



How can I ensure my family's health and wellbeing is safeguarded?

## LET'S TALK SERENICARE

**Serenicare is an enhanced medical insurance cover that offers both in-patient and out-patient benefits with flexible packages applicable to individuals and families.**



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## THE UAP OLD MUTUAL APPROACH TO FAMILY HEALTHCARE

Serenicare is a cover whose policy extends to cater for maternity, optical, dental and chronic diseases. The in-patient and out-patient cover offers a variety of limits to choose from on the subsequent pages. One is only eligible for outpatient cover if they have taken the inpatient cover. However you can take the in-patient cover alone.



Why Serenicare?



### Comprehensive benefits

- Cover for pre-existing conditions
- Cover for Chronic conditions, HIV/AIDS and related conditions
- Dental Cover on Outpatient
- Cover for Congenital conditions
- Cover for Psychiatric conditions
- Funeral expenses benefit
- Four levels of comprehensive cover with optional benefits (Outpatient, and Maternity)



### Wide Geographical Coverage

- Wide Nationwide and regional coverage (Uganda, Kenya, Rwanda, South Sudan)
- Countrywide and regional UAP Old Mutual offices (all major towns in Uganda, Kenya, and Tanzania)



### Convenient

- Overseas treatment in India on credit under listed Hospitals
- Road and Air Evacuation
- Overseas Emergency cover for the first 42 days for all on above 30 million cover
- Funeral expenses benefit.

## Benefits Schedule in UGX

- Includes Hospitalisation costs, Surgery, Physician, all specialist consultations, ICU, HDU
- Diagnostic Laboratory, X-ray, CT Scan, and all imaging tests
- Physiotherapy, prescriptions, and surgical appliances
- Accommodation costs for parent/guardian accompanying a child below 7 years in hospital.



## What are the benefits?

### BENEFIT SCHEDULE FOR HOSPITALIZATION COVER

BENEFIT OPTIONS	Premium	Comprehensive	Classic	Essential
<b>OVERALL LIMIT</b>	<b>100,000,000</b>	<b>60,000,000</b>	<b>30,000,000</b>	<b>15,000,000</b>
Maximum Daily Bed limits (Ugx)	500,000	320,000	220,000	180,000
Accidents related hospitalization (no waiting periods)	Fully Covered within overall limit	Fully Covered within overall limit	Fully Covered within overall limit	Fully Covered within overall limit
Acute Illness related hospitalization (subject to a 30 day waiting period)	Fully Covered within overall limit	Fully Covered within overall limit	Fully Covered within overall limit	Fully Covered within overall limit
Pre-existing and chronic conditions on full disclosure at the time of joining & HIV/ AIDS & related conditions (one year waiting period)	9,000,000	8,000,000	7,000,000	6,000,000
Post-hospitalization treatment covering outpatient follow up treatment related to cause of pre-authorization (reimbursement only, limited to the first 30 days after discharge)	800,000	600,000	300,000	150,000
Illness related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)	4,000,000	4,000,000	2,500,000	2,500,000
Illness related dental treatment/surgery & subject to written pre-authorization)(Six months waiting period)	1,200,000	1,000,000	800,000	600,000
Gynecological surgery, excluding treatment for infertility (one year waiting period)	15,000,000	12,000,000	9,000,000	6,000,000
Organ transplantation (cost of donor or securing the organ is excluded) (Two year waiting period)	15,000,000	12,000,000	9,000,000	6,000,000
Internal and external surgical implants & appliances, joint replacements & prostheses (excluding dental fixtures & prostheses)	12,000,000	9,000,000	6,000,000	5,000,000
Psychiatry and psychotherapy treatment	8,000,000	6,000,000	4,000,000	2,000,000
Cancer / Oncology treatment (One year waiting period)	10,000,000	8,000,000	6,000,000	5,000,000
Illness related reconstructive/plastic surgery excludes cosmetic, obstetric and gynecological surgery(Two year waiting periods)	5,000,000	5,000,000	3,000,000	3,000,000

Illness related maxillofacial surgery (excluding dental fixtures & dental surgery)	10,000,000	8,000,000	6,000,000	4,500,000
Congenital defects and genetic disorders(One year waiting period)	6,000,000	5,000,000	4,000,000	3,000,000
Referral Treatment outside Uganda - subject to terms and conditions. RESTRICTED TO KENYA INDIA & S.AFRICA (Written Pre-authorization required prior to travel) On reimbursement basis	Allowed	Allowed	Allowed	Allowed
Funeral expenses per member (death as a result of covered conditions)	1,500,000	1,500,000	1,500,000	1,500,000

#### MATERNITY BENEFIT STAND ALONE COVER

Maternity benefit shall be optional but only available in the second year of cover if paid for.	4,000,000	3,000,000	2,500,000	1,500,000
All benefits are subject to the overall cover limits per family per annum				

#### BENEFITS SCHEDULE FOR OUTPATIENT COVER

BENEFIT OPTIONS	Premium	Comprehensive	Classic	Essential
Overall Cover Benefit Limit Per Person Per Annum Ushs. (Subject to a 30 day waiting period)	5,000,000	3,000,000	2,000,000	1,500,000
Consultation Fees covered	Full cover	Full cover	Full cover	Full cover
Laboratory and Radiology tests covered	Full cover	Full cover	Full cover	Full cover
Prescribed Physiotherapy (Maximum ten sessions per prescription)	Full cover	Full cover	Full cover	Full cover
Pre-existing / chronic conditions on full disclosure & HIV/AIDS	2,000,000	1,500,000	1,000,000	500,000
External Surgical appliances	600,000	450,000	350,000	300,000
Psychiatry and psychotherapy	Full Cover	Full Cover	Full Cover	Full Cover
Antenatal cover & Post natal (Max 2 U/S scans for ANC. Only for those who purchased Maternity option. (1 year waiting period)	Full Cover	Full Cover	Full Cover	Full Cover
Routine Dental treatment per person: includes X-rays, Cleaning, scaling & polishing, Ordinary Extraction, fillings, and root canal. Excludes prostheses & implants. (within the outpatient overall Limit)	400,000	300,000	200,000	150,000
Outpatient Oncology/Cancer (six months waiting period)	Full Cover	Full Cover	Full Cover	Full Cover
CT, MRI , Angiography and PET scans (Subject to pre-authorization)	Full cover	Full cover	Full cover	Full cover
Congenital and genetic conditions defects	Full Cover	Full Cover	Full Cover	Full Cover



## How much is the cover?

### INPATIENT COVER OPTION (ANNUAL COVER LIMIT PER FAMILY)

OPTION		Premium	Comprehensive	Classic	Essential
<b>Cover Limit</b>		<b>100,000,000</b>	<b>60,000,000</b>	<b>30,000,000</b>	<b>5,000,000</b>
<b>Premium</b>					
<b>Ages: 19 - 30 Yrs</b>	Principal Member	858,022	589,323	482,548	429,748
	Spouse	622,910	448,256	378,852	344,532
	Child	421,386	327,341	289,970	271,490
<b>Ages: 31 - 40 Yrs</b>	Principal Member	905,262	621,358	508,058	452,069
	Spouse	656,513	472,223	398,352	361,784
	Child	421,386	327,341	289,970	271,490
<b>Ages: 41 - 50 Yrs</b>	Principal Member	962,588	726,616	535,180	476,811
	Spouse	691,945	546,183	416,839	378,779
	Child	421,386	327,341	289,970	271,490
<b>Ages: 51 - 65 Yrs</b>	Principal Member	1,147,037	787,983	674,815	591,105
	Spouse	822,013	592,057	523,201	462,466
	Child	421,386	327,341	289,970	271,490
<b>Ages: 66 - 75 Yrs</b>	Principal Member				
	Spouse				
	Child				

### OUTPATIENT COVER OPTION (ANNUAL COVER LIMIT PER FAMILY)

Option	Cover Limit	Premium Per Person
Option 1	5,000,000	980,000
Option 2	3,000,000	660,000
Option 3	2,000,000	470,000
Option 4	1,500,000	380,000

### MATERNITY COVER OPTION (ANNUAL COVER LIMIT PER FAMILY)

Option	Cover Limit	Premium Per Family
Option 1	4,000,000	800,000
Option 2	3,000,000	660,000
Option 3	2,500,000	600,000
Option 4	1,500,000	390,000



## How do I sign up for cover?

- Please contact the UAP Old Mutual Uganda office, or your insurance intermediary and fill out the member application form.
- Ensure that you fill the member application form in full and as accurately as possible to facilitate quick processing of your cover.
- Submit the duly filled application form and the premium payment in cash or cheque to UAP Old Mutual insurance Uganda offices or any of our branches.
- All successful applicants and their dependants will be issued with a Serenicare SMART Card and a policy document.
- The policy will be effective from the date the premium is paid.
- Waiting periods will start from the date the policy is effective.



## How do I choose the option to buy?

- Start by deciding the inpatient limit desired. Refer to the premium table (1.3) for computation of the premium payable. Inpatient is mandatory when selecting the benefits to buy. You may opt to pay for inpatient only, in which case insurance will only be used during hospitalisation or major illness requiring overnight stay in hospital.
- Choose the desired outpatient benefit per person. Refer to the premium table (1.4) for computation of the premium payable. Add total price to the inpatient premium
- Choose the maternity benefit category if desired and add the total premiums for the category (see table 1.5) to the total price of the package
- Please contact our office or representative for information and/or clarification on this. You will be given an invoice or quotation against which you can make your payment.



## What are the general conditions?

- Geographical limits Uganda, Kenya, South Sudan, and Rwanda.
- Waiting periods of 30 days for illness claims (For both inpatient and outpatient) & 60 days for non-accident related surgical claims
- All members are covered from birth to 65 years. Members aged over 50 years are to be subjected to a medical examination at their cost in the prescribed format at the UAP Old Mutual's appointed medical doctor to be considered for cover. Existing members will be eligible for cover up to the age of 70 years.
- Eligible dependants will include Spouses and Children of the covered Principal member. Children aged above 18 years will be covered as Principal members in their own right
- All members will be offered UAP Old Mutual SMART medical cards which need to be presented for identification at the appointed medical service providers

- Members are required to receive services only at the appointed service providers
- Members may enroll for varying benefit categories. But the main member and dependants MUST have similar benefits within one family. Inpatient benefit may not be on a lower option than outpatient benefit.



### What don't we cover?

- Outpatient Optical treatment
- Inpatient and Outpatient Illness claims incurred within 30 days of cover
- Non accident related surgical claims for cases incurred within 60 days of cover inception
- Expenses that are recoverable from other insurances e.g. personal accident cover
- Expenses related to cases where material information is misstated or misrepresented
- Benefits that are not stated in the policy document or brochure
- Treatment by an individual who is not a certified medical practitioner
- Expenses incurred with respect to active participation in riots, strikes or civil strife
- Self-inflicted injury, suicide and attempted suicide
- Injuries sustained from intentional self-intoxication or drug abuse
- Homeopathy, chiropractic treatment, acupuncture, herbal medicine and related treatment
- Medical expenses related to medical research or experimental treatment
- Professional sports and hazardous sports and activities
- Cosmetic treatment.
- Infertility or impotence treatment and medication
- Expenses incurred by a member at a non appointed service provider
- Alcoholism and conditions related to alcohol intoxication
- General Medical Check ups
- Vaccinations other than those on the National Expanded Programme. (Private vaccines are excluded)
- Sex hormone disorders and treatments



### Can I get Treatment abroad?

Yes, subject to terms and conditions



### Does my medical cover package include referral treatment abroad?

Yes, it does. For example to India, South Africa, Kenya and others.

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