328 Francistown, Botswana

Maun Branch

- 📍 Botswana Medical Aid
Plot 270/271 Tsheko Tsheko Road
(Old Delta Medical)
Prime Health Medical Centre
- ☎ +267 686 4577
- ☎ +267 686 4455