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| **Product Name: Serenicare ( Individual / Family ) health product** |
| **Brief Description:**  This product offers an East African coverage with coverage in Uganda, Kenya, Rwanda and S. Sudan through roaming using the SMART biometric system facilitation platform. It provides benefits like: Dental, optical, outpatient and inpatient services, overseas referral treatment to India, S. Africa as well as Nairobi- Kenya. It covers for pre-existing chronic conditions including HIV/AIDS, Diabetes, High blood pressure, oncology and cancer treatment, maternity as well as Road and air Evacuation within Uganda. |
| **Who is this product for?**  Individuals and families as well as staff in an institution who don’t make 10 staff members |
| **What are the Key features/benefits?**   East African regional coverage, emergency toll free line, air and road evacuation within Uganda, high benefit coverage limits, coverage for all individuals whether 1 member or more family members, discounts are given for spouses and children, peace of mind for families whose caretakers stay away from them.  Dental & optical cover is given immediately  Accidental cover is given immediately |
| **What are the exclusions (If any)?**   30 days waiting period for illness treatment, 1 year waiting period for maternity, 1 year waiting period for chronic/ pre existing conditions treatment  Maternity when paid for starts in the 2nd year of membership |
| **Attachments: (Brochure/application form/claim form)**   Serenicare brochure, individual application form, UAP medical quotation/invoice |
| **Sign up process**   Client to provide ages for all individuals under the family to be covered, specifying child/ spouse, in order to generate a UAP quotation, complete an application form, provide a copy of ID with a clear date of birth and make upfront payment for processing to commence. |