

ICEA LION Gold Cash Family Medical Insurance



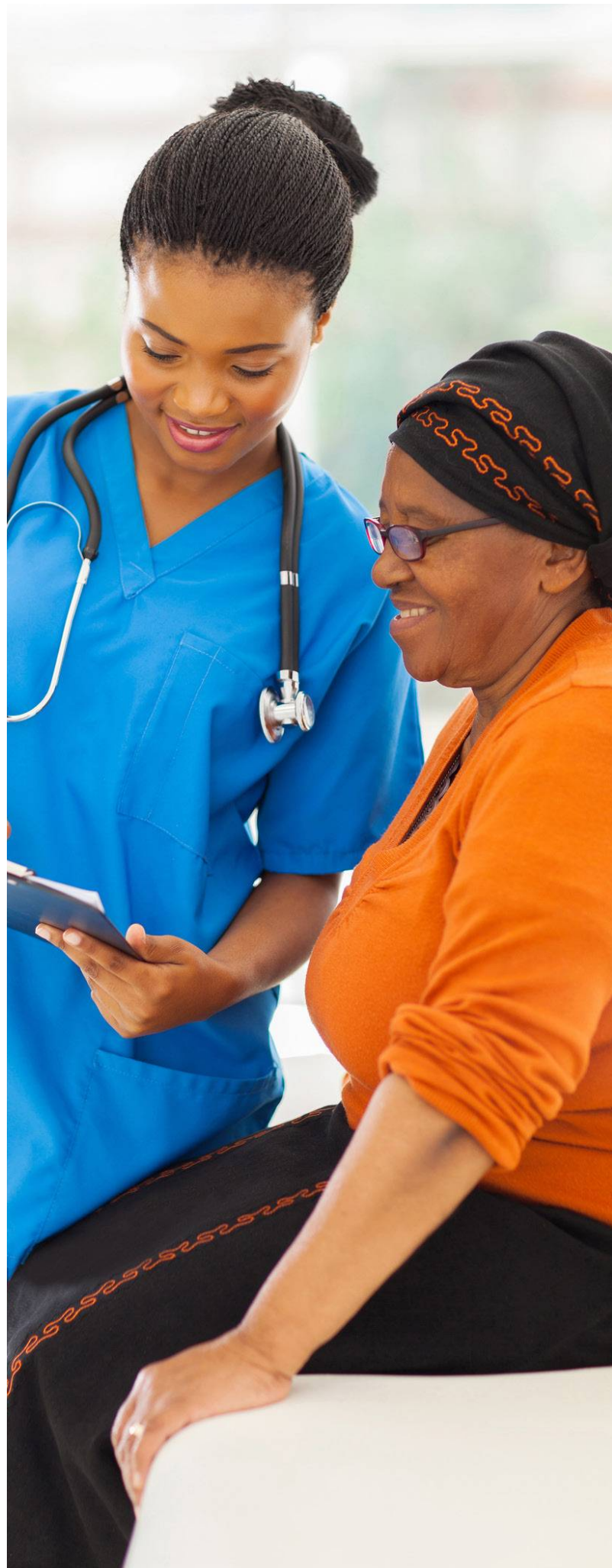
 **ICEA LION**
INSURANCE • PENSIONS • INVESTMENTS

We're Better Together

What Is Gold Cash?

It is a Health Insurance Plan with the following Outstanding Special Features below:

- **No age limit:** Every person is important to us despite the age hence cover extension even to senior citizens.
- **Cashback feature:** A refund of all un-utilized outpatient funds at policy expiry.
- **Provides options:** It has five (5) optional plans for the clients choice ranging from Bronze, Silver, Gold, Platinum to Platinum Gold.
- **No exceptions:** Medical conditions like chronic illness, fertility treatment, routine medical check-ups, family planning, immunizations, vaccinations, et al. We cover them all for you.
- **Bring a family member or a friend along:** No limitations on the dependents.
- **More for the same price:** A personal accident extension offering a payout for Accidental Death and Permanent Total Disablement.
- **Choose your period:** We cover for annual or short term periods (terms apply).
- **Easy as ABC:** No pre-medical checkups required. We also have a short waiting period of 10 days.
- **COVID-19 Cover:** We shall pay for your home care COVID-19 medical bills.
- **Best of all, we shall come to you:** Access treatment from the comfort of your home. The Telemedicine treatment from home service is brought to you by ICEA LION in partnership with Rocket Health.



What Are My Cover Options And Limits?

Below is a summary of five (5) options and the annual cover limits (US\$).

ANNUAL BENEFITS & LIMITS		BRONZE	SILVER	GOLD	PLATINUM	PLATINUM GOLD
1	In Patient - Shared by Members	5,000,000	10,000,000	30,000,000	50,000,000	100,000,000
2	Out Patient including Dental and Optical - Shared	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000
PERSONAL ACCIDENT BENEFITS						
3	Death	10,000,000	10,000,000	12,000,000	12,000,000	15,000,000
4	Permanent Total Disability	7,500,000	7,500,000	9,500,000	9,500,000	11,500,000
5	Funeral	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000

What Premiums Should Be Paid?

PREMIUM PAYABLE PER FAMILY		BRONZE	SILVER	GOLD	PLATINUM	PLATINUM GOLD
1	Premium for one person (M)	1,489,586.12	2,180,681.31	2,859,976.68	3,507,769.67	4,376,524.72
2	Premium for a family of two people (M+1)	1,640,053.03	2,453,628.78	3,219,332.44	3,934,871.06	5,043,927.62
3	Premium for a family of three people (M+2)	1,795,267.97	2,655,929.17	3,494,582.97	4,259,742.01	5,544,807.92
4	Premium for a family of four people (M+3)	1,883,383.47	2,844,890.39	3,711,402.79	4,513,590.08	5,929,999.42
5	Premium for a family of five people (M+4)	1,978,117.91	3,019,528.36	4,010,013.54	4,866,855.53	6,477,131.34

What Premiums Should Be Paid If I Have Any Member Above 70 Years?

Clients above 70 years shall be charged a 20% extra premium as per the schedule below.

PREMIUM FOR FAMILIES WITH A MEMBER(S) ABOVE 70 YEARS		BRONZE	SILVER	GOLD	PLATINUM	PLATINUM GOLD
1	Premium for one person (M)	1,788,992.93	2,618,998.25	3,434,831.99	4,212,831.37	5,256,206.19
2	Premium for a family of two people (M+1)	1,969,703.69	2,946,808.16	3,866,418.26	4,725,780.14	6,057,757.08
3	Premium for a family of three people (M+2)	2,156,116.83	3,189,770.93	4,196,994.14	5,115,950.15	6,659,314.31
4	Premium for a family of four people (M+3)	2,261,943.55	3,416,713.36	4,457,394.75	5,420,821.69	7,121,929.30
5	Premium for a family of five people (M+4)	2,375,719.60	3,626,453.55	4,816,026.26	5,845,093.49	7,779,034.74

What else do I need to know?

It is a Health Insurance Plan with the following Outstanding Special Features below:

- Packages for families with more than five members can be arranged/tailor made.
- We advise clients to use ICEA LION contacted service providers on the panel/list.
- Once Out Patient is depleted before end of policy, a member is free to extend cover on a fund management basis and fund management fees of 5% shall be charged.
- Cover outside Uganda is on reimbursement basis.
- There is no age limit but minors and people of unsound mind should be covered under the signature of people with legal capacity to contract like parents or next of kin.
- Groups of more than fifteen people can benefit from better discounted arrangements of Gold Cash.

What Is The Enrolment Process?

First, select your preferred health plan. Second, complete and submit an application form. Third, make payment and cover starts with a waiting period of 10 days from payment.

What Is NOT Covered On This Gold Cash Plan?

Below are the few items that are excluded:

- Undeclared pre-existing/ chronic illness.
- Intentional self-injury, suicide or attempted suicide related treatment or injury caused by drunkenness or drug abuse.
- Cosmetic surgery except as related to reasonable reconstructive surgery caused by accidental injury and fitting within the limits of benefits.
- Any kind of self-request.
- Naval, Air Force and Military service operations and injuries sustained from strikes or riots.
- Experimental treatment or medical research.
- Treatment for pandemics.
- Treatment outside the appointed panel of service providers.
- Criminal abortions.
- Treatment of non-members on the insured's card.

How Can I Know The Details Of My Cover Limits?

		BRONZE	SILVER	GOLD	PLATINUM	PLATINUM GOLD
IN PATIENT LIMITS PER FAMILY (All Amounts are in US\$)		5 Million	10 Million	30 Million	50 Million	100 Million
1	Maximum daily bed limit	150,000	180,000	200,000	250,000	350,000
2	Surgical fees, anesthesia, assistant fees and theater charges	Covered	Covered	Covered	Covered	Covered
3	Diagnostic tests, prescription drugs and materials	Covered	Covered	Covered	Covered	Covered
4	Prescribed physiotherapy	Covered	Covered	Covered	Covered	Covered
5	Prescription drugs on discharge	Covered	Covered	Covered	Covered	Covered
6	Chronic/pre-existing/congenital illnesses	2 Million	4 Million	12 Million	15 Million	15 Million
7	Newly diagnosed chronic illness	2 Million	4 Million	12 Million	15 Million	15 Million
8	In Patient dental treatment (illness related)	Covered	Covered	Covered	Covered	Covered
9	Illness related maxillofacial surgery	Covered	Covered	Covered	Covered	Covered
10	Gynecology surgery (excluding infertility treatment)	Covered	Covered	Covered	Covered	Covered
11	Day care surgery	Covered	Covered	Covered	Covered	Covered
12	Accommodation & meal costs for 1 attendant to an insured child under the age of 10 years	Covered	Covered	Covered	Covered	Covered
13	Oncology tests, drugs and consultation fees	Covered	Covered	Covered	Covered	Covered
14	CT, MRI, ECG & PET scans (subject to pre-authorization)	Covered	Covered	Covered	Covered	Covered
15	Reconstructive Surgery following an accident	Covered	Covered	Covered	Covered	Covered
16	Limit for hospitalization	Covered	Covered	Covered	Covered	Covered
17	Accident, emergency, intensive care & theater costs	Covered	Covered	Covered	Covered	Covered
18	Intensive care and high care units	Covered	Covered	Covered	Covered	Covered
19	Specialists' and General Practitioners' fees	Covered	Covered	Covered	Covered	Covered
20	Blood transfusion	Covered	Covered	Covered	Covered	Covered

		BRONZE	SILVER	GOLD	PLATINUM	PLATINUM GOLD
IN PATIENT LIMITS PER FAMILY (All Amounts are in US\$)		5 Million	10 Million	30 Million	50 Million	100 Million
21	Emergency evacuation and treatment	Covered	Covered	Covered	Covered	Covered
22	Chemotherapy (pre-authorization required)	Covered	Covered	Covered	Covered	Covered
23	Internal prostheses	Covered	Covered	Covered	Covered	Covered
24	HIV adherence & nutritional counseling, 3 months follow-up, ARVs & monitoring & opportunistic infections	2 Million	4 Million	12 Million	15 Million	15 Million
25	X-rays & pathology tests while hospitalized	Covered	Covered	Covered	Covered	Covered
OUT PATIENT COVER PER FAMILY (US\$)		1 Million	1.5 Million	2 Million	2.5 Million	3 Million
26	Consultation with both General Practitioners and Specialists	Covered	Covered	Covered	Covered	Covered
27	Family planning	Covered	Covered	Covered	Covered	Covered
28	Fertility treatment and investigations	Covered	Covered	Covered	Covered	Covered
29	Medical Check up	Covered	Covered	Covered	Covered	Covered
30	Ophthalmology	Covered	Covered	Covered	Covered	Covered
31	Simple and difficult tooth extractions	Covered	Covered	Covered	Covered	Covered
32	Temporary, permanent, amalgam and composite GIC filling	Covered	Covered	Covered	Covered	Covered
33	Scaling and polishing	Covered	Covered	Covered	Covered	Covered
34	Gum surgery	Covered	Covered	Covered	Covered	Covered
35	Root canal treatment	Covered	Covered	Covered	Covered	Covered
36	Minor oral surgery	Covered	Covered	Covered	Covered	Covered
37	Filling except for precious metals	Covered	Covered	Covered	Covered	Covered
38	OPTICAL COVER: Consultation, lenses and frames	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient
39	DENTAL COVER: Checkup, treatment, extraction, scaling and polishing, fillings, root canal treatment, pulpotomy, braces, dentures	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient	Covered Under Out Patient

OUT PATIENT COVER PER FAMILY (US\$)		1 Million	1.5 Million	2 Million	2.5 Million	3 Million
40	MATERNITY COVER	9 months waiting period				
41	PERSONAL ACCIDENT COVER FOR INDIVIDUAL POLICIES					Covered
42	Death of an insured person as a result of accident	10 Million	10 Million	12 Million	12 Million	15 Million
43	Permanent Total Disablement caused by loss by physical separation or complete and irrecoverable loss of use of both hands or both feet or of one hand and one foot or the complete and irrecoverable loss of sight in both eyes	7.5 Million	7.5 Million	9.5 Million	9.5 Million	11.25 Million
44	Funeral for accidental death only	2 Million	2 Million	2 Million	2 Million	2 Million

At ICEA LION, our mission is to protect and create your wealth. Should you have any inquiries about our ICEA LION Gold Cash Family Medical Insurance or would like to set it up, you can call us on **0800 100 120/311 or email us at info@icealion.co.ug.**



Rwenzori Courts Building,
Ground, 1st & 2nd Floors
Plot 2 and 4A Nakasero Road
PO BOX 33953, Kampala
Tel: +256 414 232337 / 341 495
Toll Free: 0800 100 120 / 311
Email: info@icea.co.ug

ICEALION.co.ug