

Bomaid
The medical aid you can trust

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T's & C's Apply

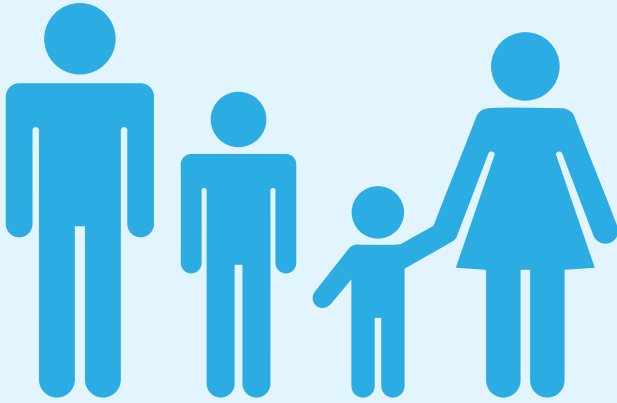


HOSPITAL CASH PLAN

Healthier, Happier Lives.

Underwritten by
 **LIBERTY**

Administered by
 **SouthView**



Bomaid Hospital Cash Plan

Provide for your family's daily living expenses even when you're not around.

As a Bomaid member, you can complement your scheme with our [Bomaid Hospital Cash Plan](#), to help you provide for your family while in hospital.

We know that taking care of your loved one is your main priority. That is why with the Bomaid Hospital Cash Plan you and your family can have peace of mind knowing that you're covered against unforeseen costs relating to hospitalisation.

The Bomaid Hospital Cash Plan provides you and your family with money to take care of your daily living expenses should any of you be hospitalised. You can use the money to pay for anything from groceries to transportation.



More reasons why you should have a Bomaid Hospital Cash Plan



Enjoy cover for the whole family
you, your spouse and up 4 children



Get up to P2 000 for each day
should any covered person be hospitalised
for more than 3 days



There are no medicals required
when taking this policy



Enjoy double pay-out
for each covered person hospitalised in
the Intensive Care Unit (ICU)



Enjoy multiple claims
for up to 105 days you or the covered
member is in hospital, for each person
covered



Get a Cashback reward every 3 years
whether you have claimed on the
policy or not



Get more Money
if the covered person is hospitalised for
longer than 21 days



Choose an Annual Benefit Increase
increase and keep your cover in line with
inflation



Choose to increase your cover
every 12-months as your lifestyle changes



There is no waiting period
for accidental causes and
for new born babies

INDIVIDUAL	Main Member
FAMILY	Main member, spouse and up to 4 children

	Main Member	Spouse	Each Child
Minimum entry age	18	18	28 days old
Maximum entry age	62	62	17
Cover cease age	65*	65	21**

* The policy ends when the main member reaches age 65 i.e cover for spouse and children will also end.

* Cover cease age for children that are students at a registered institution is 25. For children that are disabled and dependant on the main member, the cover cease age is 65.

Daily Benefit Amount

You can choose between 3 daily benefit options.

P 500 per day
P1 000 per day
P2 000 per day

INDIVIDUAL OPTION

Choose a Daily Benefit Amount that suits your needs.

Monthly premium on Individual Option		
Daily Benefit Amount	18-49 years	50-62 years old
P 500 per day	P67	P92
P1 000 per day	P125	P175
P2 000 per day	P242	P341

FAMILY OPTION

Choose a Daily Benefit Amount that suits your family's needs.

Monthly premium on Family Option		
Daily Benefit Amount	18-49 years	50-62 years old
P 500 per day	P193	P234
P1 000 per day	P378	P459
P2 000 per day	P748	P910

The cost of living is ever increasing, that is why we offer you the option of an Annual Benefit Increase. You can choose to increase your Daily Benefit Amount by 5% each year.

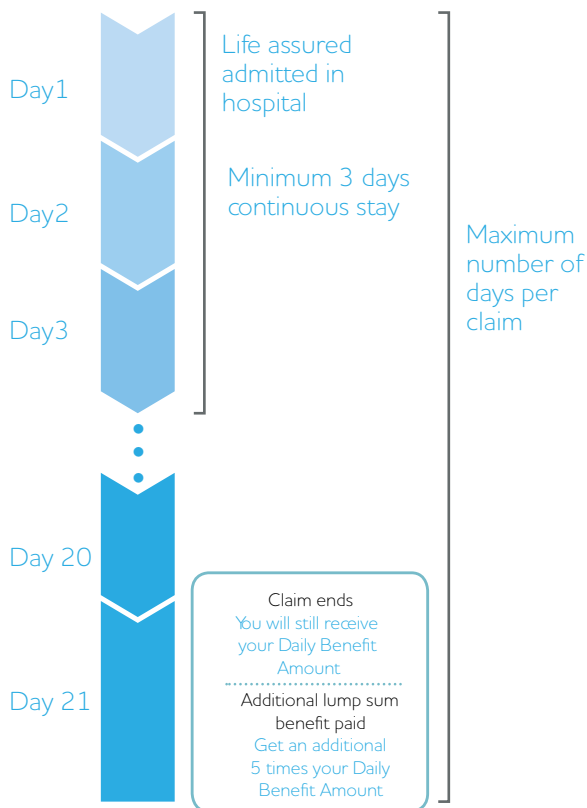
EXAMPLE

a) Mr Dintle buys the Bomaid Hospital Cash Plan with a Daily Benefit Amount of P1 000. He chooses to include an ABI of 5% per year on this policy. After 10 years of having this policy, his Daily Benefit Amount will be P1 551.

b) Mr Tebogo buys the Bomaid Hospital Cash Plan with a Daily Benefit Amount of P1 000. He chooses not to include an ABI on his policy. After 10 years of having the policy, his Daily Benefit Amount will be P1 000.

What you need to know

- The Daily Benefit Amount is paid per full day in hospital subject to a maximum of 21 days per claim.
- The Daily Benefit Amount is paid after discharge, or after 21 days if still in hospital.
- If still in hospital after 21 days, you get an additional 5 times the Daily Benefit Amount.
- Maximum of 105 days covered per member for the duration of the policy.
- For pregnancy related claims – maximum benefit payable is 5 times Daily Benefit Amount per event. No additional lump sum is payable.



Example

Mrs Ntebogeng took out the Bomaid Hospital Cash Plan with a P500 a day benefit.

- She is hospitalised for a heart attack and spends 30 days in the hospital.
- The maximum days the policy pays for the claim is 21 days. An additional payment of 5 times the Daily Benefit Amount is also paid as the maximum period is reached.
- She will receive P13 000 as a benefit amount.
- The remaining days that she can still claim for is 84 days over the rest of the policy duration.

Example

Assume the same example involving Mrs Ntebogeng as before.

- The same hospital stay happens except that she is in ICU for this period.
- She will receive P26 000 as a benefit amount.
- The remaining days that she can still claim for is still 84 days for the rest of the policy duration.

Each covered person is covered for 105 days of hospital stay.

This means that each life assured can claim as many times as possible subject to the maximum limit of 105 days.

Example

Mr Kabo purchased the Bomaid Hospital Cash Plan with a P1000 a day benefit.

- He is hospitalised for an appendectomy and was in hospital for 4 days.
- He will receive P4000 as a benefit amount.
- The remaining days that Mr Kabo can still claim for is 101 days over the rest of the life of the policy.
- He later claims for an unrelated hospital stay of 5 days.
- He will receive P5000 as a benefit amount.
- The remaining days that Mr Kabo can still claim for is 96 days over the rest of the life of the policy.

If discharged from hospital and readmitted within 10 days, for a related condition, the claim will continue i.e. the 3 day minimum stay will be waived.

For each day that the covered person is in ICU, the Daily Benefit Amount will be doubled.

Example

Mr Dintle purchased the Bomaid Hospital Cash Plan with a P500 a day benefit.

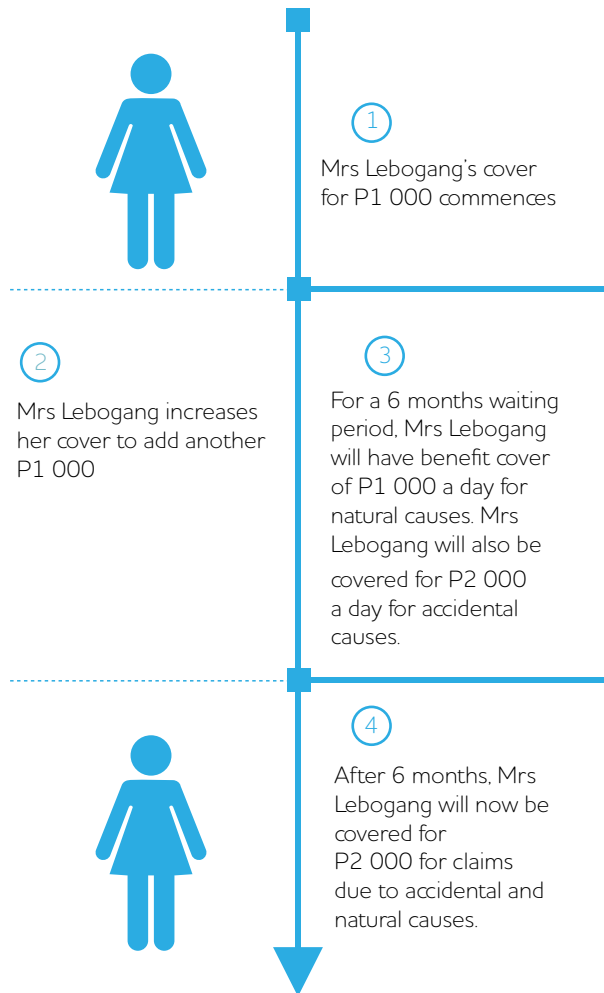
- He is hospitalised after a tragic accident and was in hospital for 10 days with the first 4 days in ICU.
- He will receive P7 000 as a benefit amount
- The remaining days that Mr Dintle can still claim for is 95 days over the rest of the life of the policy.

An additional lump sum of 5 times the Daily Benefit Amount is payable if an insured person is still in hospital on day 21 i.e. benefit payable is 26 times daily benefit.

If an insured person is in ICU on day 21, the additional lump sum will be 10 times the Daily Benefit Amount.

Increase your Daily Benefit Amount

You can increase your cover every policy anniversary. A new waiting period will apply only on the additional cover.



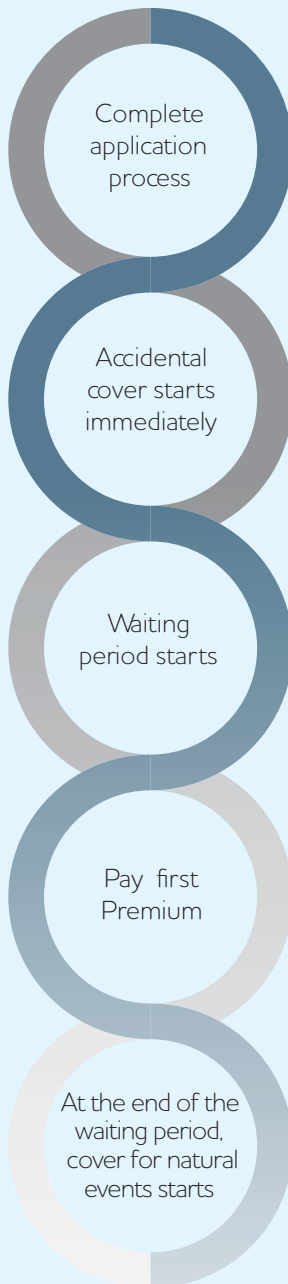
Out of country cover

Currently you will be covered for stays in hospitals within Botswana and South Africa only.

Waiting Periods

- There is no waiting period for hospitalisation from accidental causes and for a new born.
- There is a 6 months waiting period before cover will commence for any claims due to natural causes.
- There is a 9 months waiting period if hospitalisation is due to complications of child birth, abortion, miscarriage, pregnancy or any other condition arising from this.

When cover starts



Making a claim

A minimum of 3 full days (i.e. 24 hours a day) continuous stay in hospital is required for a valid claim.

Certain less serious medical conditions require a minimum of 7 days or more continuous stay in hospital (influenza and bronchitis, kidney infections, gastric influenza, gastritis, diarrhoea, headaches and migraines, laryngitis, sinusitis and pharyngitis, bromyalgia, chronic fatigue syndrome, back injury).

Claim Process

Claims are to be submitted at Bomaid.

All valid claims will be paid within 14 days after all the required claim documents have been received by Bomaid. Documents must be submitted after discharge or after day 21 if the insured person is still hospitalised.