



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 Hospitalisation, 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-authorized 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-authorization 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 Illness	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	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit	Covered Upto CDL Limit	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	Not covered	Not covered	Not covered	Not covered	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	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	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 Ophthalmology	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

