



MEDISTAR

freedom to enjoy life

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THE BEST PARTNER FOR YOUR HEALTH CARE PLAN

Medistar is a benefits package with a wide range of benefits and different levels of cover, allowing you to choose from 4 comprehensive plans. Not only do we give people access to the best possible medical treatment, each plan option provides peace of mind and security, leaving you safe in the knowledge that your medical needs and well-being will be taken care of.

We are at your service when you need us most, providing comprehensive benefits, quick and efficient reimbursement of claims as well as facilitating easy access to health care.

Additionally, our priority is to provide all our members with a holistic approach to help them manage their health, well-being and lifestyle. Healthier and more productive employees. Lower sickness costs. Lower claims expenditure. These are just a few benefits of this innovative approach.



**Outstanding
care for
outstanding
people**

WHAT IS MEDISTAR?

Medistar is a private international medical insurance plan designed specifically for the African market offering a rare combination of quality and value. Devised by Goldstar Healthcare in conjunction with Cigna using the wealth of experience that both companies have in Africa.

- › **Competitively priced**
- › **Four levels of cover to suit your budget**
- › **Comprehensive range of benefits**
- › **Evacuation and repatriation cover as standard**
- › **Cancer and chronic conditions cover as standard**
- › **Flexibility to add Primary Select options to the Primary level of cover: Primary Enhanced for outpatient treatment and Primary Plus for maternity benefits.**
- › **Underwritten by Cigna - one of the largest international medical insurance companies in the world**
- › **Worldwide 24 hour support**
- › **Worldwide hospital network**

**A unique
private
international
health plan.**



ABOUT GOLDSTAR HEALTHCARE



Goldstar has been established for over 25 years and is recognised as being one of Kenya's leading independent health care intermediaries. We advise clients (corporate and individuals) on all matters relating to their International Private Medical Insurance needs.

Being independent means that we serve our clients' best interests by searching the market place for the right provider and the most appropriate insurance solution to meet their needs. Instead of being tied to one insurance company or product, we offer impartial advice on a wide range of insurance plans and providers.

Our business has grown and continues to grow because of our independence and our reputation of trust. Our mission is to build winning relationships with our clients.

Our core business strength has always been our ability to deliver unbiased recommendations that meet both our clients' needs and their budget.

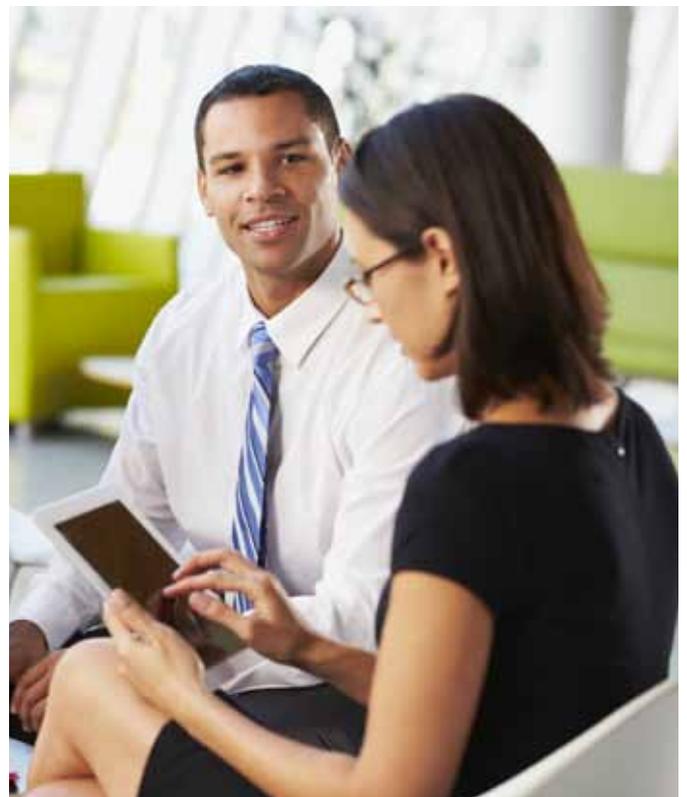
From the initial advice stages all the way through to supporting you through any claims, serving our clients is our number one priority.

At Goldstar we work with many top International Health Insurance providers as our aim is to provide clients with choice, quality and value for money.

All of the above is combined with our strong belief in offering clients a personal service which means that we are on hand to help you with your insurance needs at any time.

Our experienced team based in our London and Nairobi offices can be contacted by email or phone.

**Offering you
a personal
service.**





ABOUT CIGNA

Cigna Global Health Benefits (hereafter referred to as CGHB) is the dedicated international division of Cigna. With over 50 years of experience as a leading global health-services provider, we continue to research and deliver quality health care to globally mobile employees in over 192 countries and maintain approximately 1,000,000 individuals within global plans of which 130,000 are local staff members.

CGHB's focus continues to be on the administration of employee benefits plans for Corporate clients, IGO's (intergovernmental organizations) and NGO's (non-governmental organizations). We enjoy scale advantages in terms of medical services network access and innovation and growth opportunities on a global level with a specialized focus on Africa thanks to our large membership through mainly the IGO segment in Africa.

Our focus has always been on the design, implementation and management of global health insurance and employee benefits programs, for international organizations, multinational corporations and their workforce, while taking into account and responding to the local reality of each and every location where the workforce is active.

Top quality customized services, innovation and a continuous focus on our customers have brought us to a market leading position. Those are the areas in which we distinguish ourselves now and in the future. As a part of Cigna, a global health service company, we offer a truly global service, enhanced by cost reduction capabilities and fully tailored to the local needs of our customers. Direct benefits include access to a combined and unrivalled worldwide network of medical providers and the development of a culture of health within our clients' organization e.g. health and well-being coaching. More than ever, we keep our promise to offer easy and affordable global access to health care.

We have our main service center in Belgium, and offices and representations in Africa (Kenya and South Africa), Asia (Malaysia), Latin America (Chile), Europe (Madrid and Switzerland) and the USA (Florida). Our headquarters are located in Wilmington DE, USA.

Innovative insurance solutions designed for you.



MEDISTAR FEATURES

- › **Worldwide medical cover**
- › **Network of over 11,500 hospitals worldwide**
- › **Comprehensive range of benefits**
- › **Cover on all plans for:**
 - **Emergency evacuation & repatriation**
 - **Cancer and chronic conditions**
 - **Congenital conditions and HIV**
- › **No policy cancellation due to age or illness**
- › **Competitively priced premiums reflecting the lower costs in Africa**
- › **Suitable for Kenyan residents or expatriates**
- › **Individual and family cover**
- › **Company schemes both small and large**
- › **Payment options**
- › **Multilingual support 24/7 by email, phone or online**
- › **Local support in Nairobi and London**
- › **In & outpatient bills settled directly with provider**
- › **Underwrite existing conditions**
- › **Cigna Health Benefits Mobile app**
- › **Health check ups**
- › **Health risk assessments**
- › **Online 2nd medical opinion**

**Health check ups
a unique feature.**



PRIMARY

Most popular plan providing an extensive range of features at very competitive price that meets most people's needs

- › Maximum annual reimbursement
£ 950.000 / \$ 1.400.000
- › Inpatient treatment
- › Outpatient treatment (if pre- or post-operative care)
- › Evacuation and Repatriation
- › Psychiatric care
- › Cancer and chronic conditions covered
- › Accident related dental treatment
- › Local ambulance
- › Repatriation of mortal remains
- › Delivery of essential medicines
- › Kidney dialysis
- › HIV/AIDS
- › Hospital cash benefit
- › CT, MRI and PET Scans
- › Flexibility to add Primary Select options to the Primary level of cover: Primary Enhanced for outpatient treatment and Primary Plus for maternity benefits.

ADVANTAGE

For those that feel they need higher financial limits and better outpatient cover than that provided with Primary cover.

- › Maximum annual reimbursement
£ 1.200.000 / \$ 1.800.000
- › Outpatient treatment covered including cost of GP consultations and prescribed drugs
- › Vaccinations and health checks
- › Pregnancy and childbirth
- › Optional dental cover

ELITE

Our top level plan with higher financial limits and the benefit of dental and optical cover for those that require a complete cover.

- › Maximum annual reimbursement
£ 1.550.000 / \$ 2.300.000
- › Basic dental care covered
- › Vision screening
- › Vision aids (glasses, frames and contact lenses)

ELITE +

This is the cream of our plans giving you even higher financial limits and outpatient limits with the luxury of an upgrade to your room in AKUH and Nairobi hospitals.

- › Maximum annual reimbursement
£ 2.200.000 / \$ 3.300.000
- › Hospital room & board
Executive Room (AKUH)
Deluxe Room (Nairobi Hospital)
- › Unlimited outpatient treatment

Existing Medical Conditions

If you have any existing medical conditions these are treated in a number of ways depending on whether you join as a new member or you are transferring from an existing one.

Geographical Areas of Cover

Select from a range:

- › **Africa and India, Bangladesh, Pakistan and Sri Lanka**
6 weeks worldwide accident and emergency cover.
- › **Worldwide excluding USA**
6 weeks USA accident and emergency cover.
- › **Worldwide**
Full worldwide cover.

The purpose of this document is to give general information about the Medistar product. Neither is this brochure an alternative contract to the terms and conditions mentioned in the General Conditions nor does it constitute part of it. In any dispute between this brochure and the General Conditions, the General Conditions shall prevail.

THE BENEFITS

In the tables below we have summarised the benefits applicable for each product option. Please refer to the wording of the general conditions for full benefit details and definitions. All benefits shown are per insured person, per insurance year (unless specifically stated).

	PRIMARY	ADVANTAGE	ELITE	ELITE +
Maximum annual reimbursement per insured	£ 950.000 \$ 1.400.000	£ 1.200.000 \$ 1.800.000	£ 1.550.000 \$ 2.300.000	£ 2.200.000 \$ 3.300.000

Territorial scope of cover	Zone A: Worldwide Zone B: Worldwide excluding USA (but six (6) weeks USA accident and emergency cover) Zone C: Africa and India, Bangladesh, Pakistan and Sri Lanka (but six (6) weeks worldwide accident and emergency cover)			
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Hospitalisation inpatient treatment (day-patient and with overnight stay in hospital)

Hospital room & board (pre-certification required)	Full refund (standard private room)	Full refund (standard private room)	Full refund (standard private room)	Full refund Executive Room (AKUH) Deluxe Room (Nairobi Hospital)
Doctor's fees (surgeon, anaesthetist and physician)	Full refund	Full refund	Full refund	Full refund
Other medical expenses (medical imaging, drugs and dressings, use of operating room, nursing care, medical aids, physiotherapy etc.)	Full refund	Full refund	Full refund	Full refund
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation, pre-certification required)	100% (max. 28 days)	100% (max. 28 days)	100% (max. 28 days)	Full refund
Hospital accommodation in intensive care unit (ICU)	Full refund	Full refund	Full refund	Full refund
Parent accommodation of 1 parent for child < 16	100% up to £ 1,000 / \$ 1,500	100% up to £ 1,000 / \$ 1,500	100% up to £ 1,000 / \$ 1,500	100% up to £ 2,000 / \$ 3,000
Newborn accommodation in hospital (for newborns up to 16 weeks old) to accompany its mother while she is receiving in-patient treatment in a Hospital	Full refund	Full refund	Full refund	Full refund

Outpatient treatment

Overall limit for outpatient treatment		£ 5,750 / \$ 8,625	£ 8,000 / \$ 12,000	Full refund
Doctor's fees (generalist, specialist)		Full refund (within the overall limit for outpatient treatment)	Full refund (within the overall limit for outpatient treatment)	Full refund
Diagnostic tests, lab tests, medical imaging (x-ray, pre-certification required)		Full refund up to £ 740 / \$ 1,100 (within the overall limit for outpatient treatment)	Full refund up to £ 1,190 / \$ 1,775 (within the overall limit for outpatient treatment)	Full refund
Prescribed drugs	Covered if pre- or post-operative care up to £ 1,650 or \$ 2,500 (per condition) during maximum 48 working hours prior to the operation and maximum 60 days following the dismissal from hospital.	Full refund up to £ 740 / \$ 1,100 (within the overall limit for outpatient treatment)	Full refund up to £ 1,190 / \$ 1,775 (within the overall limit for outpatient treatment)	Full refund
Alternative treatment such as homeopathy, acupuncture, chiropractic, osteopathy, dietitian, podology, chiropody, and ayurvedic medication and consultations		Full refund up to £ 700 / \$ 1,050 (within the overall limit for outpatient treatment)	Full refund up to £ 1,400 / \$ 2,100 (within the overall limit for outpatient treatment)	Full refund up to £ 4,000 / \$ 6,000
Therapy				
<ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Physiotherapy 				

	PRIMARY	ADVANTAGE	ELITE	ELITE +
• Psychiatric outpatient care	Covered if pre- or post-operative care up to £ 1,650 or \$ 2,500 (per condition) during maximum 48 working hours prior to the operation and maximum 60 days following the dismissal from hospital.	Full refund up to £ 700 / \$ 1,050 (within the overall limit for outpatient treatment)	Full refund up to £ 1,400 / \$ 2,100 (within the overall limit for outpatient treatment)	Full refund up to £ 4,000 / \$ 6,000 but limited to 40 sessions
Vaccinations	Not covered	Full refund up to £ 190 / \$ 275 (within the overall limit for outpatient treatment)	Full refund up to £ 240 / \$ 350 (within the overall limit for outpatient treatment)	Full refund up to £ 300 / \$ 450
Health screen (check-up) and well-baby care	Not covered	Full refund up to £ 300 / \$ 450 (within the overall limit for outpatient treatment)	Full refund up to £ 300 / \$ 450 (within the overall limit for outpatient treatment)	Full refund up to £ 400 / \$ 600
Basic dental care (check-ups, basic treatments)	Not covered	Not covered	50% up to £ 350 / \$ 525 (within the overall limit for outpatient treatment)	50% up to £ 350 / \$ 525

Other medical treatment

- Maternity (waiting period of 10 months applies¹)
- Newborn cover : Full refund for all plans²

• Pregnancy and childbirth (without complications) pre and post natal care	Not covered	Full refund up to £ 3,000 / \$ 4,500 per pregnancy	Full refund up to £ 5,000 / \$ 7,500 per pregnancy	Full refund up to £ 8,000 / \$ 12,000 per pregnancy
• Childbirth (with complications)	Not covered	Reimbursement according to type of treatment	Reimbursement according to type of treatment	Reimbursement according to type of treatment
Cancer treatment (excluding experimental treatments) (hospitalisation and outpatient treatment) (excluding experimental treatments)	Full refund	Full refund	Full refund	Full refund
Out-patient surgery	Full refund	Full refund	Full refund	Full refund
Chronic and pre-existing conditions ³	Covered	Covered	Covered	Covered
Palliative treatment/hospice care (prior approval required)	up to £ 40.000 / \$ 60.000	up to £ 40.000 / \$ 60.000	up to £ 40.000 / \$ 60.000	up to £ 40.000 / \$ 60.000
CT-, MRI- and PET scans	Full refund	Full refund	Full refund	Full refund
AIDS / HIV Treatment (waiting period of 24 months applies ¹)				
• Inpatient	Full refund	Full refund	Full refund	Full refund
• Outpatient	Reimbursement according to type	Reimbursement according to type	Reimbursement according to type	Reimbursement according to type
Nursing at home after in-patient treatment (prior approval required)	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission
Organ transplant (excluding costs for donor – prior approval required)	Full refund	Full refund	Full refund	Full refund

¹ Unless waived in the special conditions.

² Provided that the newborn is affiliated as from his date of birth

³ Acceptance of your application is subject to a medical questionnaire and approval by the medical consultant. Unless waived in the Insurance certificate. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

	PRIMARY	ADVANTAGE	ELITE	ELITE +
Kidney dialysis (excluding experimental treatments)	Full refund	Full refund	Full refund	Full refund
Local ambulance (to nearest hospital)	Full refund	Full refund	Full refund	Full refund
Emergency Dental treatment following accident	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750
Psychiatric care (waiting period of 24 months applies ⁴)				
• Inpatient	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750
• Outpatient	Not covered	see Therapy (psychiatric outpatient care)	see Therapy (psychiatric outpatient care)	see Therapy (psychiatric outpatient care)
Hospital cash benefit	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days
Vision screening	Not covered	Not covered	One screening per insured per year	One screening per insured per year
Vision aids (glasses, frames, contact lenses)	Not covered	Not covered	Full refund up to £ 100 / \$ 150	Full refund up to £ 100 / \$ 150
Ancillary charges (eg. wheelchair, crutches)	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500
Bariatric surgery (waiting period of 24 months applies and can not be waived. Pre-certification required)	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000

⁴ Unless waived in the special conditions.

ASSISTANCE

	PRIMARY	ADVANTAGE	ELITE	ELITE +
Medical emergency evacuation and repatriation ⁵				
Repatriation Assistance				
<ul style="list-style-type: none"> organising and paying the cost of transportation to a hospital and the return to the country of residence 	100%			
<ul style="list-style-type: none"> organising and paying the cost of a trip of an insured person and minor children 	100%			
<ul style="list-style-type: none"> reimbursement of the accommodation costs incurred by the insured patient or the insured person(s) travelling with him/her 				up to £ 65 / \$ 125 / day up to a maximum of £ 1.300 / \$ 2.500
Hospitalisation in situ:				
<ul style="list-style-type: none"> organizing and paying the costs of the outward/ return journey to enable a member of your family to get to you in the hospital cost of accommodation locally 	100%			up to £ 65 / \$ 125 / day up to a maximum of £ 1.300 / \$ 2.500
Search and/or Rescue costs				£ 1,000 / \$ 1,875
Assistance in the event of your business assignment being curtailed: paying the travel costs (one way) of your replacement colleague	100%			
Despatch of medicines unavailable locally	100%			
Unforeseen assistance				100% up to £ 260 / \$ 500
<ul style="list-style-type: none"> communication with your family or your company theft of your identity documents, credit cards, travel tickets or business documents: advance of funds abroad 				
Psychological support: in the event of severe trauma as a result of a covered 'illness or accident'				two (2) telephone calls per insured person and per insurance year
Assistance in the event of an insured person's death				
<ul style="list-style-type: none"> transporting the body to the home country or burial at the location 	100%			
<ul style="list-style-type: none"> funeral costs necessary for transportation 				£ 2,000 / \$ 3,750
<ul style="list-style-type: none"> additional costs for the transportation of the insured members of the deceased's family or an insured person 	100%			

Definition medical emergency evacuation and repatriation

Evacuation in case of an accidental Injury or a sudden and unexpected onset of a change in a person's physical condition which, if the procedure or Treatment was not performed immediately could reasonably be expected to result in loss of life or limb or significant impairment to bodily function or permanent dysfunction of a body part, as determined by the AP.

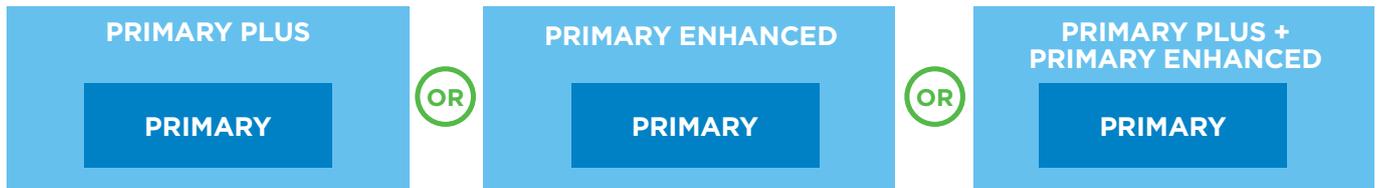
⁵ The benefits of Medical Evacuation and Assistance Services apply per insured person / per claim and per insurance year, unless mentioned otherwise.

OPTIONAL BENEFITS

DENTAL

	ADVANTAGE	ELITE	ELITE +
Dental Insurance (Optional)			
Maximum Annual Reimbursement per Insured	£1,000 / \$1,500		
Basic Dental Care (check-ups, basic treatments)	80%		
Major dentistry (orthodontic, prostheses, bridges, implants) Orthodontic Treatment is only covered if started before age fifteen (15). A waiting period of twelve (12) months applies to all major dentistry for individuals.	80%		

PRIMARY SELECT OPTIONS¹



PRIMARY ENHANCED

	PRIMARY ENHANCED
	Outpatient
Maximum overall annual reimbursement per insured	£ 665 / \$ 1,000
Doctor's fees (generalist, specialist) (part of the overall limit)	Full refund up to £ 465 / \$ 700
Diagnostic tests, lab tests, medical imaging (x-ray)	
Prescribed drugs (part of the overall limit)	Full refund up to £ 240 / \$ 350

PRIMARY PLUS

	PRIMARY PLUS
	Maternity
Maternity (waiting period of 10 months applies ²)	Full refund up to £ 1,667 / \$ 2,500
Pregnancy	
Childbirth (without complications)	
Childbirth (with complications)	

¹ Primary Select is only available for large corporate schemes.

² Unless waived in the special conditions.

ADDITIONAL SERVICES

Health & well-being

Peace of mind may be hard to come by when trying to balance the demands of work and personal life. That's where we can help. With our health and well-being programmes, you can access valuable services tailored to your needs. These programmes offer a comprehensive approach to create a healthier, more engaged and more productive lifestyle.

Health risk assessment

The health and well-being assessment, offers a measurable approach to health. It gives you the power to measure your health status and target interventions into the areas where they need it most. By filling in an individual online assessment, you have the tools they need to measure and monitor your health and well-being. Based on the four pillars of health – **sleep, stress, nutrition** and **physical activity** - the assessment goes through a series of questions that establish the current health and well-being status of the user.

Online 2nd Medical Opinion

Receiving a serious diagnosis can be a frightening experience. What's more, treatment decisions that are difficult to make at home can become even more difficult in a foreign country. To help ease concerns during this difficult time, we developed the My**Consult** programme to help make informed and educated decisions regarding diagnosis and treatment. It gives patients secure, online access to specialists all with the click of a mouse.

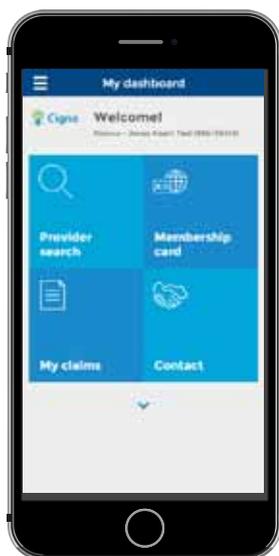
Chronic condition management

Through a patient-centred approach, this programme aims at training, steering and coaching employees with diabetes or cardiovascular disease. Employees suffering from one of these two chronic conditions receive a personalised care plan, which addresses multiple needs and incorporates multiple resources adapted to their condition.

Introducing the Cigna Health Benefits App

We want to make sure that our customers worldwide have quick and easy access to our services anytime and anywhere they need them. That's why we created the Cigna Health Benefits mobile app, so they can manage their health plan right from their smartphone.

Little app. BIG FEATURES.



Health care provider search

- › Search for a doctor, hospital or facility
- › Easy to locate using Google maps
- › Download and save search results



Membership cards

- › Download or send electronic membership cards



Claims

- › View past claims
- › Review and check the status of claims instantly



Contact details

- › Contact us with the tap of a finger



The Cigna Health Benefits app is free to download from the App StoreSM or Google PlayTM.



WHAT TO DO NEXT

If you are able to decide on the level of cover required then just ask us for a quotation.

If you would like some assistance in deciding the level of cover then call and one of our staff will be happy to discuss your requirements with you.

Which ever it is call us on +254 (0) 20 3754 770/779/782 or +254 (0) 20 2431565 or email info@medistarinsurance.com

Any more questions? Just ask us.

MEDISTAR

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