



Bomaid

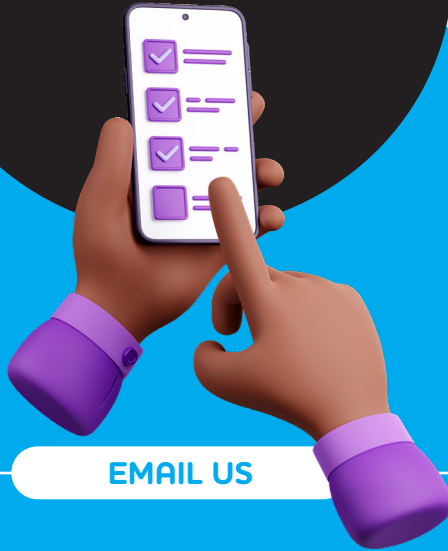
Health & Happiness at heart

2025

BENEFITS BOOKLET

ACCESS | COMPREHENSIVE | EXECUTIVE | PRESTIGE

GET IN TOUCH



EMAIL US

General Enquiries

bomaid@bomaid.co.bw

Chronic Ailments

managedcare@bomaid.co.bw

Pre Authorisations

casemanagement@bomaid.co.bw

Payments, EFT & Direct Debits

creditcontrol@bomaid.co.bw

Membership Amendments

membership@bomaid.co.bw

Claims Submissions

claimsubmissions@bomaid.co.bw

New Applications

newapp@bomaid.co.bw

Sales enquiries

sales@bomaid.co.bw

CONTACT US

Call center

+267 3633100

Pre-Authorisations

+267 71300036

Emergency Medical Services

992

CONNECT WITH US

+267 76 242 213

Bomaid App

Bomaid-Botswana Medical Aid Society

Bomaid_Healthandhappiness in Bomaid-Botswana Medical Aid Society

@Bomaid_Botswana



Why choose Bomaid

> WIDE RANGE OF CHOICES

Our range of plans cater for individuals, large families and corporates all the way from top tier Prestige Max to the affordable Access Core for as little as P292 per month. We have something for everyone.

> FLEXIBILITY TO BUILD YOUR PLAN

Bomaid offers sixteen health plan options. You can choose one of the four base packages (Access, Comprehensive, Executive, Prestige) and choose your level of preferred outpatient cover from the packages (Core, Plus, Extra, Max) to come up with a health plan that suites you or your family and that takes into consideration your personal needs and your financial position.

> EXTENSIVE WELLNESS BENEFITS

Wellness is at the heart of our product offerings, with a strong emphasis on building a foundation for a healthier lifestyle. At BOMAID we believe in prevention, early detection, and treatment to avert any life altering complications. Our wellness benefit is available on all health plans.

> REWARDING PARTNERSHIPS

Our value adding partnerships with Virgin Active, Garmin, Blue Tree, African Bush Camps, Cresta Hotels, Health Generation and Mosha Spa among others are designed for your wellness and happiness.

> EXTENSIVE BENEFITS

We have the most comprehensive inpatient and outpatient cover including our travel insurance cover, screening, student cover benefit and embedded life products.

> PROVEN EXPERIENCE

We have over 50 years of value-driven experience in the medical aid industry and highly skilled personnel.

> REINFORCEMENT OF VALUE-ADDED SERVICES

We have partnered with a wide network of partners to deliver value-added services that support your financial, mental, nutritional, and physical well-being. These include nursing and homecare services, benefits, as well as wellness baskets tailored to your needs.

> MENTAL HEALTH HELPLINE

Available on all health plans to offer social support for customers in times of need.

> ALIGNED HIV BENEFITS

In line with national targets to reduce new HIV infections, we have enhanced HIV testing benefits, particularly for vulnerable groups such as pregnant women, breastfeeding mothers, and newborns.

> CARE BASKET FOR OVER 60'S

Supporting you through every stage of life, we are introducing targeted benefits for senior customers. This includes the pneumococcal vaccine to prevent pneumonia complications and access to fall prevention programs through our allied and homecare benefits.

> CONNECTED PROVIDER NETWORK

Bomaid has invested in strategic partnerships with local service providers designed to better serve our customers. Through the Connected Provider Network, our customers can access medical assistance services without having to pay co-payments. The Connected Provider Network intends to manage costs and improve efficiencies for our customers. The full list of our DSPs is available on our website www.bomaid.co.bw

> DIVERSE & INNOVATIVE SELF SERVICE PLATFORMS

Empowering a healthier and happiness lifestyles through different communication platforms for our Corporates & Individual customers. More convenient ways of keeping in touch and staying ahead.

BENEFITS AT A GLANCE

When it comes to health and happiness of your loved ones, it's good to have options. That is why you have up to 16 health plans to select from, giving you flexibility to choose the level of cover you need based on your medical needs and budget.

Select your base

BASE SELECTION	OUTPATIENT SELECTION
ACCESS No hospitalisation cover	CORE Consultations- Up to P2,000 per annum Medication- Up to P5,000 Optical Benefit- P250 per lens Dental- 1 Basic dentistry per annum
COMPREHENSIVE Overall Inpatient cover- Up to P300,000 Dread disease- Up to P252,000 Hospitalisation- Up to P105,000 Mental Health Hospitalisation- Up to P16,200 Maternity- Up to P21,000	PLUS Overall outpatient cover- Up to P34,950 Consultations- Up to Overall outpatient cover Specialists' consultations- Up to Overall outpatient cover Medication- Up to P5,500 Chronic- Up to P12,950 Optical Benefit- Up to P3,100 Dental- Up to P21,050
EXECUTIVE Overall Inpatient Cover - Up to P1,010,000 Dread Disease - Up to P931,350 Hospitalisation - Up to P511,350 Mental Health Hospitalisation - Up to P53,950 Inpatient Dental - Up to P106,100 Maternity - Up to P21,000	EXTRA Overall outpatient cover- Up to P66,800 Consultations- Up to Overall outpatient cover Specialists' consultations- Up to Overall outpatient cover Medication- Up to P11,900 Chronic- Up to P45,350 Optical Benefit- Up to P4,400 Dental- Up to P46,250
PRESTIGE Overall Inpatient cover- Unlimited Dread disease- Up to P 1,785,000 Hospitalisation- Unlimited Mental Health Hospitalisation- Up to P71,950 Inpatient Dental- Up to P133,650 Maternity- Up to P21,000	MAX Overall outpatient cover- Up to P92,500 Consultations- Up to Overall outpatient cover Specialists' consultations- Up to Overall outpatient cover Medication- Up to P19,750 Chronic- Up to P69,100 Optical Benefit- Up to P5,650 Dental- Up to P56,550

COVER SELECTIONS SUMMARY

ACCESS	COMPREHENSIVE	EXECUTIVE	PRESTIGE
It's the ideal low-cost base for young and healthy people. This plan offers you great out of hospital benefits.	This is perfect base for young, healthy start-up families and individuals. The wide range of in hospital benefits cover most family encounters and the wellness benefit are great for healthy, happy family.	With a perfect and broad balance of in hospital benefits plus wellness features. Its perfect for a mature family and established professionals.	This package offers the highest level of in hospital benefit, wellness features, convenience and even a dedicated relationship manager.
ACCESS CORE	COMPREHENSIVE CORE	EXECUTIVE CORE	PRESTIGE CORE
ACCESS PLUS	COMPREHENSIVE PLUS	EXECUTIVE PLUS	PRESTIGE PLUS
ACCESS EXTRA	COMPREHENSIVE EXTRA	EXECUTIVE EXTRA	PRESTIGE EXTRA
ACCESS MAX	COMPREHENSIVE MAX	EXECUTIVE MAX	PRESTIGE MAX



WELLNESS BENEFITS

In line with our values for passion for wellness and new strategy of moving from being curative to preventative. The fund has shifted from providing Reactive Healthcare solutions to Proactive and Preventive solutions and building wellness as the core of its product offering, whilst remaining very responsive to providing reactive healthcare solutions that rehabilitate towards wellness.



Breast cancer screening

Mammogram for women aged 40-70 years (once in 2 years)



Cervical cancer screening

Pap smear test for women aged 25-55 years (once in 2 years)



HPV Vaccine

Females 13-26 years (once in 2 years)



Prostate cancer screening

PSA test for men aged 40 years above (once in 2 years)



Functional Assessment

1 per annum for customers over 60



Flu vaccine

1 per annum



Pneumococcal Vaccine

1 per annum for customers over 60



Yellow Fever Vaccine

When needed



HIV Aids test

HIV Rapid Test for customers aged 16 years and above once a year. HIV Elisa test (confirmation test following a positive rapid test) for customers aged 16 years and above. Post Exposure Prophylaxis (PEP) for exposures associated with high risk of infection. Cover limited to occupational exposure.



Cardiovascular disease screening

Blood cholesterol test for customers aged 18 years and above once a year



Diabetes screening

Blood glucose test for customers aged 18 years and above once a year. HbA1c for diagnosed diabetics bi-annually subject to Managed Care protocols

*Available in all health plans

*Benefits available only where services is given by Bomaid approved service providers

*Managed care, clinical protocols and fund rules apply

*100% pay-out, no 10% co-payment, no VAT

*Bomaid tariffs apply

INPATIENT

BENEFITS	ACCESS		COMPREHENSIVE		EXECUTIVE		PRESTIGE			
	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit		
Overall benefit	No benefit		275,000	300,000	880,000	1,010,000	Unlimited			
Dread disease Strictly in accordance with Bomaid list of approved dread diseases			236,250	252,000	813,225	931,350	1,351,121	1,785,000		
Hospitalisation			89,250	105,000	393,225	511,350	Unlimited			
Mental health hospital (Psychiatry, drug and alcohol rehabilitation including professional fees)			16,200	16,200	43,200	53,950	54,500	71,950		
Home based care (Sub-acute care) (as alternative to hospital - up to 21 days) - includes bed fees and associated allied health services.			No benefit		No benefit		Up to 70,000 (Subject to protocols and hospital benefit)		Up to 90,000 (Subject to protocols and hospital benefit)	
Home care and nursing services (as alternative to hospital - up to 21 days). Includes basic care such as IV drips and wound care.										
Post Operative Care (includes Allied health and specialist follow ups)			No benefit		No benefit		Up to 70,000 (Subject to protocols and hospital benefit)		Up to 90,000 (Subject to protocols and hospital benefit)	
Inpatient dental										
Maxilo facial			No benefit		53,050	106,100	66,800	133,650		
Overall Prosthesis			14,400	20,550	Subject to inpatient dental					
Internal Prosthesis (subject to prosthesis benefit)			10,300	15,400	61,700	82,250	82,250	102,800		
External Prosthesis (subject to prosthesis benefit)			Subject to prosthesis benefit							
Laser refractive surgery			5,150		30,850		41,125			
Maternity Benefit			2,700	3,650	4,850	5,950	5,950	7,000		
Normal delivery hospitalisation fees (Include forceps delivery and vacuum extraction)			6,000		10,000		10,000			
C-Section delivery hospitalisation fee										
Normal delivery Professional Fees (includes post-natal care)			21,000		21,000		21,000			
Caesarean Delivery Professional Fees (includes post-natal care)			3,660		3,660		3,660			
Anaesthetic fee for C-Section			3,462		3,462		3,462			
Birthing unit (By registered unit/facility)			2,601		2,601		2,601			
	800		2,150		2,150					

OUTPATIENT

MATERNITY AND CHILD WELLNESS BENEFIT

BENEFITS	CORE	PLUS	EXTRA	MAX	
Antenatal Classes (Accessible through Bombaby programme)	4 classes	4 classes	4 classes	4 classes	
Ultrasound scans	2 x 2D scans	3 scans	3 scans	3 scans	
Iron and folate	Subject to Approved Medicines list	Subject to Approved Medicines list	Subject to Approved Medicines list	Subject to Approved Medicines list	
Basic pathology tests (Maternity)	No benefit	Subject to Approved pathology test list	Subject to Approved pathology test list	Subject to Approved pathology test list	
Maternal serum screening		No benefit	Included	Included	
Nuchal Translucency ultrasound			Included	Included	
NIPT			No benefit	Included	
Amniocentesis or CVS screening			No benefit	Included	
Postnatal consultation			Included	Included with home visit	
Lactation consultation			Included	Included	
Mental health consultation			No benefit	Included	
Child immunisations			As per government schedule	As per government schedule	As per government schedule plus: Hepatitis A, IPV (polio), Hepatitis B Immunoglobulin for HbSAg+ newborns, Measles, Rubella and Mumps
Newborn hearing screen	No benefit		No benefit	Subject to scheme tariff	Subject to scheme tariff
TSH test		Included		Included	
Casualty visits for children		1 after hours visit per annum		2 after hours visits per annum	
Infant nutrition consultation		No benefit		1 visit	
Paternity benefits	Education and parenting resources (antenatal classes)				

*Registration to Bombaby programme is mandatory to unlock the maternity outpatient benefits.

*Complete the Bombaby form and email- managedcare@bomaid.co.bw or complete online form on www.bomaid.co.bw.

*Registration for Bombaby is from 12 weeks.

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OUTPATIENT

BENEFIT	CORE		PLUS		EXTRA		MAX	
	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit
Overall Outpatient Benefit (Includes consultations, medications, investigations and procedures)	N/A		27,750	34,950	59,600	66,800	66,800	92,500
GP consultations - Physical	Up to 2,000		Up to Outpatient Overall Benefit		Up to Outpatient Overall Benefit		Up to Outpatient Overall Benefit	
Specialist consultations	No benefit		Up to Outpatient Overall Benefit		Up to Outpatient Overall Benefit		Up to Outpatient Overall Benefit	
Overall medicine benefit	3,000	5,000	4,050	5,550	7,500	11,900	15,400	19,750
Self medication benefit	100	150	200	400	300	600	500	700
Contraceptives	500		500		700		1,050	
Doctor dispensed medication (for acute cases only)	500	750	750	1,050	1,050	2,050	2,550	3,600
Pharmacy dispensed medication (includes dental and ophthalmic prescribed medications)	2,400	4,100	3,100	4,100	6,150	9,250	12,350	15,400
Chronic medication (Supplied through managed care program in accordance with Bomaïd approved conditions) Registration with Bomaïd managed care programme required. Email: managedcare@bomaïd.co.bw	No benefit		10,800	12,950	38,850	45,350	51,800	69,100
ARV medication (subject to registration) email: managedcare@bomaïd.co.bw			12,950 Per beneficiary					
ARV medication (without registration)			6,500 Per beneficiary					
Chronic Care Medication delivery through connected network of providers	No benefit		Benefit Available		Benefit Available		Benefit Available	
Radiology and pathology	Subject to Approved tests		18,500	22,600	21,600	36,000	36,000	46,250
HIV pathology (subject to registration)	Subject to recommended tests for monitoring		3,600					
HIV pathology (without registration)	Subject to Approved tests		1,800					
Food Handlers Test (PUS Swab, Stool Culture, Urine MCS, x-ray)	1 per annum							
Infertility Diagnosis (limited to outpatient investigations)	No benefit		No benefit		8,200		11,300	
COVID-19 test	4 Rapid Tests							
Medical Surgical Procedures (Minor procedures in doctor's rooms)	No benefit		5,150	7,200	9,250	12,350	12,350	18,500
Overall Dental Benefit (Includes consultations, radiology, filling, extraction, cleaning scaling and polishing, incision and drainage, root canal treatment)	One basic consultation per beneficiary, includes fillings, extractions and infection control		14,900	21,050	36,000	46,250	46,250	56,550

BENEFIT	CORE		PLUS		EXTRA		MAX	
	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit	Single benefit	Family benefit
Orthodontic Treatment (Braces, retainers and related appliances) Pre-authorization is required and treatment is every 2 years	No benefit		10,800	16,200	23,650	38,050	36,000	49,350
Optical overall benefit	N/A		3,180		3,980		5,650	
Optical Consultation	290		290		290		290	
Frame	200		1,050		1,550		2,050	
Lens Enhancements	No benefit		300		600		1,770	
Clear Single Vision (per lens)			250					
Clear Bifocal Vision (per lens)	No benefit				640			
Base Multifocal (per lens)	No benefit				915			
Contact lenses (only as alternative to frame and lenses)			Subject to optical benefit		Subject to optical benefit		Subject to optical benefit	
Appliances <ul style="list-style-type: none"> • Surgical appliances • Glucometer • Hearing aid • Home oxygen • CPAP machine • Wheelchair • Crutches • Walking frame 			7,200	15,400	15,400	20,550	21,600	26,750
Allied Health Services <ul style="list-style-type: none"> • Physiotherapy therapy • Podiatry • Occupational Therapy • Speech Therapy • Clinical psychology • Clinical dietetics 	No benefit		3,100	5,150	8,200	13,350	12,350	18,500
Alternative Treatment <ul style="list-style-type: none"> • Homeopathic treatment • Chiropractic treatment • Naturopathic treatment • Acupuncture treatment • Traditional healing (cover strictly limited to Ngope, Thobega and Mototwane) 			1,550	2,550	1,550	2,550	1,550	2,550
Safe Male Circumcision			1,650		1,650		1,650	
Mental health helpline	Telephonic consultations		Telephonic consultations		Telephonic consultations		Telephonic consultations	

Bom baby

Special Maternity Care Program

Through Bombaby, we share with the expectant family the excitement and experience brought about by the new life we are waiting for.

The program offers:

- Clinical support, education & advice from the 12th week of pregnancy.
- Ante natal classes by a designated service provider.
- Open discussions with an experienced midwife during the various stages of the baby's development.
- Early identification of high-risk pregnancy to enable the family to access medical assistance where necessary.
- Tailor made information on any medical conditions in relation to the pregnancy.
- A hamper with handy supplies for baby & mom.
- Email - managedcare@bomaid.co.bw or complete online form on www.bomaid.co.bw

TRAVEL MEDICAL INSURANCE



As part of all Max and Extra health plans, you are entitled to P2 million and P5 million cover, respectively, for you and your family travels outside Botswana.

What is covered:

- Emergency medical and related expenses
- Medical Transportation and Evacuation
- Repatriation

* Apply for travel insurance 48 hours before travel. Complete online form on www.bomaid.co.bw



Underwritten by:

BIC
BOTSWANA
INSURANCE COMPANY



FUNERAL BENEFIT

FUNERAL COVER	CORE	PLUS	EXTRA	MAX
Member/Spouse/Parent	No Benefit		10,000	
Child Dependant 14-25			10,000	
Child Dependant 6-13			5,000	
Child Dependant 0-5			2,500	

PREMIUM WAIVER

This benefit pays medical aid contributions for the registered dependants for a period of 12 months after the death of the principal member.

- Financial freedom for the dependants.
- Dependants do not have to make monthly contributions themselves.
- No additional cost to the remaining dependants.
- Guaranteed medical aid cover for the remaining dependants.

Underwritten by



Botswana Life

SEVERE ILLNESS BENEFIT

This benefit is designed to provide a 100% cash payout to the life assured on 1st diagnosis of any of the pre-defined severe illnesses regardless of the actual medical expenses incurred.

The cash payout can be used among other things to:

- a) Assist customers with additional medical costs which might be above the allocated health plan limits.
- b) Pay for alternative care or rehabilitation therapies not covered by the health plan.
- c) Fund lifestyle changes that might be required following diagnosis and/or treatment of a severe illness.

The following severe illnesses are covered under this benefit:

1. Stroke
2. Coma
3. Cancer
4. Major Burns
5. Blindness
6. Paraplegia
7. Loss of Hearing
8. Valvular Heart Disease
9. Coronary Artery Disease
10. Heart Failure
11. Kidney Failure (Chronic)
12. Major Organ Transplant
13. (Kidney, Lung, Liver, Heart, Pancreas)



Underwritten by



Botswana Life

PERSONAL ACCIDENT DISABILITY COVER

Loss of ring finger
75 Min Cover
800 Max cover

Loss of index finger
100 Min Cover
1,200 Max cover

Loss of middle finger
75 Min Cover
800 Max cover

Loss of little finger
75 Min Cover
1,000 Max cover

Loss of thumb
250 Min Cover
3,000 Max cover

Loss of toes
50 Min Cover
2,500 Max cover

Loss of hearing
500 Min Cover
5,000 Max cover

Complete or irrecoverable loss of sight
1,250 Min Cover
10,000 Max cover

Loss of or loss of use in one arm, hand, leg or foot
2,500 Min Cover
10,000 Max cover

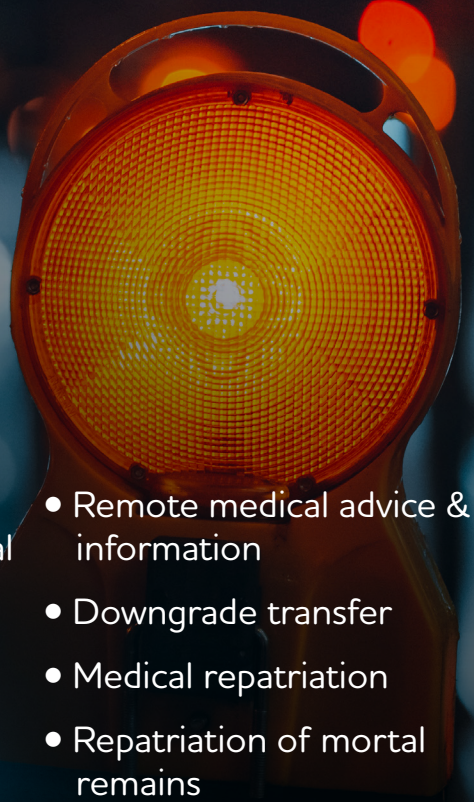
EMERGENCY MEDICAL SERVICES



This service is provided by MRI Botswana. All Bomaid Customers can call MRI on **992/3901601** for emergency services throughout Botswana, Lesotho, Namibia, South Africa, Swaziland and Zimbabwe.

Services offered. 360°

- Emergency medical assistance
- Emergency response to scene
- Pre Hospital medical transportation
- Emergency transportation of medical products
- Liason with next of kin
- Escorted returns of minors
- Inter hospital transfer
- Remote medical advice & information
- Downgrade transfer
- Medical repatriation
- Repatriation of mortal remains
- In hospital medical monitoring



MANAGED CARE PROGRAM

The program assists customers with management of chronic conditions and includes both benefit management and clinical advice. The following conditions are covered under the program:

1. Allergic Rhinitis
2. Arthritis
3. Ankylosing Spondylitis
4. Asthma
5. Attention Deficit Hyperactivity Disorder (ADHD)
6. Benign prostate Hypertrophy
7. Bipolar Disorder
8. Chronic Anxiety
9. Chronic Depression
10. Chronic Bronchitis
11. Chronic Heart Diseases
12. Chronic Renal Failure
13. Chronic Obstructive Pulmonary Disease
14. Diabetes
15. Epilepsy
16. Glaucoma
17. Hyperuricemia
18. HIV/AIDS
19. Hypercholesterolaemia
20. Hypertension
21. Bowel Disease
22. Migraine (excludes acute attacks)
23. Macular Degeneration
24. Multiple Sclerosis
25. Osteopenia
26. Osteoporosis
27. Parkinson's Disease
28. Peptic Ulcer Disease
29. Psoriasis
30. Schizophrenia
31. Systemic Lupus Erythematosus
32. Thyroid Dysfunction

MANAGED CARE PROGRAM REGISTRATION





- 1 Customer collects chronic ailment form.
- 2 Customer and Doctor complete form
- 3 Customer submits application and prescription to Bomaid (managedcare@bomaid.co.bw)
- 4 A letter confirming approval is sent to customer/patient
- 5 Customer collects medicine from any of the designated pharmacies

*The management and care of HIV is aligned to the new MOH headlines



GET MEDICAL COVER FOR STUDY IN SOUTH AFRICA

Join Bomaid and pay just one subscription for cover in both Botswana and South Africa. The cover is FREE for all current Bomaid dependants.

-  Unlimited GP services
-  Unlimited medicines (chronic)
-  Ambulance for emergencies
-  Basic, fillings and extractions

* Apply seven working days before study visa application at sales@bomaid.co.bw





OUR LOYALTY PARTNERS

Mosha Spa

- **30%** off full body massage every Monday
- **10%** off all other services daily



Cresta Hotels

- **40%** off on accommodation on weekends
- **20%** off on weekdays



All Crestas except Mowana

Virgin Active Gym

- Enjoy an exclusive customer only **10%** discount on monthly gym membership subscriptions.



City Active F.town

- **6%** off - 3 months contract
- **7.5%** off - 6 months contract
- **8.5%** off - 9 months contract
- **10%** off - 12 months contract



Blue Tree World of Golf

- Enjoy an exclusive customer only discount of up to **20%** on golfing facilities



Garmin

- **10%** discount on selected garmin watches



Health Generation

- **10%** discount on selected items



Air Botswana

- **20%** discount on access to Pula Lounge at SSKIA
- **10%** discount on tickets purchased through Air Botswana sales office



African Bush Camps

- **10%** discount on accommodation at any of the African Bush camps across the country



Ultimate Cycle Base

- **10%** discount on bicycles and accessories



Propellers

- Corporate Group Swimming discount of **50%** for 20 people.
- Private/One-on-one Classes at **28.5%**
- Home Sessions at **20%**
- Rehabilitation/Therapeutic Swimming at **22%**
- Siblings Discount (for 3 children) at **15%**
- Parents' Discount at **60%**



* For more partners visit www.bomaid.co.bw

DREAD DISEASE COVER

Dread disease cover is available for all customers on Comprehensive, Executive and Prestige plans who require surgical intervention and operation related procedures for the conditions outlined below:



CORONARY ARTERY DISEASE

Dread disease benefit will be considered where coronary arteries are severely narrowed resulting in a need for coronary artery bypass surgery or open heart surgery.



VALVULAR HEART DISEASE

Dread disease benefit will be considered where there is medical proof of severe cardiac valvular dysfunction needing a surgical intervention such as valve repair or replacement.



CEREBROVASCULAR ACCIDENT/ STROKE

Dread disease benefit will be considered where there is medical proof that the customer requires major surgical intervention such as craniotomy. This cover also includes rehabilitation therapy at an agreed daily or global tariff for a period not exceeding 36 days.



HEART FAILURE

Dread disease benefit will be considered where there is medical proof that the customer requires major surgical intervention.



END STAGE RENAL FAILURE

Dread disease benefit will be considered where there is medical proof that the customer requires kidney transplant. The benefit covers only the recipient Bomaid customer.



LEUKAEMIA

Dread disease benefit will be considered where there is medical proof that the customer requires bone marrow transplant. The benefit covers only the recipient Bomaid customer.



CANCER/MALIGNANT NEOPLASM

Dread disease benefit will be considered where there is medical proof that the customer has a malignant type of cancer and requires a major surgical intervention.



CEREBRAL ANEURYSM - GRADE III TO V

Dread disease benefit will be considered where there is medical proof that the aneurysm is of grade III or above and that the customer requires a major surgical intervention such as craniotomy or ligation of blood vessels. The benefit also covers rehabilitation therapy at an agreed daily or global tariff for a period not exceeding 36 days.



ORGAN TRANSPLANT

The benefit covers transplantation of the following organs only: Heart, Bone Marrow, Kidney, Liver, Lung and Pancreas. Cover is only for the recipient Bomaid customer.



SEVERE BURNS

Burns of multiple regions, at least one burn of third degree mentioned: A severe burn involving >20% of the total body surface or >10% in the elderly or very young; > 5% in full thickness.



1. IN-PATIENT AND MANAGED CARE

Benefits:

- Pre-authorization is required for all cases. Health plan and/or managed care protocols will be applied.
- Post-admission step down cover includes sub-acute care, hospice, private nursing and physical rehabilitation for approved clinical conditions. Excludes old age homes and frail care.
- Chronic medicines will be covered under the chronic medication benefit only if supplied through the Bomaid designated pharmacies. Any chronic medicines supplied outside the designated pharmacies will be covered under the pharmacy benefit.
- No cover for ARVs supplied outside the Bomaid designated pharmacies.

2. PHARMACEUTICAL BENEFIT

Management

- Generic reference pricing (GRP) will apply to all health plans.
- Under the GRP, a brand-name medicine that has a generic equivalent registered in Botswana and available at the point of service will be reimbursed up to the tariff of the generic equivalent.
- Members will pay the difference between the tariff of the brand-name medicine and the generic equivalent should they opt to take the brand-name medicine while there is an available generic equivalent.

3. DENTAL BENEFIT

- Maximum 2 preventative treatments per beneficiary per annum (e.g. cleaning, scaling and polishing).
- Re-treatment (e.g. filling) of a tooth within one year will be subjected to managed care and clinical protocols.
- Cover excludes: orthognatic (jaw correction) surgery, professionally applied fluoride, dental bleaching and implants.
- Pre-authorization is required for all in-hospital dental procedures as well as specialised dentistry (including orthodontic treatment, crowns, bridges and dentures). Pre-authorization is not required for surgical procedures done under local anaesthesia in out-patient rooms.
- A two-year benefit cycle applies for specialised dentistry (including orthodontic treatment, crowns, bridges and dentures).

4. OPTICAL BENEFIT

The following benefit rules will be applicable on all optometry services:

- 24-month cycle for the consultation
- 24-month cycle for materials EITHER spectacles OR contact lenses.
- Frame benefit value can be used towards a Frame only.
- The material limit can be utilized for lenses and lens enhancements.
- No single vision Rx < 0.50 Diopter will be paid or considered for payment.
- No accommodative/bifocal/varifocal adds less than 1 Diopter will be paid or considered for payment.
- No accommodative/bifocal/varifocal lenses to be covered under the age of 40 (unless motivated for and approved)
- No varifocals to children under the age 18 years will be accepted or considered for payment except for post cataract surgery.
- Contact Lens motivations for children under the age of 16 will be considered should the minimum script requirement of < 1.00 in one eye be met.
- No contact lenses to children under the age 16 years unless motivated. Should the motivation be sport related, please include a letter from school/ establishment confirming the sporting activity.
- Contact lenses will require motivation with a script lower than 1.00D (for new wearers).
- Any additional optometry services requirement will be adjudicated based on motivation and needs assessment.

5. APPLIANCES BENEFIT

- One wheel chair per beneficiary over a 3 year cycle.
- One pair of hearing aids per beneficiary over a 2 year cycle.

Appliances Includes all of the below:

- Surgical appliances (for non-permanent disability, to be recommended by surgeon/orthopaedic surgeon; includes knee/collar/chest/foot braces, crutches and walking frames) Pre-authorization is required
- Glucometers, nebulisers, Wheelchairs, crutches and walking frames (for permanent disability)
- Hearing aid (maximum of 1 pair of appliances per 2 year cycle, prescription required)
- CPAP machine, home oxygen, stoma products (CPAP machines and home oxygen cover subject to pre-authorization and scheme protocols)

6. ALTERNATIVE TREATMENT

- Alternative treatment claim payments will only be made to customers and not service providers.

7. SAFE MALE CIRCUMCISION

- Cover includes pre-operative consultation/counselling, physical examination, HIV test and post-operative care within 1 month of operation.

8. WELLNESS BENEFIT

- No pre-authorisation required for screening and prevention benefits.
- 100% payout of the health plan tariffs. No-copayment. No VAT.

9. WAITING PERIODS

General waiting period	3 months
New-born registration after 30 days	3 months
Maternity and confinement	12 months
Specialised dentistry and Reconstructive/Oral Surgery	12 months
Chronic benefit and hospitalization for pre-existing conditions	12 months

* Proof of cover in the form of membership certificate will be required to waive the general waiting period

10. LATE JOINER FEE

It is an increase of premium paid on a customer's subscription rate and this applies to all customers joining the medical aid fund for the first time at the age of 35 years or after an extended period without medical aid. This rule does not apply to customers transferring from one medical aid to the other provided they had continuous cover for two years or more.

The number of years uncovered corresponds to a percentage on the following table, which is used to calculate the fee:

Total years uncovered	Late-joiner fee
0- 4 years	5% of contribution
5 – 14 years	25% of contribution
15 – 24 years	50% of contribution
25 years or more	75% of contribution

- Proof of cover in the form of a membership certificate will be required to ascertain legibility of waiving or reducing late joiner fee

11. CONTRIBUTIONS

Corporate contributions are applicable to companies with ten (10) or more enrolled customers. Companies with less than 10 enrolled customers will be billed based on individual contributions.



IN ALL BENEFIT CATEGORIES, ANY ONE FAMILY MEMBER CANNOT CLAIM IN EXCESS OF THE SINGLE MEMBER'S LIMIT.

INDIVIDUAL RATES

* Billed up to three child Dependants, the rest of the child dependants are free

Age Band	ACCESS				COMPREHENSIVE				EXECUTIVE				PRESTIGE			
	Access Core				Comprehensive Core				Executive Core				Prestige Core			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-35	P292	P262	P103	P439	P555	P500	P195	P834	P921	P828	P322	P1,381	P1,544	P1,390	P540	P2,317
36-49	P321	P289	P112	P439	P611	P550	P214	P834	P1,012	P911	P354	P1,381	P1,698	P1,529	P595	P2,317
50-55	P365	P328	P127	P439	P694	P626	P243	P834	P1,150	P1,037	P402	P1,381	P1,930	P1,737	P675	P2,317
56+	P439	P395	P153	P439	P834	P751	P291	P834	P1,381	P1,243	P484	P1,381	P2,317	P2,084	P810	P2,317

Age Band	Access Plus				Comprehensive Plus				Executive Plus				Prestige Plus			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
	0-35	P740	P668	P259	P1,111	P1,004	P904	P351	P1,507	P1,370	P1,233	P478	P2,054	P1,992	P1,794	P697
36-49	P815	P734	P286	P1,111	P1,105	P995	P386	P1,507	P1,507	P1,356	P526	P2,054	P2,192	P1,974	P767	P2,990
50-55	P926	P834	P324	P1,111	P1,256	P1,131	P440	P1,507	P1,712	P1,542	P599	P2,054	P2,491	P2,242	P872	P2,990
56+	P1,111	P1,000	P388	P1,111	P1,507	P1,358	P526	P1,507	P2,054	P1,850	P719	P2,054	P2,990	P2,690	P1,045	P2,990

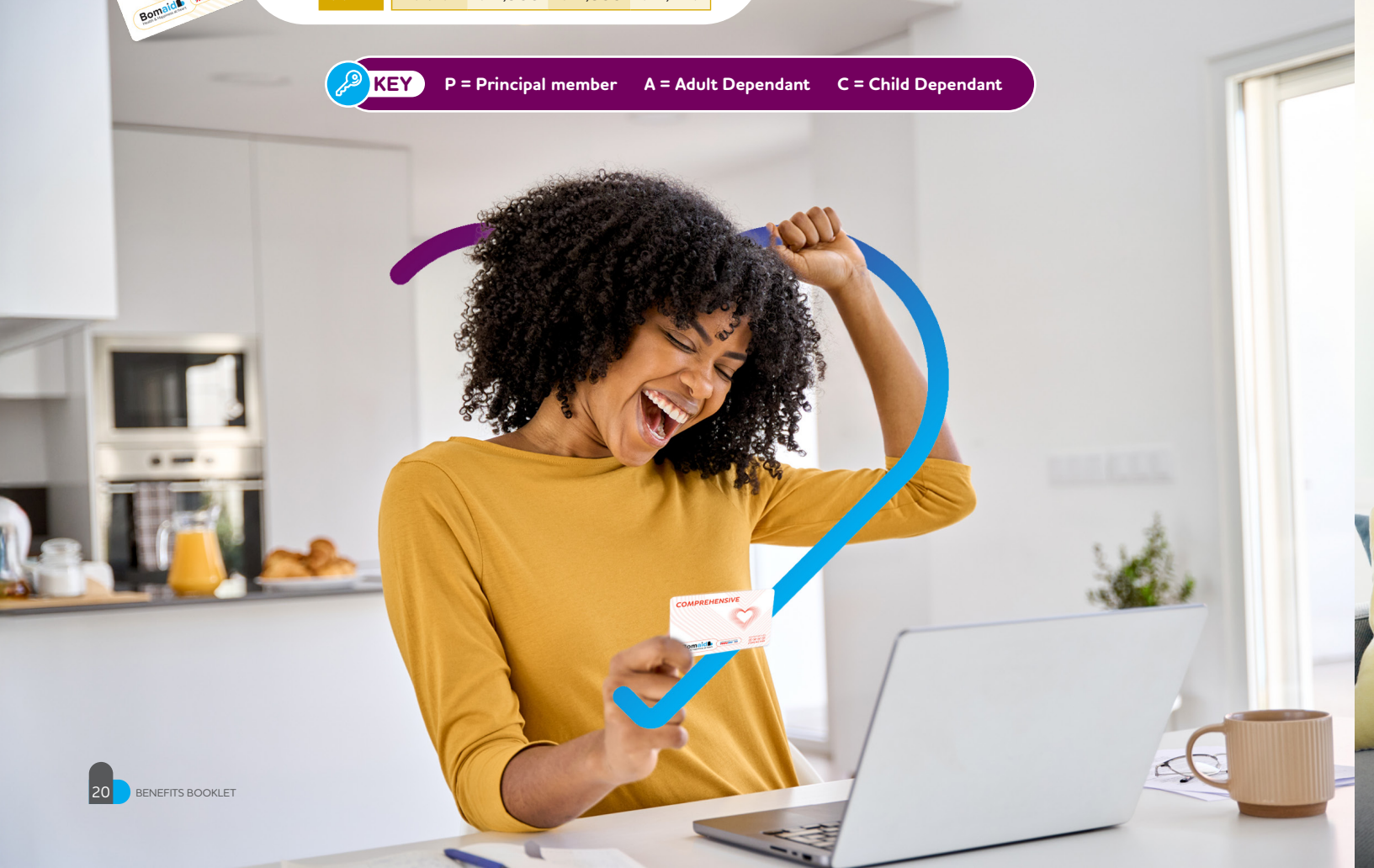
Age Band	Access Extra				Comprehensive Extra				Executive Extra				Prestige Extra			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
	0-35	P1,201	P1,080	P419	P1,801	P1,464	P1,317	P511	P2,197	P1,830	P1,646	P640	P2,745	P2,452	P2,207	P858
36-49	P1,320	P1,188	P462	P1,801	P1,610	P1,450	P564	P2,197	P2,012	P1,810	P704	P2,745	P2,697	P2,428	P945	P3,680
50-55	P1,501	P1,350	P525	P1,801	P1,831	P1,647	P641	P2,197	P2,287	P2,058	P800	P2,745	P3,067	P2,758	P1,073	P3,680
56+	P1,801	P1,621	P630	P1,801	P2,197	P1,977	P768	P2,197	P2,745	P2,470	P961	P2,745	P3,680	P3,311	P1,287	P3,680

Age Band	Access Max				Comprehensive Max				Executive Max				Prestige Max			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
	0-35	P1,370	P1,233	P479	P2,054	P1,634	P1,470	P571	P2,450	P1,999	P1,799	P700	P2,997	P2,622	P2,360	P918
36-49	P1,507	P1,356	P528	P2,054	P1,797	P1,617	P629	P2,450	P2,198	P1,978	P769	P2,997	P2,884	P2,596	P1,010	P3,932
50-55	P1,713	P1,542	P599	P2,054	P2,043	P1,838	P715	P2,450	P2,498	P2,249	P874	P2,997	P3,278	P2,949	P1,147	P3,932
56+	P2,054	P1,850	P719	P2,054	P2,450	P2,206	P857	P2,450	P2,997	P2,699	1049	P2,997	P3,932	P3,540	P1,376	P3,932



ISS				
Age	0-35	36-49	50-55	56+
M	P742	P1,300	P1,855	P2,227

KEY P = Principal member A = Adult Dependant C = Child Dependant



CORPORATE RATES

Income Band	ACCESS				COMPREHENSIVE				EXECUTIVE				PRESTIGE			
	Access Core				Comprehensive Core				Executive Core				Prestige Core			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P290	P261	P102	P434	P425	P382	P149	P638	P583	P524	P203	P874	P1,289	P1,162	P450	P1,935
2300-3199	P319	P287	P111	P434	P467	P419	P164	P638	P641	P577	P225	P874	P1,418	P1,277	P496	P1,935
3200-6199	P377	P339	P133	P434	P551	P496	P194	P638	P756	P682	P265	P874	P1,676	P1,509	P587	P1,935
6200+	P434	P392	P152	P434	P638	P572	P221	P638	P874	P786	P306	P874	P1,935	P1,742	P676	P1,935
	Access Plus				Comprehensive Plus				Executive Plus				Prestige Plus			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P379	P340	P133	P568	P513	P461	P180	P770	P672	P603	P234	P1,008	P1,378	P1,241	P482	P2,068
2300-3199	P416	P375	P147	P568	P565	P508	P198	P770	P738	P664	P259	P1,008	P1,516	P1,365	P532	P2,068
3200-6199	P492	P443	P172	P568	P668	P600	P233	P770	P873	P785	P306	P1,008	P1,792	P1,612	P628	P2,068
6200+	P568	P510	P199	P568	P770	P692	P270	P770	P1,008	P906	P353	P1,008	P2,068	P1,861	P723	P2,068
	Access Extra				Comprehensive Extra				Executive Extra				Prestige Extra			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P561	P504	P196	P840	P694	P625	P243	P1,042	P854	P767	P297	P1,279	P1,560	P1,405	P546	P2,340
2300-3199	P615	P554	P215	P840	P764	P688	P266	P1,042	P937	P844	P327	P1,279	P1,715	P1,545	P600	P2,340
3200-6199	P728	P655	P255	P840	P903	P812	P316	P1,042	P1,109	P997	P387	P1,279	P2,028	P1,824	P709	P2,340
6200+	P840	P755	P294	P840	P1,042	P937	P365	P1,042	P1,279	P1,151	P448	P1,279	P2,340	P2,106	P819	P2,340
	Access Max				Comprehensive Max				Executive Max				Prestige Max			
	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent	P	A	C	Parent
0-2299	P1,094	P984	P383	P1,641	P1,228	P1,105	P430	P1,844	P1,387	P1,248	P486	P2,081	P2,094	P1,885	P733	P3,142
2300-3199	P1,203	P1,084	P421	P1,641	P1,351	P1,217	P473	P1,844	P1,525	P1,374	P534	P2,081	P2,303	P2,074	P807	P3,142
3200-6199	P1,423	P1,280	P498	P1,641	P1,598	P1,438	P559	P1,844	P1,804	P1,623	P631	P2,081	P2,723	P2,450	P953	P3,142
6200+	P1,641	P1,477	P574	P1,641	P1,844	P1,659	P644	P1,844	P2,081	P1,873	P728	P2,081	P3,142	P2,827	P1,099	P3,142

KEY P = Principal member A = Adult Dependant C = Child Dependant



OUR SELF-SERVICE CHANNELS

Convenience at your finger tips



Website

www.bomaid.co.bw

Key features:

- Member & service provider portal login
- Webforms- you can apply for membership online & claim submission
- Find a service provider
- Contact us
- Tariff file



WhatsApp for business

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- Quick response times
- Personalised interactions
- Automated responses
- Two way communication
- Direct messaging
- Prompt to a voice interaction with an agent



Member portal

live.bomaid.co.bw

Allows customer to view:

- Authorisation status
- All communications sent by the fund
- Available benefits
- Membership status



Corporate self service portal

What it does:

- Generation of member statements,
- Allocation of payments to bills
- Efficient membership application submissions.



Bomaid App

Please access the Bomaid App (Google Play for Android) and Web App (www.bomaid.co.bw).

- Convenient way to access and manage your medical aid account quickly and easily
- You can check benefit balance
- Find a service provider
- It also aims to change the health and wellness behaviour of customers

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Botswana Medical Aid Society
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- ☎ New Mall, Engen Centre

Emergency Contacts

Pre-Authorizations - **71300036**

Emergency Medical Services - **992**



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