

Welcome to JWS Worldwide Healthcare



Our Mission is...

To provide extensive medical protection for individuals, families and companies by offering quality private medical insurance cover to local nationals living and working in their home country, as well as expatriates. Our healthcare plans are specifically designed to provide worldwide cover (USA - up to 60 days) to persons of all nationalities and their dependants; and will be administrated locally.

Index

Advantages of being covered by JWS Worldwide Healthcare	4 & 5
Benefits Summary Schedule	6 & 7
Levels of Cover	8
Group & Corporate Policies	9
Evacuation & Repatriation, and Claims	10

About us...

J W Seagon and Co. Ltd was originally established in the United Kingdom in 1983, and is currently Kenya's leading Broker for International Health Insurance. JWS Worldwide Healthcare plans have been designed by J W Seagon and Co Ltd, who have been administering International Health plans in Africa for over 15 years.

Our extensive range of plans reflect firm roots in Africa, offering assistance and protection on a global scale. The plans are aimed at meeting the specific needs of persons of any nationality living and working in Africa. We offer various options for cover on an in-patient only basis, or covers that will include in and out patient treatment. There are additional choices with regards the Area in which you are covered, including an option for an Africa only cover, as well as options on our three other covers, offering extensive benefits on a worldwide basis.

All of our plans are fully underwritten by an A rated London underwriter, and no risk is carried by J W Seagon and Co Ltd, or JWS Worldwide Healthcare.

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Advantages of being covered by JWS Worldwide Healthcare

As a member of JWS Worldwide Healthcare we can offer an experienced and reliable level of customer service, which comes from over a generation of experience in the healthcare industry. We have an extensive range of hospitals and specialists we are associated with who will be able to offer you and your family the very best care.

The JWS healthcare plans can be distinguished from regional plans by their scope of cover which comprises full cover for complications of pregnancy, congenital conditions for new born in first 30 days, organ transplants, cancer treatment (in and



Whilst in Africa, India or Pakistan we set no time limit on coverage out of your country of residence, thus making this an excellent plan for students, and corporations who have staff members spread across the continent, as well as being attractive to those people who travel extensively.

Flexibility - We recognize people's needs change throughout different stages of their lifetime, which is why we have made it easy to move within our plans. We want to help you through every stage and better anticipate and cope with the ever changing needs of you and your family.

Compassionate emergency visit - If one of our members is hospitalised outside their normal country of residence we will pay the cost of a return economy class ticket for a close family member to visit the insured person in hospital.



outpatient treatment), in-patient chronic conditions, benefit for certain prosthesis & appliances, routine maternity and a two year moratorium for pre-existing medical conditions.

The JWS Worldwide Healthcare plans offer a choice of four covers, based on three Geographical areas.

Exclusively tailored African Plan - We have created a unique Africa Plan, tailored to meet the needs of those living in the continent of Africa. The plan has benefits more suited to the requirements of persons needing treatment in Africa, which on the whole cost less than in other regions of the world. Within the benefits of the JWS Africa Plan our members are guaranteed the very best care at internationally recognized hospitals in Africa, India or Pakistan.



Investigations into infertility - are fully covered with our UltraCare policy, offering you the very highest level of care at the leading healthcare facilities worldwide.

In addition to what we have said above we also have:

Guaranteed renewal - With JWS Worldwide Healthcare you get the best of both worlds. An international policy, with internationally recognized underwriting practices, supported by a dedicated local team. Our plans guarantee renewal. If you are diagnosed with a serious on going condition we guarantee that we will continue to look after you. We will not cancel your cover at renewal. Once you become a member of our schemes we ensure we give you quality care and support, whatever the circumstances.

Summary Benefits Schedule

BENEFITS	Africa Plan	VitalCare	ExtensiveCare	UltraCare
Area	1	1 2 3	1 2 3	1 2 3
Annual Overall Maximum	£250,000 / \$450,000	£250,000 / \$450,000	£500,000 / \$900,000	£1,000,000 / \$1,870,000
IN PATIENT AND DAY PATIENT BENEFITS				
Hospital accommodation, nursing care drugs and dressings	Full refund	Full refund	Full refund	Full refund
Surgeons, Anesthetists, physicians fees	Full refund	Full refund	Full refund	Full refund
Surgical fees and theatre charges	Full refund	Full refund	Full refund	Full refund
MRI, CT, PET scans, pathology and diagnostic tests	Full refund	Full refund	Full refund	Full refund
Complications of pregnancy	Full refund	Full refund	Full refund	Full refund
Routine maternity	£1,200 / \$2,220	Not applicable	£2,500 / \$4,500	£7,500 / \$14,000
Organ Transplant	£100,000 / \$187,500	£100,000 / \$187,500	£100,000 / \$187,500	£100,000 / \$187,500
Oncology treatment. In patient, day patient, out patient	Full refund	Full refund	Full refund	Full refund
Newborn Accommodation	Full refund	Full refund	Full refund	Full refund
In patient psychiatric treatment (after 2 years membership)	limited to 30 days	limited to 30 days	limited to 30 days	limited to 30 days
Emergency in patient dental treatment	Full refund	Full refund	Full refund	Full refund
OUT PATIENT BENEFITS				
Physicians fees and prescription drugs and dressings	£500 / \$900	Not applicable	£500 / \$900	£1,500 / \$2,800
MRI, CT and PET scans	Full refund	Full refund	Full refund	Full refund
Emergency out patient dental treatment	Not applicable	Not applicable	Not applicable	£500 / \$900
Out patient surgery	Full refund	Full refund	Full refund	Full refund
Specialist fees, diagnostic tests and vaccinations				
Physiotherapy (prescribed by a specialist) and treatment by chiropractors, osteopaths, and complementary therapists (homeopaths, acupuncturists, and Chinese herbal practitioners)	£1,500 / \$2,800	Not applicable	£2,000 / \$3,750	£7,000 / \$13,000
maximum 7 visits per year				
Accidental damage to teeth				
Annual Health Check (24 months waiting period)	£160 / \$300	Not applicable	Not applicable	£250 / \$450
OTHER BENEFITS				
HIV / AIDS. Capital benefit after 2 years membership	£10,000 / \$18,700	£15,000 / \$28,050	£15,000 / \$28,050	£15,000 / \$28,050
Emergency treatment outside Area of cover	Maximum 60 days	Maximum 60 days	Maximum 60 days	Maximum 60 days
In patient chronic conditions	Full refund	30 days, acute phases only	30 days	Full refund
Out patient chronic conditions	Not applicable	Not applicable	Full refund	Full refund
Emergency medical evacuation and repatriation, if appropriate treatment is not available locally to an appropriate facility in country of choice within area of cover	Full refund	Full refund	Full refund	Full refund
Emergency transport to and from hospital by most appropriate means	Full refund	Full refund	Full refund	Full refund
Rehabilitation treatment immediately following hospitalisation	Full refund up to 14 days	Full refund up to 14 days	Full refund up to 14 days	Full refund up to 14 days
Compassionate emergency visit	Full refund	Full refund	Full refund	Full refund
Investigations into infertility	Not applicable	Not applicable	Not applicable	£2,000 / \$3,750

Area 1 Africa, India & Pakistan
 Area 2 Worldwide excluding USA
 Area 3 Worldwide

Levels of Cover...

Plans are available to Individuals and Corporates in Sterling or Dollars

Each applicant must subscribe to the same level of cover.

We can accept members on cover from birth, up to age 65 at inception. Once you are a member you can continue with your cover, as long as it is needed, and so long as premiums are up to date

Africa Plan

- Offering cover in all African countries, plus India and Pakistan, 365 days a year
- Emergency treatment outside Area of Cover, for up to 60 days
- Full refund of emergency in-patient treatment up to annual maximum
- Routine maternity covered up to annual maximum.
- Generous out-patient benefits, and one-off benefit for HIV/AIDS
- Evacuation to country of choice within Area of cover included



VitalCare

- Choice of 3 Areas of cover – Africa, Worldwide excluding USA, and worldwide
- Provides comprehensive cover for all inpatient treatment, full refund for outpatient surgery, as well as oncology treatment (whether in-patient, out-patient or day case)
- Cover for HIV / AIDS, and an element of cover for in-patient treatment of chronic conditions
- Evacuation cover to country of choice within Area of Cover
- Full refund for Compassionate emergency travel

ExtensiveCare

- Covering all that is included in our VitalCare product
- Attractive additional items such as routine maternity up to £2,500
- Out-patient prescription drugs and physicians fees up to £500
- Specialist consultations up to £2,000



UltraCare

- Our widest cover offering high levels of benefits, in addition those offered on ExtensiveCare
- Generous maternity limits
- Extended out-patient benefits
- An annual health check
- Investigations into the cause of infertility
- Full refund for chronic conditions, so long as they are not pre existing, are also included

For a full listing of benefits please refer to the Summary Benefits Schedule



Groups & Corporate Cover

For any employer, however large or small, providing quality healthcare you can rely on, is an integral part of your responsibilities to your workforce

We have the capability to cover from as little as 3 employees to large multinationals with employees in several locations

Larger groups will benefit from a reduction in premium. Depending on the size JWS Worldwide Healthcare can offer bespoke terms, as well as acceptance on an Medical History Disregarded (MHD) basis.

For groups of over 20 employees we can offer 'MHD' terms, where past medical conditions will not be considered.

For companies with over 50 employees, we can design a scheme to suit your specific requirements. This may mean offering various levels of cover to various grades of employee.

Bespoke schemes can include benefits not normally offered under our standard terms and conditions.

A claims rated option can also be considered.

As with our standard wording, members are able to choose where they want to be treated. As long as the country is within their area of cover.

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Evacuation & Repatriation

All our plans include Emergency medical evacuation and repatriation. Our plans do not differentiate between evacuation or repatriation, like other major International health insurers. We allow our members the flexibility of choosing where they want to be treated, as long as it is within their Area of cover.

We will allow you the option of going to UK, where you may have family and friends. Travel costs for one person to accompany the evacuated person are also included.



Emergency evacuation within your country of residence by the most appropriate means is a benefit included in the cover. Generally in Africa air ambulance is considered the most appropriate means. For members within 500kms of Nairobi AMREF have been approved as our emergency assistance provider. As AMREF are approved by our London underwriter to carry out emergency evacuations, this ensures our members receive immediate assistance. A plane can be dispatched to the scene with just one phone call to the local claims management agent, without the need to go through pre authorization with the underwriter in London.



Claims

We recognize this is the most crucial link in the chain of procedures, which is why JWS Worldwide Healthcare have invested in experienced professionals, advanced technology and partnerships with leading internationally recognised claims management agents, based in Kenya and London.

Within East Africa, we have an exclusive agreement with one of East Africa's principal claims management companies providing access to an extensive network of leading medical centres and specialists in the region. Within this network members will not need to pay and seek reimbursement. Presentation of your JWS Worldwide Healthcare



card will assure you of on the spot care and advice, with all claims being settled directly with the service provider.

Let us worry about the paperwork, and settling the claims, and leave you to concentrate on enjoying the finer things in life.

