



JWS Worldwide Healthcare

Benefit Summary



Serious about
Healthcare

Benefit Summary

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', Anaesthetists, physicians' fees	Full refund	Full refund	Full refund	Full refund
Surgical fees, including anaesthesia and theatre charges and ICU charges	Full refund	Full refund	Full refund	Full refund
MRI, CT, PET scans, pathology and diagnostic tests; and physiotherapy	Full refund	Full refund	Full refund	Full refund
Complications of pregnancy - 12 month waiting period applies	Full refund	Full refund	Full refund	Full refund
Routine maternity - 12 month waiting period applies	Up to annual max. limit £1,200/\$2,220	Not applicable	Up to annual max. limit £2,500/\$4,500	Up to annual max. limit £7,500/\$14,000
Organ Transplant	Up to annual max. limit £100,000/\$187,500	Up to annual max. limit £100,000/\$187,500	Up to annual max. limit £100,000/\$187,500	Full refund
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 - 24 month waiting period applies	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	Up to annual max. limit £500/\$900	Not applicable	Up to annual max. limit £500/\$900	Up to annual max. limit £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	Up to annual max. limit £500/\$900
Out-patient surgery	Up to annual max. limit £500/\$900	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 maximum 7 visits per year)	Up to annual max. limit £1,500/\$2,800	Not applicable	Up to annual max. limit £2,000/\$3,750	Up to annual max. limit £7,000/\$13,000
Accidental damage to teeth				
Annual Health Check - 24 month waiting period applies	Up to annual max. limit £160/\$300 ¹	Not applicable	Not applicable	Up to annual max. limit £250/\$450 ²
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 - 12 month waiting period applies	Not applicable	Not applicable	Not applicable	Up to annual max. limit £2,000/\$3,750

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

¹ Included as part of above annual max. limit of £1,500/\$2,800

² Included as part of above annual max. limit of £7,000/\$13,000



Serious about healthcare

J. W. Seagon & Co. Ltd
1st Floor, Mobil Plaza, Muthaiga
P.O. Box 16658 - 00620
Mobil Plaza, Nairobi, Kenya

24 Hr Mobile: +254 (0)722 200100
Tel: +254 (0)20 3750008
Fax: +254 (0)20 3750062
Email: info@jwshealthcare.com

www.jwshealthcare.com