Carnegie Mellon University Rwanda
Health Insurance Policy Member’s Guide
Cover Period: 01st May, 2018 to 30th April, 2019

What am I Covered for?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Limits (RWF) per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient (hospitalization) per family</td>
<td>15,000,000</td>
</tr>
<tr>
<td>Outpatient per family</td>
<td>3,000,000</td>
</tr>
<tr>
<td>Outpatient Dental per family</td>
<td>Covered up to 225,000</td>
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<tr>
<td>Outpatient Optical per family</td>
<td>Covered up to 225,000</td>
</tr>
<tr>
<td>Maternity per family including c/s</td>
<td>Covered 1,000,000</td>
</tr>
<tr>
<td>Inpatient Pre-existing &amp; Chronic conditions and Hiv Aids</td>
<td>Covered up to 3,000,000</td>
</tr>
<tr>
<td>Congenital conditions/Pre-term babies</td>
<td>1,875,000 within the inpatient Limit</td>
</tr>
<tr>
<td>Funeral Expense</td>
<td>500,000 per person within inpatient Limit</td>
</tr>
<tr>
<td>Illness related dental E.g impacted tooth</td>
<td>750,000 within the inpatient limit</td>
</tr>
<tr>
<td>Preventive checkup</td>
<td>Covered up to Rwf 80,000 per year for employees only.</td>
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<tr>
<td>Illness related optical E.g. cataract removal</td>
<td>750,000 within the inpatient limit</td>
</tr>
<tr>
<td>Lower age limit</td>
<td>At birth. Remember to fill the enrollment form to introduce the new member of the family.</td>
</tr>
<tr>
<td>Dependant age limit</td>
<td>Children will be covered up to 25 years. Children between 21-25 years will be required to present proof of schooling.</td>
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<tr>
<td>Upper age limit</td>
<td>65 years. Existing members remain in the scheme up to the age of seventy (70).</td>
</tr>
<tr>
<td>Spouse</td>
<td>One legal spouse</td>
</tr>
<tr>
<td>Adding a new spouse/new born child</td>
<td>Fill enrollment form and give HR.</td>
</tr>
<tr>
<td>Lodger Fees/Hospital Accommodation for parent/guardian while a child is hospitalized</td>
<td>For children that are 10 years and below. *all expenses paid from the inpatient limit (bed charges, breakfast, lunch &amp; dinner)</td>
</tr>
<tr>
<td>Co-pay/Contribution</td>
<td>All claims are paid 100% to the cover limit by UAP.</td>
</tr>
</tbody>
</table>
Territorial Limits | East Africa cover. India and South Africa upon referral and pre-authorization through UAP.
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Local Road Evacuation | By road or air ambulance for life threatening situations or emergencies.
Mode of identification | UAP Insurance smart Card
*Replacement costs for damaged or lost cards – RWF 4,000 payable cash at UAP offices.
Registration requirements | Duly completed enrollment form.
Cover outside the set panel | Reimbursement only allowed in cases of emergency where appointed providers are not available.
Family planning | Maximum Rwf 20,000 per visit.
Routine immunization for children including Hepatitis B | Covered as per East Africa Expanded Program on immunization.
Circumcision for children | Covered.

**What am I not covered for?**
- Infertility treatment i.e. costs of treatment related to infertility and impotence.
- Intentional self-injury, suicide or attempted suicide, intoxication, drunkenness
- Expenses recoverable under any other insurance
- Cosmetic surgery, massage or beauty treatment
- Naval, Military and Air force operations
- Riding or driving in any kind of race
- Participation in extreme sports
- Stays at sanatoria, old age homes, places of rest etc
- War, invasion, civil war, riots or act of terrorism
- Chiropractors, acupuncturists or herbalists treatment
- Benefits incurred above the limit and or sub limit.

*Please refer policy document for a more detailed exclusions list.

**Outpatient**

**What should I do when am unwell?**
- Present your membership smartcard at the service provider’s desk for identification;
- The service provider will check and confirm membership and treatment will be rendered;
• Complete and sign the UAP Insurance claim form (available at the service provider’s facility). The attending doctor must also complete and sign the claim form. * Be sure to complete a separate form for each treatment and for each person. Ensure that you know how much you have spent and your balance before you leave.
• All bills will then be sent directly by the service provider to UAP Insurance for settlement.

What should I do when the preferred provider is not on the UAP Insurance panel (Emergencies Only)?

• While at the service provider, complete and sign the UAP Insurance claim form, the attending doctor must also complete and sign the claim form. Be sure to complete a separate form for each treatment and for each person
• Attach the following documents:
  - Original receipts
  - Prescription Copy for drugs dispensed
  - Lab/ X-ray requests
  - Referral letters where applicable
• Send the claims documents to UAP Insurance offices for further processing

*Claims submission period is 60 days from the date of treatment. Kindly note that claims received after this period shall be deemed time barred

Inpatient

What should I do when I am being hospitalized?

Emergency Admissions

• The hospital shall notify UAP Insurance Company within 24 hrs of admission & a letter of undertaking forwarded directly to the hospital.

Scheduled Admissions

• The member should notify UAP directly or through their Human Resources office.
• A letter of undertaking shall then be forwarded to the hospital pre-authorizing the Admission.
What will happen when my card is lost/damaged?

- Report the loss/damage to your HR Department/Contact person for replacement at a fee of Rwf 4,000. This should be paid at UAP offices.
- The card can however not be used by any other person provided the fingerprints have been saved onto the cards.

What happens in case the person is too ill to present their finger?

- The hospital will notify the scheme administrator who will authorize treatment outside the Smart system.

What will happen when my child is taken to hospital by the aunty or somebody else whose fingerprints are not in the card?

- Authorization once given by the scheme administrator will allow the service provider to grant service outside the Smart system.

Who do I call when I need assistance?

**UAP Insurance Rwanda Ltd**

- +250 788 388 898
- +250 788 732 551
- Email; rwcasemanagement@uap-group.com

**Smart Applications**

- +250 787 780 027