

Medical Insurance

AAR Individual Health Plans

UGANDA

Enrollment Notes:

- All Medical bills incurred outside the contractual Network on this cover will not be covered by AAR Insurance.
- All Hospitalisations should be pre-authorized through the Case Management Arm of AAR Insurance.
- Pre-existing conditions will not be covered under this Cover.
- Illness Hositalisation, maternity and Chronic conditions developed on cover are subject to waiting periods.

• All claims incurred in providers where AAR has no affiliate will be covered if pre-authourized and if reported with genuine receipts within 48 hrs.

• The quoted standard premium can be increased at point of underwriting by AAR based on the risk profile presented at that point

Inpatient Benefits (Pre-authorisation will be required)

	Illness Hospitalisation cover	Covered to Ugx5,000,000	Covered to Ugx10,000,000	Covered to Ugx15,000,000	Covered to Ugx20,000,000	Covered to Ugx25,000,000	Covered to Ugx30,000,000
_	Accident Hospitalisation cover	Covered to Ugx5,000,000	Covered to Ugx10,000,000	Covered to Ugx15,000,000	Covered to Ugx20,000,000	Covered to Ugx25,000,000	Covered to Ugx30,000,000
	Admissions to Intensive Care & high care units for Non Chronic Ilness	Covered upto full Illness Hospitalisation Limit	Covered upto Ugx5,000,000 within Illness Hospitalisation Limit	Covered upto Ugx10,000,000 within Illness Hospitalisation Limit	Covered upto Ugx15,000,000 within Illness Hospitalisation Limit	Covered upto Ugx20,000,000 within Illness Hospitalisation Limit	Covered upto Ugx25,000,000 within Illness Hospitalisation Limit
	Admissions to Intensive Care & high care units for Accident	Covered upto full Accident Hospitalisation Limit	Covered upto Ugx5,000,000 within Accident Hospitalisation Limit	Covered upto Ugx10,000,000 within Accident Hospitalisation Limit	Covered upto Ugx15,000,000 within Accident Hospitalisation Limit	Covered upto Ugx20,000,000 within Accident Hospitalisation Limit	Covered upto Ugx25,000,000 within Accident Hospitalisation Limit
	Admissions to Intensive Care & high care units for Chronic (subject to chronic waiting period)	Covered Upto CDL Limit					
	Hospital Room Limit Per Night within hospitalization limit	Ugx100,000	Ugx100,000	Ugx100,000	Ugx100,000	Ugx150,000	Ugx150,000
	Pre-existing Conditions	Not covered					
	Chronic conditions developed on cover (CDL)	Covered Upto Ugx 1,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Illness Hospitalisation Limit
-	Oncology tests, drugs & consultation, Chemotherapy and radiotherapy	Covered Upto CDL Limit					
	Treatment of covid-19 and related co- morbidities	ugx250,000	ugx500,000	ugx750,000	ugx1,000,000	ugx1,250,000	ugx1,500,000
	Nursing fees, medical expenses and ancillary charges	Covered	Covered	Covered	Covered	Covered	Covered
	General Surgery, Surgeons', consultants', anaesthetists', medical practitioners' fees	Covered	Covered	Covered	Covered	Covered	Covered
	Reconstructive surgery	Covered Upto Ugx 1,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Accident Hospitalisation Limit
	Inpatient Opthamology	Covered Upto Ugx 1,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Accident Hospitalisation Limit

Other Benefits

Annual Health Checks(Basic Medex): Complete blood count test, Random blood sugar test, Breast Exam and VIA for Females above 30 years, PSA for males above 45 years **Covered upto Ugx100,000 within Outpatient** Limit

Permanent Total disability benefit for Main Member

Covered upto Ugx3,500,000

Age Limits	
Minimum age when joining	1 month
Enrollment Medex Required	45 years
Maximum age when joining	60 years

Waiting Period

Chronic conditions developed on cover	12 months
Illness Hospitalisation	90 days
Maternity cover	12 months

Annual Premiums

(0-17	UGX 781,956, UGX 818,404, UGX 856,674, UGX 896,858,
yrs)	UGX 939,051, UGX 983,353
(18-30	UGX 978,086, UGX 1,024,341, UGX 1,072,908, UGX 1,123,903,
yrs)	UGX 1,177,448, UGX 1,233,671
(31-43	UGX 1,163,727, UGX 1,219,264, UGX 1,277,577, UGX 1,338,806,
yrs)	UGX 1,403,096, UGX 1,470,601
(44-55	UGX 2,092,255, UGX 2,194,218, UGX 2,301,279, UGX 2,413,693
yrs)	UGX 2,531,727, UGX 2,655,664
(56-60	UGX 2,278,683, UGX 2,389,968, UGX 2,506,816, UGX 2,629,507
yrs)	UGX 2,758,332, UGX 2,893,599

Inpatient Dental Treatment	Covered Upto Ugx 1,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Accident Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Accident Hospitalisation Limit
Psychiatric treatment	Covered Upto Ugx 1,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Illness Hospitalisation Limit
Congenital and genetic conditions defects	Covered Upto Ugx 1,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 2,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 3,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 4,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 5,000,000 within Illness Hospitalisation Limit	Covered Upto Ugx 6,000,000 within Illness Hospitalisation Limit
Inpatient treatment of HIV/AIDS and all opportunistic infections	Covered up to CDL Limit, as per WHO guidelines and procedures	Covered up to CDL Limit, as per WHO guidelines and procedures	Covered up to CDL Limit, as per WHO guidelines and procedures	Covered up to CDL Limit, as per WHO guidelines and procedures	Covered up to CDL Limit, as per WHO guidelines and procedures	Covered up to CDL Limit, as per WHO guidelines and procedures

Outpatient Benefits (Covered within Uganda Only)

Outpatient Cover	Covered to	Covered to	Covered to	Covered to	Covered to	Covered to
	Ugx1,000,000	Ugx1,500,000	Ugx2,000,000	Ugx2,500,000	Ugx3,000,000	Ugx3,500,000
Pre-existing Conditions	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Chronic conditions developed on cover (CDL) (Subject to a waiting period)	Covered Upto Ugx 500,000 within Outpatient Limit	Covered Upto Ugx 500,000 within Outpatient Limit	Covered Upto Ugx 1,000,000 within Outpatient Limit	Covered Upto Ugx 1,000,000 within Outpatient Limit	Covered Upto Ugx 1,500,000 within Outpatient Limit	Covered Upto Ugx 1,500,000 within Outpatient Limit
Oncology tests, drugs & consultation, Chemotherapy and radiotherapy	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit
Treatment of covid-19 and related co- morbidities	ugx125,000	ugx125,000	ugx250,000	ugx250,000	ugx375,000	ugx375,000
Antenatal and Postnatal Treatment (Postnatal is subject to maternity waiting period)	Ugx500,000	Ugx500,000	Ugx500,000	Ugx500,000	Ugx500,000	Ugx500,000
Psychiatric Treatment	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx
	500,000 within	500,000 within	1,000,000 within	1,000,000 within	1,500,000 within	1,500,000 within
	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit
Congenital and	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx	Covered Upto Ugx
genetic conditions	500,000 within	500,000 within	1,000,000 within	1,000,000 within	1,500,000 within	1,500,000 within
defects	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit	Outpatient Limit
Dental Cover/ Optical	Covered to	Covered to	Covered to	Covered to	Covered to	Covered to
Cover (Uganda only)	Ugx150,000	Ugx200,000	Ugx250,000	Ugx300,000	Ugx350,000	Ugx400,000
Outpatient treatment	Covered up to CDL	Covered up to CDL	Covered up to CDL	Covered up to CDL	Covered up to CDL	Covered up to CDL
of HIV/AIDS and	Limit, as per WHO	Limit, as per WHO	Limit, as per WHO	Limit, as per WHO	Limit, as per WHO	Limit, as per WHO
all opportunistic	guidelines and	guidelines and	guidelines and	guidelines and	guidelines and	guidelines and
infections	procedures	procedures	procedures	procedures	procedures	procedures