



VITACAP
LIMITED
RISK EVALUATORS
& CONSULTANTS

PLATINUM

Medical Health Plan 2022



Benefits - Platinum

Platinum Life with US\$ 50 000 life

PRODUCT	PLATINUM
OVERALL ANNUAL LIMIT	USD 1,000,000
AREA OF COVER	Sub-Saharan Africa
GENERAL TERMS	Emergency and Evacuation cover plus in-patient elective
OUT-PATIENT TREATMENT	
Emergency out-patient treatment only	Paid in full up to overall annual limit
IN-PATIENT TREATMENT	
Hospital accommodation	Paid in full up to overall annual limit
Surgical operations, including pre- and post-operative care	
Nursing care, drugs and surgical dressings and physicians' fees	
Theatre charges and intensive care	
Pathology, x-rays, diagnostic tests and physiotherapy	
Internal prostheses, non-dental implants and appliances	
Parent accommodation in case of child (age 18 and below)	
FURTHER BENEFITS	
Cancer treatment	Paid in full up to overall annual limit
Maternity cover (10-month moratorium)	Complications during pregnancy paid in full up to overall annual limit
	Ante-natal and routine in-patient maternity treatment during normal delivery and emergency caesarean up to USD 2,500
Newborn care	USD 75,000 (maximum benefit for all treatment received during the first 30 days after birth)
Advanced imaging	Paid in full up to overall annual limit
Local road ambulance	USD 10,000
Local air ambulance	
International evacuation	Paid in full up to overall annual limit
Repatriation	Paid in full up to overall annual limit (limited to economy class commercial flight)
Repatriation of mortal remains	USD 15,000
Organ transplant	Paid in full up to overall annual limit (excludes donor costs)
Home nursing after in-patient treatment	USD 200 per day up to 10 days
External prosthetic devices	External surgical appliances limited to orthopaedic braces, surgical stockings, crutches (limited to USD 2,000)
Hospice and palliative care	USD 20,000 for the whole of your membership
Rehabilitation	Paid in full up to overall annual limit to 30 days
ALLOWANCES	
Travel for 1 family member after evacuation - living allowance	Maximum 7 days, up to USD 200 per day
Compassionate visit living allowance for 1 family member for non-emergency cases (member must be hospitalised longer than 5 consecutive days)	Maximum 7 days, up to USD 200 per day
ADDED PRODUCTS	



VITA
HEALTH

Life Cover

Platinum Life Plan only - This provides a lump sum benefit to the family or estate in the event of death by accident or illness (for persons older than 18 years)

Ace Ambulance Cover



ACE offers remote and long distance Advanced Life Support Emergency Medical Services within Africa, including air ambulances and road ambulances based out of Zimbabwe

International SOS Cover



International SOS offers 'Out of Country' medical support while you are travelling in Sub-Saharan Africa.