



Flexible solutions in partnership with Talent Trust

Table of Benefits

Policy terms and conditions

This Table of Benefits was designed for informational purposes and offers an overview of the cover we provide under this plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide.

Our Cornerstone Africa plan











The Cornerstone Africa plan covers you for in-patient treatments, selected out-patient benefits and well child test, as listed in the table below.

Key to Table of Benefits

✓ Covered in full, up to the maximum plan benefit.

* Treatments/costs require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can be found in our Benefit Guide.

Cornerstone Africa Core Plan	Limits
Overall maximum plan benefit	\$250,000
Core Plan benefits	
Hospital accommodation*	Private room
Intensive care*	✓
Prescription drugs and materials* (In-patient and day-care treatment only) (Prescriptions drugs are those which legally can only be purchased when you have a doctor's prescription)	✓
Surgical fees, including anaesthesia and theatre charges*	✓
Physician and therapist fees* (In-patient and day-care treatment only)	✓
Surgical appliances and materials*	✓
Diagnostic tests* (In-patient and day-care treatment only)	✓
Reconstructive surgery (To restore natural function or appearance after a disfiguring accident or surgery for cancer) (Covered only if the accident or initial surgery occurs during your period of cover)	✓
Organ transplant*	\$100,000 per lifetime
Psychiatry and psychotherapy* (In-patient and day-care treatment only) (Includes one out-patient consultation with a medical practitioner or one out-patient consultation with a psychiatric specialist, where these lead directly to in-patient treatment)	\$1,000, max. 30 days
Accommodation costs for one parent staying in hospital with an insured child under 18*	✓
Accidental damage to teeth	\$500
Surgical extraction of teeth	\$500
Routine management of chronic conditions (Including kidney dialysis)	\$1,000
Day-care treatment*	✓
Out-patient surgery*	✓
Nursing at home or in a convalescent home* (Immediately after or instead of hospitalisation)	30 days per medical condition
Rehabilitation treatment (In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	✓

Medical evacuation* (Emergency cases only) <ul style="list-style-type: none"> Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre* Where ongoing treatment is required, we will cover hotel accommodation costs* Evacuation in the event of unavailability of adequately screened blood* If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover the hotel accommodation costs* 	   Max. 7 days
Expenses for one person accompanying an evacuated person* (if medically necessary) <ul style="list-style-type: none"> Travel costs for one accompanying person to and from medical appointments when treatment is being received on a day-care basis* Travel costs for one accompanying person (to and from the hospital), to visit the insured person receiving in-patient treatment* Non-hospital accommodation costs for the insured person and any accompanying person, where required in the period immediately preceding or following hospital admission (where the insured person is under the care of a specialist)* 	 , up to \$2,500 per evacuation Max. \$80 per person, per day (up to the overall benefit limit of \$2,500 above)
Palliative care	\$50 per day (max. 10 days)
Repatriation of mortal remains or burial expenses	\$5,000
CT and MRI scans (On an in-patient and out-patient basis, when related to in-patient or day-care treatment)	
PET* and CT-PET* scans (On an in-patient and out-patient basis, when related to in-patient or day-care treatment)	
Oncology* (Including oncology palliative care) (In-patient, day-care and out-patient treatment)	
Complications of pregnancy and childbirth* (In-patient and out-patient treatment) (10 month waiting period applies)	
Congenital conditions	\$50,000 per medical condition, per lifetime
Newborn treatment (In-patient treatment of a newborn's acute medical condition, where it manifests in the 30 days following birth. Complications arising from assisted conception are excluded) (Applies to the newborn's policy only)	\$50,000, up to max. 90 days of hospital stay
Newborn accommodation (where the baby is up to 16 weeks old and accompanies its insured mother while she is receiving in-patient treatment)	
In-patient cash benefit (Per night) (Where treatment has been received free of charge)	\$50, max. 20 nights
Emergency out-patient treatment	
Prescribed medical aids	\$1,000 per medical condition

Additional Core Plan services	
Expat Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> Confidential professional counselling (in-person, phone, video and chat) Legal and financial support services Critical incident support Wellness website access 	✓
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> Emergency Security Assistance Hotline (not a free number) Country intelligence and security advice Daily security news and travel safety alerts 	✓
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> HealthSteps fitness app Access to wellness resources 	✓
Digital health app** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition	Up to \$70
MyHealth digital services <ul style="list-style-type: none"> Manage your cover online with our app or portal anytime, anywhere Access health services, payment details and more 	✓
Second Medical Opinion service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓

Cornerstone Africa Out-patient Plan	Limits
Maximum plan benefit	\$3,000
Out-patient Plan benefits	
Pre-operative tests (Covered when they are needed in the 72 hours before in-patient or day-care treatment)	\$3,000 per admission
Post-hospitalisation treatment (Covered when it is needed in the 90 days following in-patient treatment)	
Well child test (For children up to the age of six years)	\$100

****Certain services which may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and its administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.**

Notes

What we cover

With our Cornerstone Africa plan, you are covered for medical conditions that manifest for the first time during the validity of your cover, and where related treatment is also provided to you during the validity of your cover.

We also cover pre-existing conditions, i.e. medical conditions that manifested before your cover started (that you knew about them or not), provided that:

- You declare the pre-existing conditions when you apply for cover and we approve cover for them in writing, OR
- You have a non-underwritten policy.

In order for your medical costs to be covered, they have to be for medically necessary treatments and procedures; also costs have to be reasonable and customary, based on the average treatment costs applicable to the region in which you receive the treatment. For in-patient treatments, we cover you for a standard private room unless you want to opt for an alternative type of room/hospital accommodation.

Geographical area of cover

The geographical area of cover available with the Cornerstone Africa plan is 'Africa', which includes the following countries: Algeria, Djibouti,

Madagascar, Senegal, Angola, Egypt, Malawi, Seychelles, Benin, Equatorial Guinea, Mali, Sierra Leone, Botswana, Eritrea, Mauritania, Somalia, Burkina Faso, Ethiopia, Mauritius, South Africa, Burundi, Gabon, Mayotte, South Sudan, Cameroon, Gambia, Morocco, Swaziland, Cape Verde, Ghana, Mozambique, Tanzania, Central African Republic, Guinea, Namibia, Togo, Chad, Guinea Bissau, Niger, Tunisia, Comoros, Kenya, Nigeria, Uganda, Congo (DRC), Lesotho, Reunion, Western Sahara, Congo-Brazzaville, Liberia, Rwanda, Zambia, Cote d'Ivoire, Libya, Sao Tome and Principe, Zimbabwe.

The area of cover is subject to the policy terms and conditions.

Please note:

- The cover we provide is not intended for you if you are a citizen or resident of Malaysia.
- Regarding the USA: this cover doesn't meet the requirements of the comprehensive healthcare reform law of March 2010 (also referred to as ACA, PPACA, or 'Obamacare') and is not recognised as 'minimum essential cover'. If you are a US citizen residing inside or outside the USA and you are required to maintain minimum essential cover, you should seek cover under a US domestic health insurance plan. It is your responsibility to ensure that your healthcare cover is legally appropriate. We strongly recommend that you seek independent advice in this regard.

Talk to us, we love to help!

For sales enquiries or general policy enquiries,
please contact Talent Trust:

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