

Focused on Africa.  
Delivered in Africa.  
We know Health Insurance.

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Health Insurance Provider in Africa



ORACLEMED HEALTH



Providing Flexible International  
Health Insurance Products  
across the African Continent.

# Welcome to OracleMed Health

**Established in 2001, OracleMed Health has been providing flexible International Health Insurance Products across Africa for almost 20 years.**

We have built a team of professionals drawn from a broad range of disciplines including medical specialists and healthcare practitioners, which brings a wealth of technical expertise thus ensuring long term sustainability with excellent value in benefit design structure and pricing.

Our multinational team mirrors the cultural diversity of our clients, combining a wide range of language skills with an extensive knowledge of regional structures.

The scale of our operations with our intimate knowledge of the healthcare environment, together with our regional representation throughout Africa, provides peace of mind to our policy holders.

## Why choose OracleMed Health?



We **know**  
Africa



We enable **access to quality healthcare** in Africa



We **understand**  
health insurance



We make it **easy and efficient** for you.



We offer **standardised Pan-Africa products**



We offer **tailor made and bespoke products** to suite specific needs



**24-hour multilingual** Call Centre and Helpline



We **hold the insurance pen** to approve claims up to \$1 million per claim.



We **partner** with you for the **long term**



We combine **world-class clinical management** with **expert case management**



**Proven track record** with blue chip companies



**Comprehensive network** of private health care facilities



Accept **premium payment** in local currency



**Reliable, robust and sustainable** health insurance products



Appropriately **registered and comply with the regulations** of each country



**Consolidated Risk Pool**

### The Facts:

**20** Years of Experience

**3 200**  
Global Hospital Network

**24hr**  
Emergency Evacuation

**24hr**  
Pre-authorisation

**+200**  
Global Customers

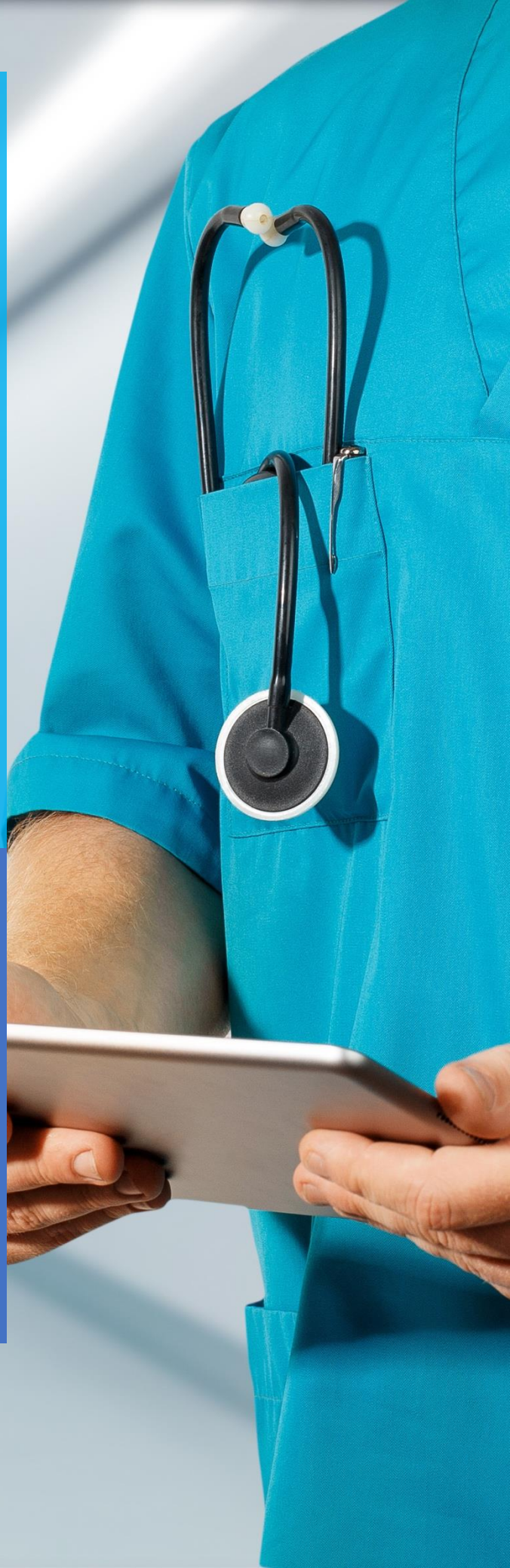
## Our 20 years of experience has allowed us to build a strong footprint and significant network across the African Continent.

Our presence in Africa is deep-rooted and based on a long established understanding of each country's unique challenges. This is built on strong and long standing local expertise and relationships.

With a strong balance sheet, we have the financial strength to ensure cover for quality healthcare insurance in Africa. This enables us to negotiate the best supplier and provider tariffs that translates into reliable, robust and a high-grade of healthcare products for businesses operating across the African Continent.

## Who can be covered?

- ✓ Multinational companies with Pan-African footprints
- ✓ Leading companies
- ✓ Public sector organisations
- ✓ Small and Medium Enterprises
- ✓ Individuals



## Our products:

- Worldwide Cover
- Continent of Africa Cover
- In-patient hospital treatment
- International Emergency Evacuation and Hospital Cover
- Treatment that cannot be done in Home Country
- Short term travel

**Our unique approach to healthcare insurance products allows us to design bespoke tailor-made products for our customers.**

**This caters for a wide range of plans to suit management and staff. Quality value options are available to accommodate specific company requirements.**

## A range of options to suit you needs:

- Comprehensive cover
- Generous benefits with high overall limits
- Tailor designed bespoke plans
- Affordable premiums
- Transparent underwriting for groups with no waiting periods
- International jet ambulance emergency evacuation (no visa required).
- Non-emergency in-patient hospital treatment (including minor surgeries)

**In addition, our policies include cover for a third party accompaniment for travel and accommodation.**

**Our clients have the freedom of choice of their health care providers.**

## World class customer service:

- Designed to be seamless and transparent
- Dedicated customer support
- 24-hour multilingual call centre and help line to provide assistance and advice
- Appointed Account Manager to assist with decision making and managing the plan to ensure we deliver on all aspects of our offering
- Training sessions for policy holders to ensure that employees are well informed about their benefits and how to best use these benefits
- Policy activation and enablement within 24-hours
- Hassle free administration



## Access to our global provider network:

**Our medical providers have been selected for their levels of expertise, focus on service delivery and ability to meet international standards that our customers deserve.**

- Access to quality healthcare
- Freedom to choose healthcare providers
- Claims paid by direct settlement to providers
- Claims paid at incurred costs
- Wide geographical spread and range of services



# Benefits Overview:

## In-patient Hospital Benefits

- Annual limit of USD 1m per person
- In- hospital theatre fees, surgical procedures
- In- hospital visits by Specialists
- Intensive Care Unit, High Care
- Theatre drugs, ward drugs
- Diagnostic Tests
- Maternity
- Minor procedures
- In-patient Oncology treatment
- Internal and External Prostheses
- Post- operative care, Rehabilitation
- Step down facility, Home nursing
- TTO ( "to take out") prescribed medication and dressings
- Accommodation and airfare for accompanying family member
- Return by commercial airline to home country
- Repatriation of Mortal remains

## International Emergency Evacuation

- 24-Hour emergency evacuation
- Local stabilization (in country)
- Local Road / Air Ambulance (in country)
- Emergency evacuation with full medical cover for In-patient treatment to nearest appropriate facility

## Out-patient / Day-to Day Benefits

- Tailor designed/bespoke plans
- Fully insured OR cash back
- Cashless benefits in home country
- Consultations: General Practitioners, Specialists
- Procedures: Pathology, Radiology,
- Non- surgical procedures
- Maternity: pre-natal consultations, scans, ultrasounds, blood tests
- Chronic and acute medication
- Dentistry
- Optometry
- Auxiliary Benefits: Physiotherapy, Biokinetics, Chiropractic care

# A healthy workforce is a more productive workforce

We understand that caring for employees is the single biggest factor influencing the success of any business. Companies with healthy and happy employees have:

- ✓ **Lower corporate healthcare costs**
- ✓ **More effective and productive employees**
- ✓ **Lower staff absentee levels**
- ✓ **Reduced medical leave**

Contact us today

24hr Emergency Call Centre: +27 11 259 5075

OracleMed Health (Pty) Ltd  
31 Impala Road, Chislehurst  
Sandton, 2196, South Africa

Website: [www.oraclemed.com](http://www.oraclemed.com)  
Email: [info@oraclemed.com](mailto:info@oraclemed.com)  
Tel: +27 11 326 7564

