

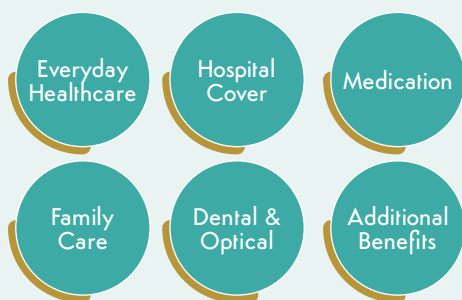
Deluxe Benefit Option

The Pulamed Deluxe Benefit Option offers comprehensive healthcare cover for individuals and families who want extensive protection, enhanced benefits and peace of mind throughout the year.

At a Glance



What you're covered for



New for 2026/27

- Reduced out-of-pocket costs
- Child dependents can remain covered up to age 30
- Cover for Continuous Glucose Monitor (CGM) under Medical Assistive Devices Benefit for Executive & Deluxe Benefit Option members. Conditions covered are Type 1 Diabetes Mellitus, Type 2 Diabetes Mellitus, Hypoglycaemia, Abnormal glucose regulation and Gestational Diabetes at a limit of P1,900 per month under Executive and Deluxe Option, P1,500 per month.

Benefits

Category	Covered Conditions/Benefits	Benefit Limit
Total Cover	Annual Overall Limit (Annual Basic Limit+Dread Disease Cover)	BWP 1,400,000
Annual Basic Limit	Includes hospital visitation	BWP 700,000
Dread Disease Cover	Cancer, Stroke, Heart Attack, Organ Transplants, Kidney Failure, Multiple Sclerosis, Hepatitis C, Paraplegia, Motor Vehicle Accidents and other listed dread diseases	BWP 700,000
Diagnostics	Diagnostic Pathology, Diagnostic Radiology, MRI & CT Scans	Up to BWP 200,000 (MRI/CT subject to pre-authorisation)
Consultations	GP Consultations, Specialist Consultations, Consulting Nurse	Up to BWP 200,000
Medicines	Prescription Medicines, Pharmacy (OTC) Medicines, Chronic Disease Medicines, Psychiatric Medicines, HIV/AIDS (ART)	Prescription Medicines BWP 8,000 OTC BWP 1,000 Overall Medicines BWP 9,000 Chronic BWP 20,000 Psychiatric BWP 20,000 HIV/AIDS BWP 20,000
Hospital Admission	Private & Government Hospitals, Hospitalisation, Recovery Room, ICU, Theatre Fees, Anaesthetics, Medicines during Admission, Non-surgical Procedures	Hospitalisation/ICU/Theatre/Recovery Room up to BWP 500,000 Anaesthetics & Non-surgical Procedures up to BWP 200,000
Nursing & Home-Based Services	Step-down Facility/Nursing Home, Home-based Nursing	Step-down Facility (42 days) Home Nursing BWP 3,600
Other Medical Services	Blood Transfusion, Physiotherapy, Occupational Therapy, Audiology, Speech Therapy, Clinical Psychology, Dietician, Chiropody, Orthoptistry, Medical Assistive Devices, Wheelchair, Medical & Surgical Appliances	Blood Transfusion BWP 200,000 Physiotherapy BWP 20,000 Occupational Therapy/Audiology/Speech Therapy/Clinical Psychology BWP 10,000 Medical Assistive Devices BWP 20,000 Wheelchair BWP 3,500 Medical Appliances BWP 4,800 Orthoptistry BWP 1,600
Alternative Treatments	Acupuncture, Chiropractic, Homeopathy, Naturopathy, Traditional Medicine	Associated Health Services BWP 1,725
For Your Eyes	Eye Test, Spectacles/Contact Lenses, Refractive Eye Surgery	Eye Test at agreed tariff (up to annual limit) Optical BWP 4,680 every 2 years Refractive Surgery BWP 10,000
Normal Dentistry	Conservative Dentistry including Plastic Dentures	Up to Annual Basic Limit
Specialised Dentistry	Maxillo-facial Surgery, Crowns, Bridges, Periodontics, Prosthodontics, Orthodontics	Maxillo-facial Surgery up to BWP 200,000 Specialised Dentistry BWP 20,000 Orthodontics BWP 20,000
Emergency Medical Services	Emergency Assist 991 (EA991), Ambulance	No co-payment Ambulance BWP 3,500 per case
Child Birth	Normal Delivery, Caesarean Section, Confinement, Infertility Treatment, 2 Ultrasound Scans, Surgical Contraception	Normal Delivery BWP 13,100 Caesarean BWP 27,000 Infertility BWP 15,000 Surgical Contraception subject to hospitalisation benefit
Preventive Care	Annual Medical Examination, Safe Male Circumcision, PulaBaby Maternity Programme	Included
Drug Rehabilitation	Alcoholism & Drug Addiction	BWP 20,000 per family per annum
Additional Benefits	International Travel Insurance, Funeral Benefit, Premium Waiver	International Travel Insurance up to BWP 25 million Funeral Benefit Premium Waiver

HEAD OFFICE

Unit 1(Acacia), Prime Plaza
Plot 74358, Western Commercial Road, New CBD
Gaborone, Botswana

GABORONE BRANCH

[+267] 365 0555
Plot 74769, Mowana Mews, New CBD
Gaborone, Botswana

PRE-AUTHORISATIONS

[+267] 3650555
casemanagement@aifa.co.bw
clientservices@aifa.co.bw