

Phoenix of Tanzania Assurance Company Limited



[unisuregroup.com/umatter](https://unisuregroup.com/umatter)



**Phoenix**  
ASSURANCE

**umatter Medical Insurance Plan**

in Collaboration with



Introducing a  
medical insurance  
plan for corporate  
membership that's  
**fun, flexible and  
forward-thinking**

# You're unique, so why wouldn't your medical insurance plan be **unique** as well?

Our plans consist of circular essentials and squiggly optional extras. The core benefits (Serious Matters) are compulsory and will form the basis of every **umatter** medical insurance plan. You can leave it here, having only the Serious Matters benefits for your plan, OR you can take it one step further and add our Daily Matters benefits as well. That will ensure that both your in-hospital and out-of-hospital medical needs are covered.

Now comes the fun part. All clients who select both the Serious Matters + Daily Matters options can pick and choose which other packages (if any) they'd like to add to their plan. That means that you have the flexibility to add Family Matters, Opti-Denti Matters and/or Wellness Matters to your plan.

How and what you choose to mix and match in this section is entirely up to you.



# The **umatter** medical insurance plan is leading the change and doing things differently.

## It's personalised



Because you matter most to us, delivering personalised, world-class service and benefits is our top priority.

## It's innovative



The mix-and-match nature of our medical insurance solutions set us apart. We even offer flexible excess structures, allowing you (and your employer) to choose your own excess amount - or even structure your plan to have no excess at all.

## It's flexible



By allowing you to select your own elective benefits, you (and your employer) are in full control of the end-product structure and cost.





# Serious Matters

Your core benefits are the compulsory benefits and services that form the foundation of your medical insurance plan. These benefits are what really matter most in any medical insurance plan, covering everything from key hospital procedures, surgeries and treatments (in-patient benefits) to medical evacuations, tests, and home nursing.

**Paid up to your annual limit USD 5 000 000 / TZS 11 500 000 000**

**All in-patient costs**

**Cancer treatment**

**Operating theatre charges**  
and intensive care

**Evacuation.** We cover the transport costs for in-patient treatment or day case treatment, as well as for evacuation when the treatment is not available locally

**Transplants**  
(surgery only)

**Parent accommodation**

**Home nursing after in-patient treatment**

**Ground ambulance**

**Assistance cover**

**Local air ambulance**

**Specialist fees**  
whilst in hospital

**Nursing care,**  
medicine, and  
surgical dressings

**Physicians' and Specialist' fees**  
(whilst in hospital)

**Outside area of cover.**  
Acute conditions are covered  
for 30 calendar days per trip

**Compassionate  
visit and living  
allowance**

**Hospice and palliative care**  
up to USD 40 000 / TZS 92 000 000  
following the diagnosis that your  
condition is terminal

**Surgical operations,** including  
pre- and post-operative care

**Return journey.** We will cover the cost of an economy class air ticket by the most direct route available. In the event of your death while you are away from home, we will pay reasonable costs for transportation only of your body

**In-patient  
rehabilitation**

**Prostheses,  
implants and  
appliances**

**Kidney failure  
and treatment**

**Advanced  
imaging**

**Psychiatric  
treatment**

**Pathology**

**Pathology, X-rays, diagnostic tests and physiotherapy services** while you're an admitted patient in hospital

# Daily Matters

We understand that sometimes 'life happens', which is why we've developed essential day-to-day benefits for all of those regular services (such as GP and specialist visits) and weird and wonderful tests (such as blood tests, X-rays and ECGs) that you may need. Accidents do happen from time to time, which is why these benefits cover accident-related dental treatment and advancing imaging (such as MRI, CT and PET scans).

**Paid in full up to overall limit**

**Specialist' fees**

**General Medical Practitioner (GP) fees**

**Basic pathology**

**Advanced imaging** (pre-authorisations required)

**USD 2 000 / TZS 4 600 000**

**Accident-related dental treatment is covered**

**USD 2 000 / TZS 4 600 000**

**USD 20 000 / TZS 46 000 000**

**All medicine and surgical dressings are covered**

**HIV/AIDS drug therapy**

**Limited to USD 4 000 / TZS 9 000 000 per prosthetic device per year**

**Prosthetic devices required at the time of treatment**



# Family Matters

What matters more than your family? If you're thinking about starting a family or adding a new little member to your family, then our optional family care benefits are for you. They cover everything from prenatal care and maternity cover to childbirth benefits, and post-natal and newborn care. A 10-month (ten) waiting period is applicable to this benefit. Life threatening pregnancy and childbirth complications which are as a direct result of pregnancy or childbirth are covered as part of Serious Matters.



**USD 12 250 / TZS 28 000 000**

**Maternity cover**  
(elective caesarean and routine  
childbirth)

**Prenatal care**

**USD 1 300 / TZS 2 000 000**

**Childbirth at home or  
birthing centre**

**USD 100 000 / TZS 230 000 000**

**Newborn care**

**USD 10 000 / TZS 23 000 000**

**Infertility treatment**

**USD 25 500 / TZS 58 000 000**

**Medically essential caesarean  
section**



# Opti-Denti Matters

It matters to us that you're seeing a bright future and smiling about what lies ahead.

This section offers optional dental treatment and optical benefits, including preventative tests and checks (such as eye tests and dental check-ups), as well as routine dental maintenance and new spectacles and contact lenses.

**USD 400 / TZS 900 000**

## **Optical**

Eye test (every year)

75% for non-cosmetic spectacles and contact lenses

Frames (75%) and lenses (every 2 years)

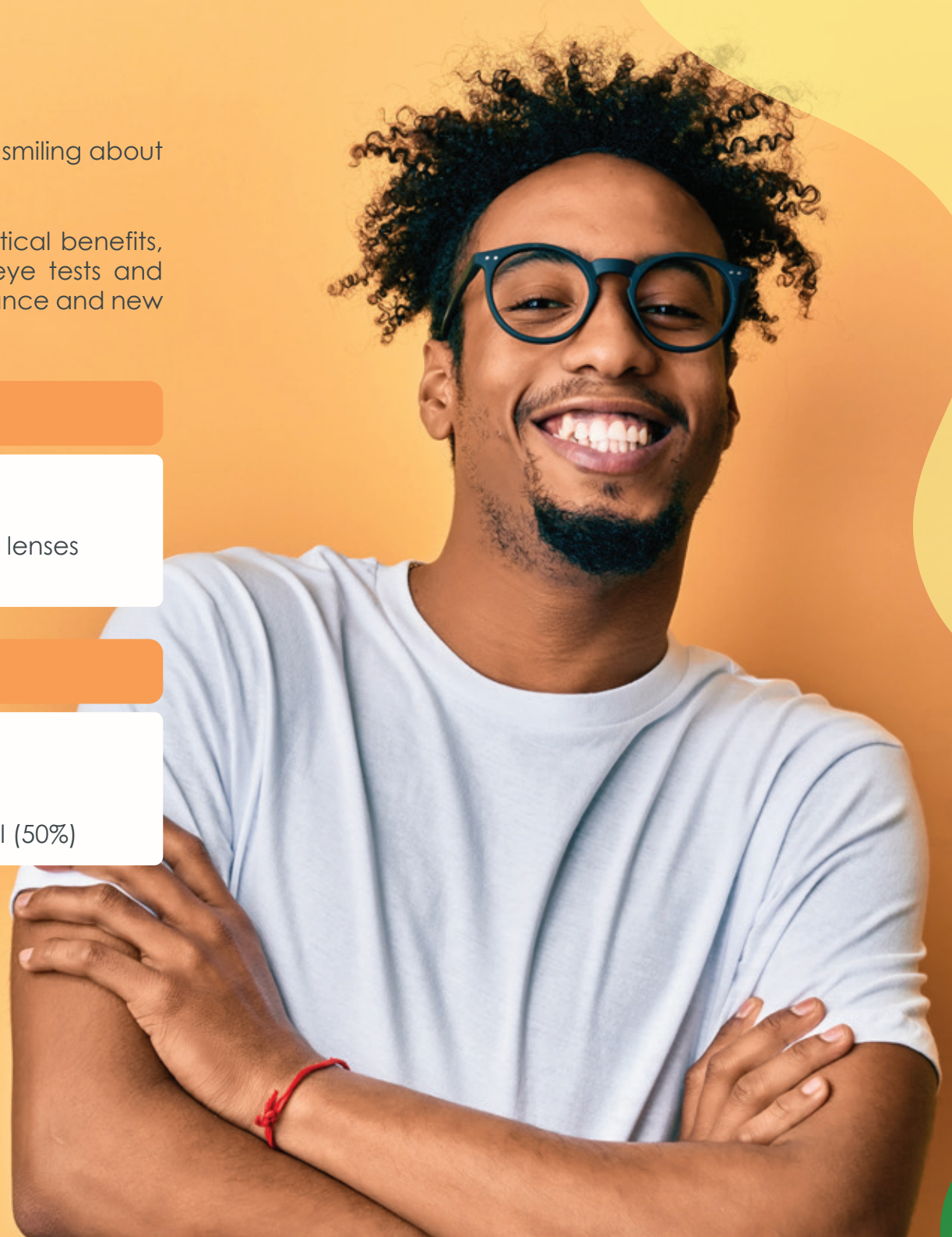
**USD 4 200 / TZS 9 600 000**

## **Dental treatment**

Preventative (100%)

Routine (80%)

Major restorative, orthodontic and periodontal (50%)



# Wellness Matters

We believe that everyone should take their health matters into their own hands and adopt a holistic approach to their overall well-being. A healthy body needs a healthy mind to guide it, which is why our optional wellness benefits are of our most popular services. These optional extras include cover for full wellness screenings and preventative tests, as well as treatment by psychologists and complementary medicine practitioners.

40 visits

**Complementary medicine practitioners.** For necessary medical treatment, we pay for supplementary treatment provided by acupuncturists, chiropractors, homeopaths, osteopaths and traditional Chinese medicine, physiotherapists, occupational therapy, orthoptists, dieticians, speech therapists and ergotherapy

USD 2 000 / TZS 4 600 000

Wellness & Full health screening

USD 1 000 / TZS 2 300 000

Child wellness

Paid in full up to the overall limit

Psychology

USD 350 / TZS 800 000

Vaccinations



# Additional Matters

Last but not least, please have a look at some of the extras that are available to you to further personalise your plan and cost.

## Excess Options

USD 0 / 10 / 25 / 50 / 75 / 100 / 250

TZS 23 000 / 57 600 / 115 000 / 173 000 / 230 000 / 576 000

**Excess is applicable** to every Daily Matters claim

## Employee Assistance Programme

### **Psycho-social counselling and support**

(Only available for certain territories. Please ask your broker for more information)



# Global healthcare when and where it **matters most**

**Our members are covered for treatment and services in their country of residence and globally.**

Cover is provided Worldwide, excluding the US and Canada. Travel cover is provided to members traveling to these two countries for a period of 30 calendar days per trip, starting on the date of arrival.







**Please note** that all costs and limits outlined are applicable per membership year. Also note that this **umatter** brochure must be read in conjunction with the full Membership Guide (which includes Policy Terms and Conditions).

This is a separate document issued by The Unisure Group and sets out the detailed policy conditions relating to this product. In the event of a conflict, the terms set out in the Membership Guide will take precedence.

\*Exchange rate disclaimer: The monetary amounts referenced in Tanzanian Shillings (TZS) in this document are indicative and were determined based on the average quarterly exchange rate as published by the World Bank.

The final exchange rate applicable, will be determined on the date of invoicing, date of payment or date of premium collection (whichever of these are applicable to the specific circumstances). In the case of any conflicts, the amounts referenced in United States Dollars (USD) will always take precedence and will be considered to be the final benefit limits or premium amounts.



Phoenix of Tanzania Assurance Company Limited



Policy underwritten by



**Phoenix**  
ASSURANCE

Phoenix of Tanzania Assurance Co. Ltd is authorised and regulated by the TIRA in Tanzania (Registration number: 31381). \*In Tanzania, Unisure Limited has partnered with Phoenix of Tanzania Assurance Co. Ltd to provide and administer the Umatter health insurance plans.

**Let's talk about you**

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