



Medical Health Membership that you can trust!



General Exclusions

It is entirely in VitaCap Benefits discretion to pay only for treatment that is justifiable. For a complete list of exclusions, please refer to the Terms and Conditions document.

- Psychiatric conditions
- Dental treatment except for accidental damage
- Chronic renal dialysis
- Organ donor costs for transplants
- Active participation in war, riot, strike, revolution, civil war mutiny, military and/or terrorism where injuries occur
- Infertility treatment
- ARV drugs and treatment relating to HIV/AIDS
- Emergency evacuation in the case of elective treatment
- Refractive errors treatment
- Treatment costs for alcohol and other substance dependencies
- Hormone treatment and replacement therapy
- Cosmetic surgery
- Sleep-related disorders
- Non-prescribed supplements such as dietary and vitamins for example
- Evacuation for terminal conditions
- Self-inflicted injuries such as attempted suicide and substance abuse

Pricing Schedule (US\$)

PLATINUM LIFE

US\$ 50 000 life cover available at an additional cost (please enquire)

Age Groups	Premium US\$	
	PPPM*	PPPA**
0 - 17	65	715
18 - 30	80	873
31 - 40	115	1 245
41 - 45	130	1 364
46 - 50	140	1 419
51 - 55	175	1 895
56 - 60	190	1 984
61 - 65	210	2 228
66+	apply	

* PPPM - Per Person Per Month

**PPPA - Per Person Per Annum

Group Rates are available for groups with 10 or more members.



Contact Information

VitaCap Benefit Limited provides bespoke health and life solutions to organisations and individuals with particular focus on sub-Saharan Africa.

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CONTACT YOUR **HEALTH CONSULTANT**