

YOUR HEALTH, THERE'S A LOT RIDING ON IT.

Bespoke health cover for the tourism sector



JWS SAFARI HEALTH PLAN

Offered by Hollard Cigna Health

Hollard.



Cigna®



TRUST US TO COVER YOUR HEALTH

At JW Seagon – one of Africa’s leading independent brokers - we’re always on the lookout for new and innovative solutions. And for those companies operating in the tourism and hospitality sector, we’ve teamed up with Hollard Cigna Health to offer a bespoke medical plan that really stands out in the market.

Hollard Cigna Health combines Hollard’s strong regional brand and local knowledge with Cigna’s extensive Global network of doctors and hospitals, clinical capabilities and comprehensive digital services. Together with JW Seagon’s commitment to exceptional customer service, the JWS Safari Health Plan is a product that can be trusted and relied upon. After all, your health and wellbeing are crucial to the success of your business.

You’ll also be pleased to know that we take our social responsibility seriously. A percentage of all income earned on the JWS Safari Health Plan will go towards our nominated wildlife and conservation charities.

JWS Safari Health Plan is available to companies actively involved within the following tourism industry sectors:

- Accommodation providers, including hotels, lodges, tented camps, hostels, bed and breakfast, timeshares, private residence clubs, game conservancies and safari parks
- Specialist transport providers, including 4x4 cars, boats, planes
- Tourism professionals, including hotel / accommodation staff, tour operators, professional guides, trackers, rangers, game scouts and guide trainers
- Tourist attractions, including wine farms, aquariums, botanical gardens, dive centres, and safari parks



To find out more about the JWS Safari Health Plan:

call Kenya: +254 709 455 300, Tanzania: +255 688 750 720, Mauritius: +230 468 1091 or visit www.jwseagon.com/safarihealthplan

PARTNERING WITH THE EXPERTS

A little more about Hollard and Cigna

With its head office in Johannesburg, **Hollard** is South Africa's largest independent insurance company.

Brave, challenging and inventive, the worldwide Hollard group has interests in insurance operations in 18 countries across 4 continents. Serving over 6 million policyholders through more than 100 hand-picked partnerships, the group enjoys an 'AA' global credit rating.

Part of an increasing number of companies advocating an inclusive growth model, Hollard seeks to enable more people to create and secure a better future, and measures its social impact alongside its financial dividends.

Cigna is a Fortune 500 company based in Connecticut, USA, with 41,000 employees worldwide and sales capabilities in 30 countries.

With almost 60 years of experience on the continent, a regional office in Nairobi and a strong widespread presence, Cigna is no stranger to Africa. Its presence includes an established infrastructure with Africa-dedicated claims teams, medical board and fraud unit.

Recognised as one of the world's leading providers of health benefits and related services, Cigna is dedicated to helping the people they serve improve their health, wellbeing and sense of security.



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KEY BENEFITS



JWS Safari Health Plan gives you access to a range of benefits such as:

- 2 areas of cover to choose from - Africa, India, Pakistan and Sri Lanka or Worldwide excluding the USA
- 3 levels of cover to choose from - Key, Enhanced or Complete
- Generous overall annual maximum on all levels of cover
- Cancer treatment paid in full
- Local road and air ambulance, and evacuation, paid in full
- Cover for emergency treatment when traveling out of area

Please see the benefit table for more details.

Keeping you happy and healthy

The health and wellbeing programmes offer a comprehensive and integrated prevention and wellbeing approach to help you lead a healthy, happy and well-balanced life:

- Online health and wellbeing assessment
- International employee assistance programme
- Chronic condition management
- Second medical opinion.

Easy access to care

There are almost 2,000 directly contracted health care providers in Africa and more than 1,000,000 health care providers worldwide.

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Innovation at the core of our business

We want to empower you by giving you accessible tools to easily manage your health. That's why Cigna invests heavily in state-of-the-art technology solutions as a way to make health insurance plans personalised, highly relevant and more intuitive.

Your health plan in your pocket

The personal webpages and mobile app are a perfect example of Cigna's digital strategy as they provide you with access to all the essentials of your plan, anywhere, anytime.

With the app, you can:

- Search for a doctor, hospital or facility, and save the results
- Download or send an electronic version of your membership card for you or a family member
- Submit a claim by taking photos of your invoice
- Consult past claims or track the status of your pending claims
- Contact us with the tap of a finger.

On your personal webpages you can also update your personal details and check online settlements.

Global coverage – locally admitted

While our product is harmonised across African territories to provide easy administration and reporting, we carefully ensure that it fully complies with the regulations of each country we operate in including Botswana, Kenya, Ghana, Mauritius, Mozambique, Nigeria, Namibia, Rwanda, Tanzania, Uganda, Zambia.

BENEFIT TABLE

The table highlights the key benefits of the policy - full details are available on request.

BENEFITS	MORATORIUMS	KEY	ENHANCED	COMPLETE
OVERALL ANNUAL MAXIMUM		\$2,500,000	\$4,000,000	\$6,000,000
OUT-PATIENT TREATMENT				
Outpatient surgical operations			Paid in full	
Outpatient treatment received in the Emergency Room in hospital		\$ 2,000	Covered under out patient benefits	
Wellness - mammogram, PAP test, prostate cancer screening or colon cancer screening	1 year	Not covered	\$500	\$500
Full Health screening: cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests	1 year	Not covered		
Doctors' fees for consultations		\$3,000 post hospitalisation	Paid in full	
Pathology, x-rays and diagnostic tests			Paid in full	
Costs for treatment by therapists and complementary medicine practitioners			Paid in full up to 30 visits	
Doctors' fees and psychologists' fees for psychiatric treatment	2 years	Not covered	Paid in full up to 30 visits	
Vaccinations		\$500	Paid in full	
Costs for treatment by a family doctor		Not covered	Paid in full	
Prescribed drugs and dressings		Not covered	\$2,000	\$2,000
Accident-related dental treatment - Africa and India		\$1,500	\$1,500	\$1,500
Accident-related dental treatment - Worldwide excluding USA		\$1,500	\$2,000	\$2,000
IN-PATIENT TREATMENT				
Hospital accommodation			Paid in full	
Surgical operations, including pre- and post-operative care			Paid in full	
Nursing care, drugs and surgical dressings			Paid in full	
Physicians' fees			Paid in full	
Operation theatre charges			Paid in full	
Intensive care, intensive therapy, coronary care and high dependency unit			Paid in full	
Pathology, x-rays, diagnostic tests and therapies			Paid in full	
Prostheses, implants, and appliances			Paid in full	
Parent accommodation			Paid in full	
Psychiatric treatment		2 years		Paid in full up to 30 days per insurance year

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BENEFITS	MORATORIUMS	KEY	ENHANCED	COMPLETE
FURTHER BENEFITS				
Advanced imaging			Paid in full	
Cancer treatment			Paid in full	
Medical advice and support			Included	
HIV/AIDS drug therapy including ART		\$10,000	\$10,000	\$10,000
Home nursing after inpatient treatment			Paid in full	
Hospice and palliative care			\$20,000 per lifetime	
Inpatient cash benefit			\$450 per night up to 30 nights	
Local air ambulance			Paid in full	
Local road ambulance			Paid in full	
Maternity and childbirth	10 months	Not covered	\$8,000	\$8,000
Childbirth at home or birthing centre	10 months	Not covered		
Medically essential Caesarean section	10 months	Not covered	Paid in full	
Complications of pregnancy & childbirth			Paid in full	
Newborn care			Paid in full	
Prosthetic devices		\$4,000	\$4,000	\$4,000
Rehabilitation			Paid in full	
Transplant services			Paid in full	
Evacuation			Paid in full	
Congenital and hereditary		Not covered	\$100,000	\$100,000
Emergency out of area			Paid in full - limited to \$100,000 in USA per insurance year	
Dental 25% co-pay		Not covered		\$1,000
Optical 25% co-pay		Not covered		\$400
Compassionate visit and return			5 trips per life limit	
Compassionate visit living allowance			Maximum of 10 days each visit, up to \$200 per day	

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Call us to find out more about the JWS Safari Health Plan:

Kenya: +254 709 455 300

Tanzania: +255 688 750 720

Mauritius: +230 468 1091

Email: talk2us@jwseagon.com

or visit www.jwseagon.com/safarihealthplan



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