



# Local Commitment, International Cover



**Ground-breaking  
Preventative  
Care benefits**



**Modular by  
design, to suit  
your needs**



**Locally  
admitted**



**The best service  
offering**



**Wellness coach  
in your pocket**

## WE BELIEVE IN

**Positive Change,  
One Person at a  
Time**

**Empowerment:**  
Easy health info  
and tools for  
informed choices



**Collaboration is  
Key**

**Partnerships:**  
Engage employers  
and individuals in  
achieving better  
health



**Using Tech for  
Good**

**Efficiency:**  
Streamlined  
processes with  
the human touch



**Win-Win-Win**

**Alignment:**  
Everyone benefits  
when employees  
and their families  
are healthier



In collaboration with **Hollard.**  
health



# BENEFITS OVERVIEW

Modular by design, tailored to your needs and budget. Comprehensive Preventative Care benefits for all.

Step 1 – Basic	Option 1	Option 2	Option 3	Option 4	Option 5
Inpatient Condition management Wellness & preventative care Emergency transport, evacuation & out of country care	\$75,000	\$200,000	\$750,000	\$3,000,000	\$10,000,000
<b>Step 2 – Enhanced</b> Outpatient	Option 1 \$1,500	Option 2 \$2,500	Option 3 \$4,000	Option 4 \$6,000	Option 5 Paid in full
<b>Step 3 – Complete</b> Dental Treatment Vision Care	Option 1 \$500 \$100	Option 2 \$750 \$150	Option 3 \$1,500 \$300	Option 4 \$3,000 \$450	Option 5 \$4,500 \$600
<b>Step 1 – Basic</b>	Option 1	Option 2	Option 3	Option 4	Option 5
All the limits reflected are the amount up to which payment will be made. The amounts apply per Insured person, per Insurance Year.					
Annual maximum benefit	\$75,000	\$200,000	\$750,000	\$3,000,000	\$10,000,000
<b>Inpatient</b>					
<b>Hospital room &amp; board</b>					
Standard private room					
<b>Intensive care unit</b>					
<b>Doctor's fees</b>					
Surgeons, anaesthetists & any other specialist doctors					
<b>Surgery, including day surgery</b>					
<b>Routine childbirth *</b>					
<b>Maternity complications *</b>					
During pregnancy, non-elective caesarean & surgery following a complicated birth					
<b>Sterilisation</b>					
<b>Organ transplant</b>					
<b>Operating theatre</b>					
<b>Hospital supplies &amp; service</b>					
Nursing, prescribed drugs, dressings, splints & plaster casts					
<b>Diagnostic tests</b>					
Pathology and laboratory test, radiology, MRI, CT, PET scans and the like					
<b>Physiotherapy, speech &amp; occupational therapy</b>					
<b>Ambulance to nearest hospital</b>					
Domestic road ambulance services to and/or from the hospital					
<b>Surgical &amp; medical appliances</b>					
Artificial limb, prosthesis & appliances or devices					
<b>Elective caesarean *</b>					
<b>Convalescence &amp; rehabilitation</b>					
<b>Home nursing</b>					
		\$3,750	\$7500	\$10,000	Paid in full
		\$2,000	\$3,000	\$4,000	\$8,000
		For 14 days	For 21 days	For 28 days	For 42 days
		Up to \$300 per day for a maximum of			
		14 days	21 days	28 days	42 days
		For 7 days	For 14 days	For 21 days	For 28 days
		For 42 days			
<b>Psychiatric care</b>					
		For 28 days			
		For 42 days			

Paid in full

<b>Hospital cash benefit</b>	\$100 per day for a maximum of				
Daily allowance when room, board & treatment are received for free	7 days	14 days	21 days	28 days	42 days
<b>Parental accommodation</b>	For 30 days				
<b>Condition management</b>					
<b>Cancer, kidney failure &amp; chronic conditions, incl HIV &amp; Aids *</b>	Paid in full				
<b>Palliative treatment</b>	\$5,000	\$10,000	\$25,000	\$100,000	Paid in full
<b>Wellness &amp; preventative care</b>					
<b>Routine annual adult physical examination</b>	Paid in full				
<b>Pap smear, mammograms, prostate screening, hearing test and well child developmental tests</b>	Paid in full				
<b>Emergency transport, evacuation &amp; out of country care</b>					
<b>Transport</b>	Paid in full				
Road & air ambulance & commercial flight incl a close family member	Up to \$200 per person per day for a maximum of				
<b>Accommodation costs</b>	7 days	14 days	21 days	28 days	35 days
Insured person & accompanying close family member	Paid in full				
<b>Early return assistance</b>	Paid in full				
Transport in the event of life-threatening illness or death of a family member in the insured person's home country					
<b>Death assistance</b>					
Repatriation of mortal remains					
<b>Emergency out of area cover</b>	\$35,000	\$50,000	\$100,000	Paid in full	Paid in full
Covered for a maximum of	14 days per trip	21 days per trip	28 days per trip	35 days per trip	35 days per trip
Not exceeding per insurance year	60 days				
<b>Step 2 – Enhanced</b>	Option 1	Option 2	Option 3	Option 4	Option 5
<b>Annual maximum benefit</b>	\$1,500	\$2,500	\$4,000	\$6,000	Paid in full
<b>Outpatient</b>					
<b>Doctor's fees</b>	General practitioners & Specialist doctors				
<b>Diagnostic tests</b>	Paid in full				
Pathology, laboratory, radiology, MRI, CT, PET scans & the like					
<b>Vaccinations for children and adults</b>	Paid in full				
Routine immunizations, preventative & when required for traveling					
<b>Prenatal Care *</b>					
Routine check-ups & screening					
<b>Alternative Medicine Practitioner</b>	Not covered				
Chiropractor, Osteopath, Acupuncturist & Homeopath					
<b>Surgical and/or medical appliances</b>	\$500	\$1,000	\$1,500	Paid in full	
Orthopedic devices, hearing aids, wheelchairs, hospital bed, standing frame, rollator & CPAP Machine					
<b>Physiotherapy</b>	10 sessions				
Prescription drugs	\$500	\$1,000	\$1,500		
Dental treatment following injury	\$500	\$1,000	\$1,500	\$2,000	\$2,500
Psychiatric care	\$500	\$500	\$1,000	\$1,500	\$1,500
<b>Additional Therapies</b>	Not covered				
Ergotherapy, occupational therapy, logopaedics, speech therapy					
<b>Infertility treatment *</b>	Not covered				
Diagnosis & treatment	Not covered				50% reimbursed up to \$1,500
	Not covered				50% up to \$15,000 per year

Step 3 – Complete Dental Treatment	Option 1	Option 2	Option 3	Option 4	Option 5
Annual maximum benefit	\$500	\$750	\$1,500	\$3,000	\$4,500
Investigative & preventative dental treatment	Paid in full				
Basic restorative treatment & minor periodontal treatment	Paid in full				
Major restorative treatment & major periodontal treatment *	50% reimbursement				
<b>Vision Care</b>					
One eye examination per insurance year	Paid in full				
Ophthalmological care: Lenses to correct vision, eyeglass frames, prescription sunglasses	\$100	\$150	\$300	\$450	\$600

\* A waiting period may be applied to these benefits. **This is a redacted version of our Benefits Overview, please contact us if you would like our comprehensive brochure.**

You can choose if you want only Step 1 which will give you our Basic Plan. Thereafter you can decide if you would like to add Step 2 and have the Enhanced Plan and finally you could add all 3 steps and so have our Complete Plan. Within each step you can choose the option that you require. You cannot skip a step but you can mix and match options.



The NIC General Insurance Co. Ltd (SI5000026) is licensed by the Financial Services Commission, with it's registered offices at NIC Centre, 217 Royal Road, Curepipe, Republic of Mauritius.  
**Holland Health International**, is a protected cell in Manzillo Insurance (PCC) Limited, with its registered offices at: Second Floor, Block A, Lefebvre Court, Lefebvre Street, St Peter Port, Guernsey, GY 1 2JP and is regulated by the Guernsey Financial Services Commission (Registration No. 35007).

**Area of cover map**

Area 1  
Africa & India

Area 2  
Africa, India and Europe







Area 3  
Worldwide  
(excl. the USA)

Area 4  
Worldwide

**Holland.**  
health

# TURNAROUND TIMES

Service that way exceeds industry standards

	ACTIVITY	KPI	TARGET
<b>OPERATIONS MANAGEMENT</b>			
	Claims paid to members	Average TAT between date of receipt of claim and date of claim validation	5 days
	Guarantee of Payment	Average TAT from request to the issuing of the GOP	5 days
	E-mails	Average TAT from receiving to answering the email	2 days
	Calls	Call abandonment rate % of calls answered within 15 seconds	<=3% 80%
	Complaints	Average TAT from when we receive the complaint to the closing of it	90% <5 days
	Movements	Average TAT from request to processing of the movement	5 days

## Toll-free or Local numbers

We are also proud of our ever-growing list of local phone numbers available for members. This means our members can reach out to us from the country they live in or may be visiting, in the most reliable and cost-effective way possible.

We already have 17 local numbers, soon 20 and more.



# HEALTHMOV

## Get the information and motivation you need, to become your healthiest self

HealthMov is a cutting-edge app available to all our members that empowers you to take charge of your health on your terms. It's like having a personal trainer and health coach in your pocket!



### Health metrics from a 30 second selfie

- Cardiovascular disease, stroke and heart attack risk
- Heart rate variability, cardiac workload, blood pressure and vascular capacity
- Stress index and facial skin age
- Sleep and mindfulness scores
- Calorie tracking and nutrition score



### 24 hour access to a HealthMov coach

- Providing new ways to help you improve your HealthMov score
- AI enabled Health & Wellbeing coach



### Earn amazing rewards

- The small changes you make every day earn you rewards
- Choose vouchers from a variety of rewards partners



### Join personal and group challenges

- Set, track and achieve your goals
- Join and create group challenges
- Earn rewards and celebrate

### Insights into employee wellbeing



- Aggregated results create a dashboard on employee wellbeing
- This rich information guides the interventions most needed to shift the dial
- Achieve better wellness



Healthy employees are more effective and engaged.



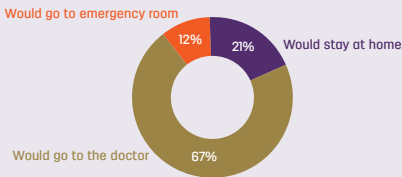
# TELEHEALTH AND 2ND MEDICAL OPINION

## Let the medical professionals come to you

Telehealth and 2nd Medical Opinion benefits are completely integrated into the Hollard Health app so that access to a doctor is easy. Both of these services are included in all our plans, saving you time, conserving your benefits and getting you the right advice when you need it.

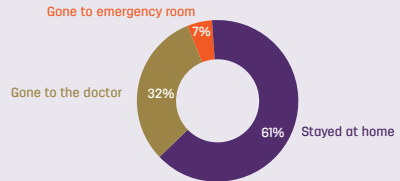
### 2/3 of the patients stayed at home after the consultation with Teladoc

What would you have done if you had not used this service?



Source: All Henner cases until December 2022

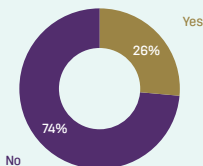
What did you actually do after the call with our doctor?



Obtaining a 2nd opinion from an international specialist doctor can make all the difference no matter how complex your diagnosis or treatment plan.

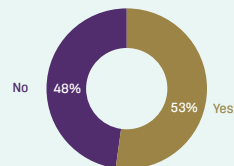
### 1/2 of the cases included a change in the suggested treatment

Cases with change in Diagnosis



Source: All Henner cases until December 2022

Cases with change in Treatment



# OUR FOOTPRINT

Our in-country insurers provide us our valued admitted status. We will continue to grow our footprint to ensure we can assist you with more and more of the local national residents across Africa.

