

	DIAMOND PLAN	EMERALD PLAN
Maximum Annual Benefit	USD 3 Million per member per annum	USD 1.5 Million per member per annum
Emergencies	✓	✓
Evacuations by Road or Air	✓	✓
SPECIALIST referred PRE-AUTHORISED Elective Treatments / Procedures, including day-cases	✓	✓
Full Cover for Cancer and Other Illnesses	✓	✓
MEDICALLY NECESSARY TRAVEL AND ACCOMMODATION for Specified Conditions. TRAVEL and ACCOMMODATION for the MEMBER and one ACCOMPANYING PERSON from within THE REGION to THE REPUBLIC OF SOUTH AFRICA or elsewhere in THE REGION.	TRAVEL: Economy Class air ticket/s up to a maximum of 10 return air tickets or to a maximum of USD 4,000 per SUBSCRIPTION PERIOD ACCOMMODATION: 100 per person, per night up to a maximum of USD 3,000 per SUBSCRIPTION PERIOD	TRAVEL: Economy Class air ticket/s up to a maximum of 6 return air tickets or to a maximum of USD 2,000 per SUBSCRIPTION PERIOD ACCOMMODATION: 100 per person, per night up to a maximum of USD 1,500 per SUBSCRIPTION PERIOD
In-Patient Psychiatric Treatment	Maximum benefit of 28 nights	Maximum benefit of 14 nights
Pregnancy and Childbirth Benefit	USD 10,000	USD 4,500 (Childbirth only)
Complications during Pregnancy	USD 30,000 per pregnancy	USD 15,000 per pregnancy
Newborn Benefit	USD50,000 per birth	USD30,000 per birth
Personal Accident Cover	USD50,000	USD25,000
Voluntary Excess Options	Applicable	Applicable

What am I covered for?

- Medical Emergencies
- Evacuations by Road or Air
- Specialist referred **Pre-authorised** Elective Procedures and Treatments, including day-cases
- Medically necessary travel and accommodation for specified conditions.
- Full cover for Cancer and Other Illnesses
- In-Patient Psychiatric Treatment
- Pregnancy and Childbirth
- Complications during Pregnancy
- Newborn Cover for Pre-registered Babies

- Lifetime in-hospital benefit for H.I.V. / A.I.D.S.
- Personal Accident Benefit
- Participation in school, club and university sport
- Participation in Dressage, Polo, Polocrosse, Show Jumping and Horse Riding
- Short-term Accident and Emergency cover for Members' direct family* when visiting (*Aged 40 years and below only)
- Some extreme sports covered with a payment of a loading i.e. BMX, Motocross, Karting, Enduro, Downhill Mountain Bike Racing



Where do I need to live?

Residents of Botswana, D.R.C., Lesotho, Malawi, Mozambique, Namibia, R.S.A., Eswatini (formerly Swaziland), Zambia and Zimbabwe are eligible for Health International Membership.

Where am I covered?

- Cover in your country of residence and for short-term trips into Sub-Saharan Africa.
- Travelling Abroad? Extend your cover by buying **Top-Up Days**.

Frequent Worldwide Traveller?

- Are you a frequent Worldwide Traveller? Speak to your Health International Agent about the **Garnet Evac Plus Plan**.