

TABLE OF BENEFITS



Call us on **460 9208** for more details

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Get Well - Inpatient Cover	Budget Plan	Premium Plan	Executive Plan	Elite Plan
	Medical & Surgical			
Overall Annual Limit Per Illness	Rs 50,000	Rs 125,000	Rs 300,000	Rs 50,000
Sub-Limit				
Doctors Fees	Scale of Cost	Scale of Cost	Scale of Cost	Scale of Cost
Room Fees	At Cost	At Cost	At Cost	At Cost
Drugs & Gasses	At Cost	At Cost	At Cost	At Cost
Diagnostic Test	At Cost	At Cost	At Cost	At Cost
Prosthesis & Appliances	Rs 20,000	Rs 50,000	Rs 100,000	At Cost
Child Delivery				
Normal & Caesarian				
Prenatal Tests	Day to Day	Day to Day	Day to Day	Day to Day
Confinement (All Costs)	Rs 15,000	Rs 25,000	Rs 35,000	Rs 50,000
Post Natal Cost	Day to Day	Day to Day	Day to Day	Day to Day
Psychiatric Admissions	NIL	Rs 12,000	Rs 20,000	At Cost
Get Well - Outpatient Cover	Budget Plan	Premium Plan	Executive Plan	Elite Plan
Overall Annual Limit	Rs 15,000	Rs 25,000	Rs 35,000	Not Applicable
Sub-Limit				
GP Consultations	Rs 2,000	Rs 4,000	Rs 6,000	
Specialist Consultations	Rs 3,000	Rs 6,000	Rs 9,000	
Medication (Day-to-day)	Rs 2,000	Rs 4,000	Rs 6,000	
Radiology/ Pathology	Rs 2,000	Rs 4,000	Rs 6,000	
Optical Benefits - Annual Test: Every Year - Frames: every 2 Years - Lenses: Every Year Subject to Limit Available & Change in Power of Lenses	Rs 2,500	Rs 5,000	Rs 10,000	
Contact Lenses (Every Year – Nil if Glasses Claimed)	NIL	Rs 2,500	Rs 5,000	
Dental Benefits - Annual Check-Up - Annual Scaling & Polishing	Rs 2,500	Rs 5,000	Rs 10,000	
Hearing Aids	Rs 6,000	Rs 8,000	Rs 10,000	
Preventive Care*				
GP CHECK UP Overall Annual Limit	Rs 3,000*	Rs 6,000*	Rs 9,000*	
- Physical Examination - Blood Pressure Check - ECG (Over 40 Years)	Once Per Year	Once Per Year	Once Per Year	
PATHOLOGY TESTS				
- Full Blood Count - Fasting Blood Sugar - Urea & Electrolytes - Uric Acid - Serum Cholesterol, Triclyceride, HDL, LDL	Once Per Year	Once Per Year	Once Per Year	
WOMEN'S WELLNESS				
- Mamogram (Over 40 Years) - Papsmear (Over 30 Years)	Once Per Year	Once Per Year	Once Per Year	
MEN'S WELLNESS				
- Prostate (Over 50 Years)	Once Per Year	Once Per Year	Once Per Year	

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Diabetes & Hypertension*	Budget Plan	Premium Plan	Executive Plan	Elite Plan
Consultations - GP	Rs 1,200	Rs 1,500	Rs 1,800	
Consultations - Specialists	Rs 1,200	Rs 1,800	Rs 2,400	
Medicines (Chronic Conditions)	Rs 2,000	Rs 4,000	Rs 6,000	
Monitoring Device	Rs 1,500	Rs 1,500	Rs 1,500	

Lifestyle Benefits*

Weigh-Less Programme	Rs 100 per Month (Maximum 3 months)	Rs 200 per Month (Maximum 3 months)	Rs 300 per Month (Maximum 3 months)	
Allen Carr's Easyway (Stop Smoking)	Rs 600	Rs 1,200	Rs 1,800	
Gym Membership (Only Available if Rs 1M Catastrophe Cover or more has been selected)	NIL	Rs 200 per Month Maximum 5 months (Attend gym 3 times a week)	Rs 300 per Month Maximum 5 months (Attend gym 3 times a week)	

Catastrophe Cover (Lifetime Per Any One Illness)

Level 1	Rs 250,000	Rs 250,000	Rs 250,000	Not Available
Level 2	Rs 500,000	Rs 500,000	Rs 500,000	
Level 3	Rs 1,000,000	Rs 1,000,000	Rs 1,000,000	Rs 1,000,000
Level 4	Rs 2,000,000	Rs 2,000,000	Rs 2,000,000	Rs 2,000,000
Level 5	Rs 3,000,000	Rs 3,000,000	Rs 3,000,000	Rs 3,000,000
Level 6	Rs 4,000,000	Rs 4,000,000	Rs 4,000,000	Rs 4,000,000
Level 7	Rs 5,000,000	Rs 5,000,000	Rs 5,000,000	Rs 5,000,000

Excesses Payable By The Insured

Inpatient - Surgical	NIL	NIL	NIL	NIL
Inpatient - Medical	20 % (Maximum Rs 5,000)	20 % (Maximum Rs 5,000)	20 % (Maximum Rs 5,000)	20 % (Maximum Rs 5,000)
Outpatient Cover	20 % (Minimum Rs 200)	20 % (Minimum Rs 200)	20 % (Minimum Rs 200)	N/A
Catastrophe Cover Excess Per Illness aligned to Inpatient Benefit	Rs 50,000 (Per Illness)	Rs 125,000 (Per Illness)	Rs 300,000 (Per Illness)	Rs 50,000 (Per Illness)

Underwritten by Eagle Insurance Limited

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Standard Underwriting Terms and Conditions:

- 3 Months Waiting Period on General Claims is applicable.
- 12 Months Waiting Period on Pregnancy and/or Pregnancy-Related Claims is applicable.
- 24 months Waiting Period on the following conditions and complications thereof:
 1. Hypertension and other cardiovascular diseases, their consequences and associations and/or all related treatments
 2. Adenoidectomy and tonsillectomy, septoplasty.
 3. Joint pain of any kind including but not limited to Arthritis, Gout, Rheumatism, Polyarthritis, Osteoarthritis.
 4. Spinal disorders, “Sciatica”, Prolapsed Disc”, “Degeneration of in vertebral Disc” “Back Pains”, “Lumbago”, “Locomotor System Disorders” “osteochondritis”, “osteitis”, “arthralgia”, “cervicalgia” and “cervicobrachial”, their consequences and association and/or all treatments necessitating
 5. Arthroscopy, or Meniscectomy
 6. Varicose veins
 7. Benign Prostatic Hypertrophy & TURP (Transurethral resection of prostate)
 8. Cataract surgery & vitrectomy their consequences and association and/or all related treatments
 9. Dilatation and Curettage & evacuation of uterine cavity
 10. Hernia
 11. Haemorrhoids, Piles
 12. Hydrocele
 13. Hysterectomy, Myomectomy & any bleeding PV (per vaginum) related to fibroids, “Ovarian Cyst”, “Polyps”, “Endometriosis”, “Abdominal Adhesions”, “Fibroma” Myringotomy
 14. Tumours, cysts, nodules, polyps, lumps or acne
 15. Stone in urinary and biliary system
 16. “Thyroid Nodule”, “Hyperthyroidism”, “Hypothyroidism”, their consequences and association And/or all treatments necessitating a Thyroidectomy
 17. Diabetes and related complications
- Full Exclusion on Pre-Existing Conditions is applicable
- Full Exclusion on Undisclosed Medical Conditions is applicable
- As from 80 years, members will have a maximum Lifetime Limit of Rs1,000,000 under their Catastrophe Cover
- Road Ambulance is covered as per benefits selected when medically necessary only
- Territorial limits: Worldwide excluding USA, Canada, Japan and Singapore if treatment is not available in Mauritius and in the closest centre of excellence
- Child Dependents are not eligible to maternity cover
- Standard Underwriting Terms and Conditions may differ upon assessment of the Applicant’s Membership Application Form and a Medical check-up, at the cost of the applicant, might also be requested during the assessment.
- For applicants aged 50 years old and above, medical check-up is mandatory and at the cost of the applicant.

General Notes:

- Age Limit for New Members is below 65.
- Catastrophe Cover is not available as a stand-alone product.
- *Preventive Care, Diabetes/Hypertension and Lifestyle Benefits are sub-limits of the overall GET WELL – OUTPATIENT COVER
- Elite Plan consists of an inpatient of Rs 50,000 and a minimum of Rs 1,000,000 Catastrophe Cover
- Outpatient Benefit is NOT available under the Elite Plan
- All inpatient claims must be authorised by the Administrator
- Outpatient claims must be submitted within 3 months from treatment date
- Treatments not available in Mauritius must be authorised by the Administrator in all instances



All Payments to be effected to Medscheme (Mtius) Ltd on:
MCB Account Number 000 446 163 015

First Month Premium to be effected immediately in advance and remaining amount within a maximum of 11 consecutive months.
 Payment can be made by: **Standing Order | Bank Transfer | Juice by MCB | Cheque**

Note: The full Terms and Conditions of the CarePlus are detailed in the Policy Wording.