



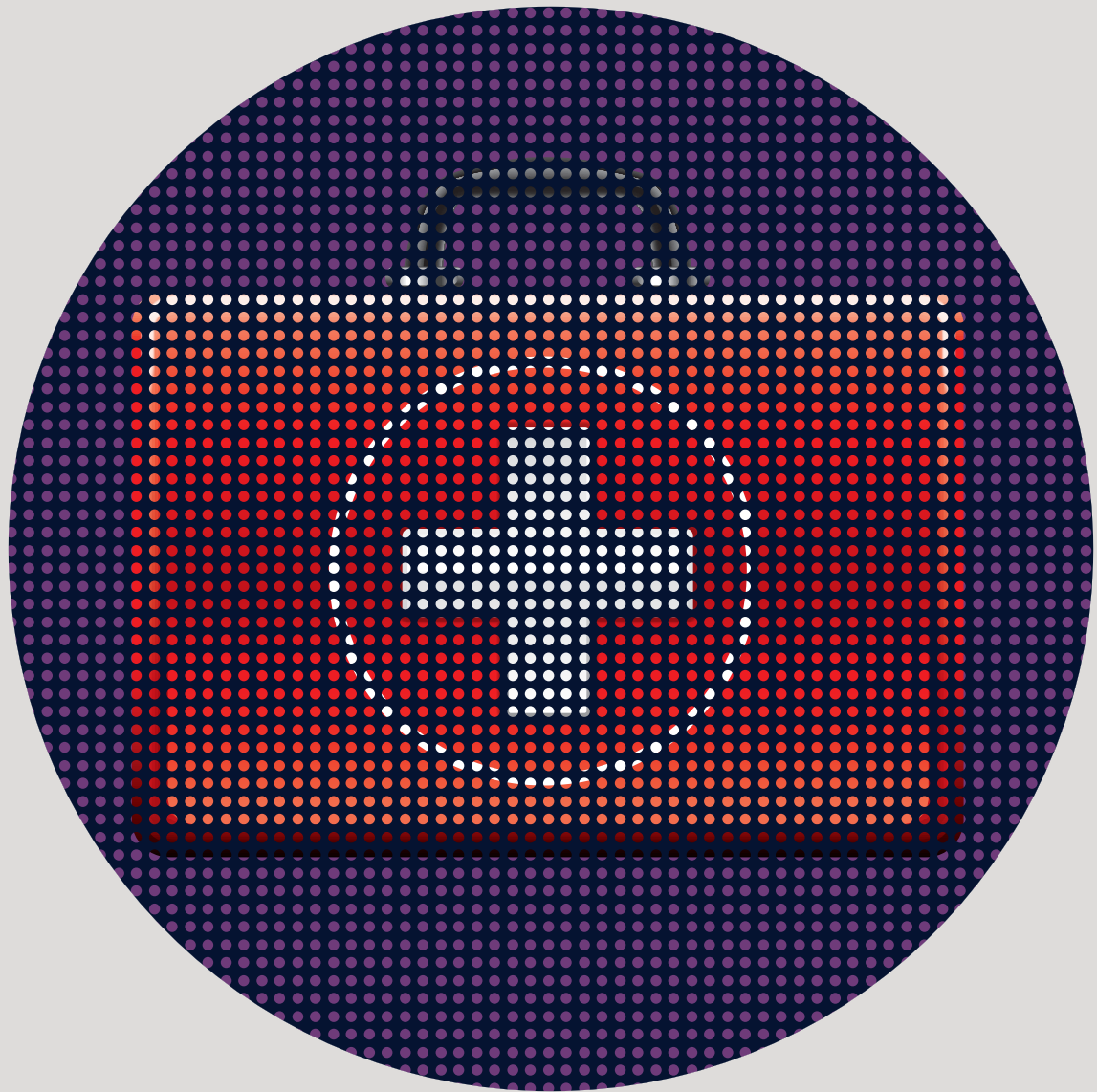
J W S E A G O N

caring for you

JWS Worldwide Health Plan Product Overview



    Shaped around you



Making the right choices for your health

There's a lot to think about in today's complex world. So when it comes to making those big decisions, such as choosing your health insurance, it is reassuring to know that JW Seagon has been sourcing policies for individuals, families and businesses since 1994.

JWS Worldwide Health Plan is an international health insurance policy available exclusively through JW Seagon. It brings together the financial & service expertise, experience and local knowledge of JW Seagon and Hollard Cigna Health.

Whether you want health insurance for you and your family or a company plan that meets the needs of your workforce, the flexibility of JWS Worldwide Health Plan allows you to select cover that is right for you and your budget.

Take a closer look at JWS Worldwide Health Plan

Whichever plan you choose you have the reassurance that:

- You will be able to access quality healthcare locally, regionally or internationally
- The cost of treatment, from initial consultations through to post-operative care, can be covered
- Expert medical and service support is just a click or a phone call away.

JWS Worldwide Health Plan is second to none. We've joined-up the dots to give unrivalled customer service and included all the must-have cover options and shaped them around you. It's what modern health cover looks like.



JWS Worldwide Health Plan highlights



A range of cover and geographical options that can be tailored to what's right for you and your budget



The Cigna mobile app gives you access to all the essentials of your plan, anywhere, anytime, including submitting and tracking claims



Health and wellbeing support (including online health assessments, a Wellbeing app, chronic condition management and an international assistance programme) to help you lead a healthy, happy and well-balanced life



A second expert medical opinion service for extra peace of mind about a diagnosis or treatment



A worldwide network of hospitals

provides access to almost 2,000 health care providers in Africa and more than 1,000,000 health care providers worldwide so you have the flexibility to choose when and where you receive treatment

The direct settlement of bills

when you use a network provider for your inpatient or outpatient treatment means you can focus on getting better instead of worrying about paperwork

The 24/7 claims management helpline

, staffed by a team of medical specialists, provides round-the-clock support if you need help, advice or treatment authorisation

Global coverage, locally admitted - JWS Worldwide Health Plan

is fully compliant with the regulations of each country in which we operate



Your cover options at a glance

This table shows the main benefits on each of our plans and highlights the key differences. It's a good place to start when deciding what cover is right for you. To see all benefits and monetary limits in full, please refer to the Benefits Overview.

KEY BENEFITS	Primary Essential	Primary Balanced	Elite Essential	Elite Balanced	Elite Best
POLICY ANNUAL MAXIMUM	\$750,000	\$1,000,000	\$3,000,000	\$5,000,000	\$6,000,000
INPATIENT AND DAY CARE TREATMENT	✓	✓	✓	✓	✓
CANCER TREATMENT	✓	✓	✓	✓	✓
ORGAN TRANSPLANT	✓	✓	✓	✓	✓
KIDNEY DIALYSIS	✓	✓	✓	✓	✓
CONGENITAL	✓	✓	✓	✓	✓
NEWBORN BABY CARE	✓	✓	✓	✓	✓
CHRONIC CONDITIONS	Inpatient	✓	Inpatient	✓	✓
EMERGENCY MEDICAL EVACUATION	✓	✓	✓	✓	✓
NON EMERGENCY MEDICAL EVACUATION	✓	✓	✓	✓	✓
EMERGENCY OUT OF AREA COVER	✓	✓	✓	✓	✓
OUTPATIENT TREATMENT INCLUDING CONSULTATIONS, TESTS AND SCANS	✗	✓	Limited	✓	✓
MATERNITY AND CHILDBIRTH	✗	✓	✗	✓	✓
ACCIDENTAL AND EMERGENCY DENTAL	✗	✗	✓	✓	✓
REPATRIATION/ELECTIVE MEDICAL TRANSFER	✗	✗	✓	✓	✓
WELLNESS SCREENS AND TESTS	✗	✓	✗	✓	✓
OPTICAL	✗	✗	✗	✓	✓
NON EMERGENCY DENTAL	Option	Option	Option	Option	Option
CURRENCY	\$	\$	\$	\$	\$
GEOGRAPHICAL AREA	Africa & India		Africa & India		
	Africa, India & Europe		Africa, India & Europe		
	Worldwide ex USA		Worldwide ex USA		
	✗	✗	Worldwide		

Partnering with the experts

In bringing you JWS Worldwide Health Plan we have brought together the financial and service expertise, experience and local knowledge of Hollard Cigna Health.

Hollard.



Leading pan African insurance group



Operating in Africa since 1980



Enjoying an 'AA' global credit rating



Serving over 5 million policyholders through more than 100 hand-picked partnerships

Cigna.



Fortune 100 company headquartered in USA



\$41bn revenue and 45,000 employees worldwide



60 years of experience and 250,000 insured members in Africa



Recognised as one of the world's leading providers of health benefits and related services



J W S E A G O N



Over 11,000 clients across Africa and beyond



Partnerships with all the world's leading health insurers



40+ employees across offices in Kenya, Tanzania, Mauritius and the United Kingdom



A growing client base with customers in 18 different African countries





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Contact details

To find out more about the JWS Worldwide Health Plan and how it can be shaped around you, your family and your business - call JW Seagon today on:

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Tanzania: +255 688 750 720*

Mauritius: +230 468 1091

Email: talk2us@jwseagon.com

or visit www.jwseagon.com/whp

JWS Worldwide Health Plan
Offered by Hollard Cigna Health

*Tan Management Limited are official representatives of the JW Seagon Group in the United Republic of Tanzania.