

pulamed

Hello Life



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GENERAL DISCLAIMER

This brochure is a marketing aid. This brochure is only a summary of key benefits and features of Pula Medical Aid Fund. Scheme Rules will always take precedence and are available on request or download from www.pulamed.co.bw. Pula Medical Aid Fund may apply waiting periods and/or late joiner penalties to new members joining the Scheme as prescribed by the prevailing Rules. The information provided in this brochure does not constitute advice.

Give us a shout! We would love To hear from you

Section

Phone

Fax

| | | |
|---------------------------------------|------------------------------|--------------------------|
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| Call Centre | (+267) 3650555 | (+267) 3951165 |
| Sales and Marketing Department | (+267) 3159416/ 3650585/ 504 | (+267) 3951165 |
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| Francistown Branch | (+267) 2412262 | (+267) 2412340 |

Email Us

| | |
|---------------------------------------|---|
| Sales and Marketing Department | marketingold@afa.co.bw / bd@pulamed.co.bw |
| Client Services Department | clientservices@afa.co.bw |
| Pre-Authorisations | casemanagement@afa.co.bw |
| Managed Care Department | managedcaredepartment@afa.co.bw |

Emergency Telephone Numbers

| | |
|----------------------------|------------------|
| EA 991 | 991 |
| Emergency Assist | (+267) 39 04537 |
| International Travel Cover | +44 1273 774 569 |

Connect With Us



www.pulamed.co.bw



[@pulamed](https://www.facebook.com/pulamed)



[@pulamed](https://twitter.com/pulamed)



[@pulamed](https://www.instagram.com/pulamed)



Whatsapp: 3650555



[Pulamed](https://www.youtube.com/pulamed)



[Pulamed](https://www.linkedin.com/pulamed)

Who Can Join Pula Medical Aid?

Our members have the certainty that they belong to a Fund that offers the most comprehensive benefits in the industry and continues to deliver value for money.



Individual membership provides non-dependent students an opportunity to be a member of PULA

Flexi Benefit option caters for the young, healthy price sensitive individuals with an out-patient coverage of up to P60 000 annual cover



Even after retirement our membership provides cover for pensioners.

Elders struggling with multiple medical conditions such as sugar diabetes, hypertension and arthritis should worry less about exhausting their annual cover.

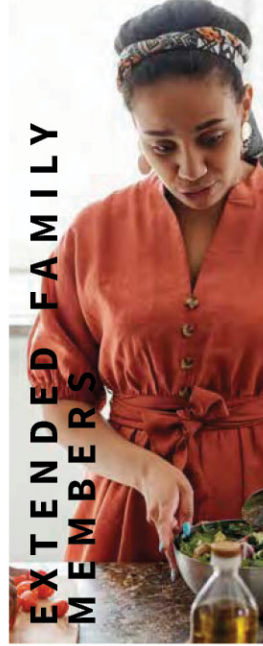
Our Executive benefit option offering dread disease cover of up to P700 000 and Deluxe of up to P500 00 dread disease cover.



Employees can join through their employer to enjoy the best medical coverage, size of a business does not limit any enterprise.

With our range of options employees may simply choose a benefit option based on affordability and needs.

Benefit options ranging from our most comprehensive Executive to our out-Patient cover Flexi catering for multiple alary bands.



Open an individual account for your loved ones by simply identifying a benefit option best suited for your parents, siblings cousins etc.

With a selection of the right cover for their medical needs give them access to chronic cover, physiotherapy and optional benefit.


Simply open an account for them and provide advance payment for the monthly contributions.



Individuals no longer need to await for employment to join or to enrol other loved ones.

Open an individual for yourself or for your loved one and pay monthly contributions to ensure they too enjoy medical aid cover.

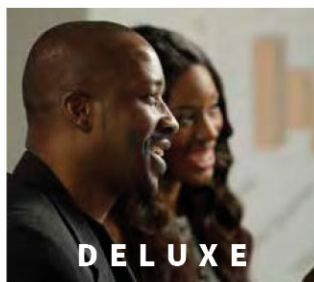
QUICK PREVIEW OF THE COVERS



EXECUTIVE

Comprehensive cover up to **P2 MILLION PER YEAR**

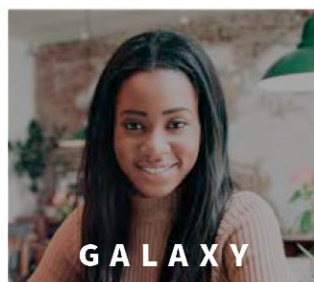
- Dread Disease Cover **P700,000 every year**
- Hospitalisation **P1.3 Million**
- Emergency Medical Services 
- Consultations, Medication, Operations
- Comprehensive Cover for Diagnostics (Scans, X-Rays, Examinations) 
- International Travel Insurance **P25 Million**
- 10% Co-payment**
- 100% Cover on hospitalisation above P30,000 
- VAT exemption on all services** 
- Child birth 
- No age limit on specialised dentistry
- Chronic Disease Cover



DELUXE

COMPREHENSIVE COVER UP TO P1.2 MILLION PER YEAR

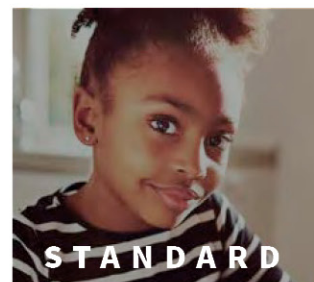
- Dread Disease Cover **P500,000 every year** 
- Hospitalisation **P500,000**
- Emergency Medical Services
- Consultations up to **P200,000 per year**
- No age limit on specialised dentistry** 
- International Travel Insurance **P25 Million**
- 10% Co-payment**
- 100% Cover on hospitalisation above P30,000 
- VAT exemption on all services**
- Child birth
- No age limit on specialised dentistry
- Chronic Disease Cover



GALAXY



COVER UP TO **P100,000 PER YEAR**

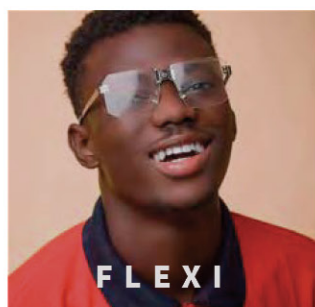
- Hospitalisation **P50,000**
- Emergency Medical Services 
- Diagnostics, Consultations, Medication
- Chronic Diseases Cover 
- 10% Co-payment**
- 100% Cover on hospitalisation above P30,000 
- VAT exemption on all services**
- Child birth
- No age limit on specialised dentistry



STANDARD



COVER UP TO **P40,000 PER YEAR**

- Cover up to **P40,000 per year**
- Hospitalisation **P40,000**
- Emergency Medical Services
- Diagnostics, Consultations, Medication 
- 10% Co-payment**
- 100% Cover on hospitalisation above P30,000 
- VAT exemption on all services**
- Child birth
- No age limit on specialised dentistry



FLEXI

COVER UP TO **P60,000 OUT PATIENT COVER PER YEAR**

- Emergency Medical Services 
- Consultations, Medication
- Chronic Diseases Cover 
- 10% Co-payment

- VAT exemption on all services
- Affordable
- Suitable for students

WHAT DOES OUR MEDICAL AID COVER?

Pula medical aid scheme provides healthcare cover for a variety of conditions through healthcare disciplines. Broadly, this is Hospital cover and out-patient cover. The Fund gives you the right to choose a service provider of your choice. Accessibility to high-quality healthcare is guaranteed to a holder of the PULA card.

To confirm your optical benefits dial 3650 555 or email to info @ppn.co.za

Spectacles and optical

For the treatment of long and short sight and other diagnosed conditions. Available once every 2 years

Dentistry

General and specialised dental treatments such as braces and crowns

Preventive screening

Medications

Acute, Chronic, Psychiatric and ART medicines t&c

Child birth-Maternity

We cover both natural and C-section births.

Consultations GP and Specialists

Safe male circumcision

International Travel Insurance

Cover for Chronic Conditions

**HIV does not have waiting periods on our plans*

Dread diseases

cancer, organ transplants, heart diseases, stroke, kidney failure, hepatitis, sle, road accidents t&c.

Hospitalisation

We cater for both private and public hospitals. Hospitalisation requires pre-authorisation in most cases except emergency

Drug addiction and alcoholism

Patients struggling with addiction can be admitted to rehab, t&c.

Emergency Medical Services

Emergency evacuations through our contracted partner EA991, applies to road and air lifting.

Diagnostics

Clinical psychology and Mental health

Physiotherapy

Funeral benefit and Premium waiver on death

- Executive ●
- Deluxe ●
- Galaxy ●
- Standard ●
- Flexi ●



Up to P700 000 on the Executive Option





HEALTH OPTIONS

EXECUTIVE & DELUXE

IF YOU ARE STRUGGLING TO PICK A BENEFIT OPTION,
KINDLY CONTACT THE NUMBERS LISTED ON **PAGE 3**

HEALTH OPTIONS COMPARISON

EXECUTIVE & DELUXE



TOTAL COVER

| Covered Conditions | Executive Option | Deluxe Option |
|---|------------------|---------------|
| Annual Overall Limit (Annual Basic Limit + Dread Disease Cover) | BWP 2,000,000 | BWP 1,200,000 |
| Annual Basic Limit (what you can use for day to day medical conditions) | BWP 1,300,000 | BWP 700,000 |
| Dread Disease Cover (cover for specific medical conditions) | BWP 700,000 | BWP 500,000 |

CONSULTATIONS

Medical Practitioners

| Covered Conditions | Executive Option | Deluxe Option |
|--|------------------|----------------|
| General Practitioner consultation visits | Up to P1,300,000 | Up to P200,000 |
| Medical specialist consultation visits | Up to P1,300,000 | Up to P200,000 |
| Physiotherapy | Up to P1,300,000 | Up to P200,000 |
| Anesthetics | Up to P1,300,000 | Up to P200,000 |
| Non-surgical procedures and Operations | Up to P1,300,000 | Up to P200,000 |
| Other related professional services | Up to P1,300,000 | Up to P200,000 |

DIAGNOSTICS

| Covered Conditions | Executive Option | Deluxe Option |
|----------------------|------------------|----------------|
| Diagnostic Pathology | Up to P1,300,000 | Up to P200,000 |
| Diagnostic Radiology | Up to P1,300,000 | Up to P200,000 |
| MRI and CT scans | Up to P1,300,000 | Up to P200,000 |

MEDICINES

Prescribed Medicines and Injection Material

| Covered Conditions | Executive Option | Deluxe Option |
|--|---|---|
| Overall Medicines Limit | Up to P10,000 | Up to P8,600 |
| Pharmacy Only Medicines (Over the Counter medicines) as scheduled (DRSA) | Up to P3,000 | Up to P2,580 |
| Prescription Only Medicines as scheduled (DRSA) | Up to P7,000 | Up to P6,020 |
| Injection materials supplied by a medical practitioner, Dentists or authorised health professional | Up to annual overall medicines limit | Up to annual overall medicines limit |
| Psychiatric Medicines | P20,000 | P15,000 |
| Chronic Medication | P20,000 per person covered in the family | P15,000 per person covered in the family |
| HIV/AIDS | P20,000 (includes antiretroviral drugs, monitoring tests, CD4+ and Viral load) | P15,000 (includes antiretroviral drugs, monitoring tests, CD4+ and Viral load) |

HOSPITAL ADMISSION

| Covered Conditions | Executive Option | Deluxe Option |
|---|---|---|
| Private and government hospitals (in-patients) | Subject to preauthorisation and Case Management | Subject to preauthorisation and Case Management |
| Hospitalisation (General and surgical wards) | Up to P1,300,000 or balance thereof | Up to P500,000 or remaining balance |
| Intensive Care Unit or High Care | Up to P1,300,000 or balance thereof | Up to P500,000 or remaining balance |
| Recovery Room Fees | Up to P1,300,000 or balance thereof | Up to P500,000 or remaining balance |
| Medicines, materials & apparatus during your hospital admission | Up to P1,300,000 or balance thereof | Up to P500,000 or remaining balance |
| Theatre Fees | Up to P1,300,000 or balance thereof | Up to P500,000 or remaining balance |
| Prosthesis used in Surgery | Up to P80,000 per case per annum | Up to P60,000 per case per annum |

HEALTH OPTIONS COMPARISON

EXECUTIVE & DELUXE



NURSING AND HOME BASED SERVICES

| Covered Conditions | Executive Option | Deluxe Option |
|--|---|---|
| Consulting Nurse (Family Nurse Practitioner) | At a consultation tariff equivalent to half that of a general medical practitioner and up to annual basic limit | At a consultation tariff equivalent to half that of a general medical practitioner and up to annual basic limit |
| Step-down Facility / Nursing Homes | Maximum of 42 days in any one (1) financial year and at agreed price with the facility | Maximum of 42 days in any one (1) financial year and at agreed price with the facility |
| Home-based Nursing | Up to P6,600 depending on the family size | Up to P3,600 depending on the family size |

OTHER MEDICAL SERVICES

| Covered Conditions | Executive Option | Deluxe Option |
|--|--|---|
| Audiology and / or Speech Therapy | P15,000 per family per annum | P7,200 per family per annum |
| Dietician (Doctor's referral required) | P15,000 per family per annum | P7,200 per family per annum |
| Clinical Psychology | P15,000 per family per annum | P7,200 per family per annum |
| Occupational Therapy | P15,000 per family per annum | P7,200 per family per annum |
| Chiropody | | |
| Ambulance (Inter-hospital transfer only) | P4,000 per case | P3,500 per case |
| Blood Transfusion | Up to annual basic limit | Up to P200,000 |
| Medical Assistive Devices | P30,000 per family per annum | P20,000 per family per annum |
| Medical and Surgical Appliances | Up to P5,600 depending on the family size. Subject to pre-authorization. | P1,200 (Subject to pre-authorization) |
| Wheel chair | P3,500 per beneficiary once every three (3) years | P3,500 per beneficiary once every three (3) years |

EMERGENCY MEDICAL SERVICES

| Covered Conditions | Executive Option | Deluxe Option |
|---|--|--|
| Service is provided by Emergency Assist 991 (EA991), includes home and traffic related accidents, hospital transfers* etc | Available to covered family members at NO co-payment | Available to covered family members at NO co-payment |

ALTERNATIVE TREATMENTS

| Covered Conditions | Executive Option | Deluxe Option |
|---|------------------------------------|---------------|
| Associated Health Services | P2,300 for anyone or a combination | P1,725 |
| Chiropractic (form of treatment concerned with diagnosis and treatment of musculoskeletal disorders) | P2,300 for anyone or a combination | P1,725 |
| Homeopathy/Naturopathy (form of treatment using small doses of natural substances that in larger amounts would produce symptoms of the ailment) | P2,300 for anyone or a combination | P1,725 |
| Acupuncture (A Chinese treatment using very small needles) | P2,300 for anyone or a combination | P1,725 |

CHILD BIRTH

| Covered Conditions | Executive Option | Deluxe Option |
|-------------------------------|--|---|
| Child birth (Confinement) | Subject to preauthorization and Case Management (You will need to contact our Managed Care department) we also offer you to join the PulaBaby Maternity programme | |
| Normal delivery | P10,000 | P9,072 |
| Caesarean section (C-section) | P20,878 | P20,245 |
| Surgical Contraception | Subject to annual basic limit | "Up to P500,000 or balance thereof (Hospitalization)" |

NORMAL DENTISTRY

| Covered Conditions | Executive Option | Deluxe Option |
|---|--|---|
| Maxilo-facial & oral surgery | Up to annual basic limit and upon referral by medical doctor | "Up to annual basic limit but limited to P200,000 per member" |
| Conservative dentistry including Plastic based dentures | Up to annual basic limit but limited to P200,000 per member | Up to annual basic limit" |
| Specialised Dentistry | | |
| Inlays, crowns, bridgework, study models, metal base dentures and their repair, periodontics, prosthodontics and orthodontics | P20,000 | P10,000 |

HEALTH OPTIONS COMPARISON

EXECUTIVE & DELUXE



FOR YOUR EYES

| Covered Conditions | Executive Option | Deluxe Option |
|---|--|--|
| Optical | | |
| Spectacles and or Contact lenses and Contact lenses Solutions | P5,720 per family member every 2 years | P4,680 per family member every 2 years |
| Eye test by optometrist | At agreed price with Optician | At agreed price with Optician |
| Orthoptistry | P1,600 | P1,600 |

PREVENTION

| Covered Conditions | Executive Option | Deluxe Option |
|--|---|---|
| Preventive Care | Annual medical examination inclusive of screening tests | Annual medical examination inclusive of screening tests |
| Safe Male Circumcision (HIV Prevention only) | At agreed tariff subject to preauthorization | At agreed tariff, subject to pre-authorisation |

DRUG REHABILITATION

| Covered Conditions | Executive Option | Deluxe Option |
|-------------------------------|--|------------------------------|
| Alcoholism and Drug addiction | P30,000 per family per annum, subject to pre-authorisation | P20,000 per family per annum |

ADDITIONAL BENEFITS

| Covered Conditions | Executive Option | Deluxe Option |
|---|------------------|---------------|
| International Travel Insurance (up to P25 Million) | √ | √ |
| Maternity Programme (PulaBaby) | √ | √ |
| Funeral Pay-out (in the event a member of your family passes on, we will pay-out to a nominated beneficiary) | √ | √ |
| Premium Waiver (Your loved ones will remain covered for 12 months at no cost in the instance you pass on) | √ | √ |
| Loyalty Programme (Value Add)- get discounts from a select number of our partners when you produce your Pula card | √ | √ |

DREAD DISEASE COVER

The Dread Disease Cover is available to members of the Executive and De-luxe Benefit Options. The Dread Disease Cover annual limit is P500 000 per family for the Deluxe Option and P700 000 per family for the Executive Option

Dread Disease Benefit shall apply in respect of the following list of conditions;



Qualifying Condition and Description

Heart attack

The death or final cessation of a full thickness portion of the heart muscle, due to in adequate blood supply to the relevant. The diagnosis will be based on the following criteria.

- i. A history of typical chest pain
- ii. New ECG changes and
- iii. The elevation of cardiac enzymes

Coronary Heart Disease
Open by-pass surgery or surgical treatment of a coronary disease.



Stroke

Any cerebrovascular occurrence which produces neurological sequel which lasts more than 24 successive hours and produces evidence of permanent neurological deficit, included herein shall be infraction (localized death because of inadequate blood supply) of brain tissue, intracranial (within the skull) and or subarachnoid hemorrhage and embolization (sudden blocking of blood vessels) from an extra cranial source.



Cancer

A disease manifested by the presence of malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and invasion of normal surrounding tissue, except, that, cancers diagnosed and treated by primary biopsy only: that is, not requiring any further surgical, medical (chemotherapy etc) or radio-therapy, or other modalities are excluded. These excluded treatment areas will continue to be covered under basic /ordinary annual limits. For 'dread disease' purposes, the term Cancer shall also include leukemia and Hodgkin's Disease (enlargement of lymph glands in the spleen, liver etc) but shall exclude all skin cancers; except invasive and malignant melanomas. As with biopsies etc treatment of skin cancer will be paid out of the base (ordinary) annual limits.



Kidney Failure

End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis must be instituted.



Organ transplant

The human to human transplant from a donor to the Fund's beneficiary, of one or more of the following organs:

- i. Kidney
- ii. Heart
- iii. Lung
- iv. Pancreas
- v. Bone Marrow
- vi. Liver

The transplant of all or other organs, parts of organs or any other tissue transplant is excluded.



Paraplegia

The total and irreversible loss of the use of both limbs.



Systemic Lupus Erythematosus (SLE)

A chronic autoimmune disease that affects different parts of the body including heart, lungs, blood vessels, muscles, joints, kidneys, and the nervous system. Manifestation differs from person to person.



Multiple Sclerosis

A disease or diagnosis by a suitably qualified specialist practitioner of the central nervous system, characterized by disseminated patches of demyelination (destroyed myelin tissue) in the brain or spinal cord-resulting in multiple neurological symptoms and signs, with remissions and exacerbations.



Motor vehicle/ Road traffic accident

Treatment emanating from, or as a cause of the patient having been involved in a road traffic accident. The Fund's exposure will be limited to the extent of Annexure C Rule 2.8 (of the existing Rules) which provides that any other party (such as Motor Vehicle Accident Fund) who is liable fully or in part will contribute to treatment costs.



Hepatitis C

Treatment of chronic Hepatitis C as per standard treatment guidelines.



HEALTH OPTIONS

GALAXY / FLEXI / STANDARD

HEALTH OPTIONS COMPARISON

GALAXY, FLEXI & STANDARD



| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|--------------------|----------------------------------|-------------------|
| TOTAL COVER BREAKDOWN | | | |
| Annual Overall Limit (Annual Basic Limit + Dread Disease Cover) | BWP 100,000 | BWP 60,000 | BWP 40,000 |
| Annual Basic Limit (what you can use for day to day medical conditions) | BWP 100,000 | BWP 60,000 | BWP 40,000 |
| Dread Disease Cover (cover for specific medical conditions) | X | X | X |

CONSULTATIONS

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|--|----------------------------------|--|
| Medical Practitioners | | | |
| General Practitioner consultation visits | Up to P2,000 | Up to P1,500 | Up to annual basic limit |
| Medical specialist consultation visits | Up to P4,000 | Up to P1,500 | Up to annual basic limit |
| Physiotherapy | Up to P10,000 | Up to P9,000 | Up to annual basic limit |
| Anaesthetics | Up to annual basic limit per family | X | Up to annual basic limit |
| Non-surgical procedures and Operations | Up to annual basic limit per family or balance thereof | X | Up to annual basic limit per family or balance thereof |
| Other related professional services | Up to annual basic limit per family | X | Up to annual basic limit |

DIAGNOSTICS

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|----------------------|---------------|----------------------------------|--------------------------|
| Diagnostic Pathology | Up to P10,000 | Up to P5,000 | Up to annual basic limit |
| Diagnostic Radiology | Up to P10,000 | Up to P7,000 | Up to annual basic limit |
| MRI and CT scans | X | X | Up to annual basic limit |

MEDICINES

Prescribed Medicines and Injection Material

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|---|---|---|
| Overall Medicines Limit | Up to P6,182 | Up to 4,000 | Up to P6,182 depending on the family size |
| Pharmacy Only Medicines (Over the Counter medicines) as scheduled (DRSA) | Up to P1,855 | Up to 2,000 | Up to P1,855 depending on the family size |
| Prescription Only Medicines as scheduled (DRSA) | Up to P4,327 | Up to 2,000 | Up to P4,327 depending on the family size |
| Injection materials supplied by a medical practitioner, Dentists or authorised health professional | Up to annual overall medicines limit | Up to 2,000 | Up to annual overall medicines limit |
| Psychiatric Medicines | P9,700 | P9,700 | P2,270 |
| Chronic Medication | P9,700 per person covered in the family | P9,700 per person covered in the family | X |
| HIV/AIDS | 9 700 per person covered in the family | 9 700 per person covered in the family | X |

HOSPITAL ADMISSION

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|---|----------------------------------|------------------------------------|
| Private and government hospitals (in-patients) | Subject to preauthorisation and Case Management | X | Up to P40,000 or remaining balance |
| Hospitalisation (general and surgical ward) | Up to P50,000 or remaining balance | X | Up to P40,000 or remaining balance |
| Intensive Care Unit or High Care | Up to P50,000 or remaining balance | X | Up to P40,000 or remaining balance |
| Recovery Room Fees | Up to P50,000 or remaining balance | X | Up to P40,000 or remaining balance |
| Medicines, materials & apparatus during your hospital admission | Up to P50,000 or remaining balance | X | Up to P40,000 or remaining balance |
| Theatre Fees | Up to P50,000 or remaining balance | X | Up to P40,000 or remaining balance |
| Prosthesis used in Surgery | P4,500 per case per annum | X | P4,500 per case per annum |

HEALTH OPTIONS COMPARISON

GALAXY, FLEXI & STANDARD



| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|---|----------------------------------|---|
| NURSING AND HOME BASED SERVICES | | | |
| Consulting Nurse (Family Nurse Practitioner) | At a consultation tariff equivalent to half that of a general medical practitioner and up to annual basic limit | X | At a consultation tariff equivalent to half that of a general medical practitioner and up to annual overall limit |
| Step-down Facility / Nursing Homes | X | X | X |
| Home-based Nursing | X | X | X |

OTHER MEDICAL SERVICES

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|---|----------------------------------|---|
| Audiology and / or Speech Therapy | P4,800 per family per annum | X | P4,800 for any or a combination of |
| Dietician (Doctor's referral required) | P4,800 per family per annum | X | P4,800 for any or a combination of |
| Clinical Psychology | P4,800 per family per annum | X | P4,800 for any or a combination of |
| Occupational Therapy | P4,800 per family per annum | X | P4,800 for any or a combination of |
| Chiropody | P4,800 per family per annum | X | P4,800 for any or a combination of |
| Ambulance (Inter-hospital transfer only) | Up to P1,250 depending on the family size | X | Up to P1,250 depending on the family size |
| Blood Transfusion | Up to annual overall medicines limit | X | Up to annual overall limit |
| Medical Assistive Devices | X | X | X |
| Medical and Surgical Appliances | Up to P1,250 depending on the family size | X | Up to P1,250 depending on the family size |
| Wheel chair | X | X | X |

EMERGENCY MEDICAL SERVICES

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|--|--|--|
| Service is provided by Emergency Assist 991 (EA991), includes home and traffic related accidents, hospital transfers* etc | Available to covered family members at NO co-payment | Available to covered family members at NO co-payment | Available to covered family members at NO co-payment |

ALTERNATIVE TREATMENTS

Associated Health Services

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|---------------|----------------------------------|-----------------|
| Chiropractic (form of treatment concerned with diagnosis and treatment of musculoskeletal disorders) | P1,000 | P1,000 | P785 |
| Homeopathy/Naturopathy (form of treatment using small doses of natural substances that in larger amounts would produce symptoms of the ailment) | P1,000 | P1,000 | P785 |
| Acupuncture (A Chinese treatment using very small needles) | P1,000 | P1,000 | P785 |

PLANNING TO HAVE A CHILD?

Child birth

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|-------------------------------|--|----------------------------------|-----------------|
| Normal delivery | P9,072 | X | P8,640 |
| Caesarean section (C-section) | P20,245 | X | P15,969 |
| Surgical Contraception | At agreed tariff subject to preauthorization | X | X |

HEALTH OPTIONS COMPARISON

GALAXY, FLEXI & STANDARD



Covered Conditions

Galaxy Option

Flexi Option (out-patient cover)

Standard Option

TAKING CARE OF YOUR TEETH

Normal Dentistry

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|---------------|----------------------------------|----------------------------|
| Maxilo-facial & oral surgery | P3,500-P5,000 | P2,000-P3,500 | Up to annual overall limit |
| Conservative dentistry including Plastic based dentures | | | |
| Specialised Dentistry | | | |
| Inlays, crowns, bridgework, study models, metal base dentures and their repair, periodontics, prosthodontics and orthodontics | P3,000 | Not available | P3,500 |

FOR YOUR EYES

Normal Dentistry

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|---|---------------------------|----------------------------------|--|
| Optical | At agreed tariff | At agreed tariff | At agreed tariff & up to overall limit |
| Eye test by optometrist | P385 | P385 | P385 |
| Orthoptistry | | | |
| Spectacles and or Contact lenses and Contact lenses Solutions | "P1,664 per two(2) years" | "P1,664 per two(2) years" | "P1,664 per two(2) years" |

PREVENTION

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|---------------|--|------------------|
| Safe Male Circumcision (HIV Prevention only) | P9,072 | At agreed tariff subject to preauthorization | At agreed tariff |

DRUG REHABILITATION

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|-------------------------------|---------------|----------------------------------|-----------------|
| Alcoholism and Drug addiction | P2,200 | X | P2,200 |

ADDITIONAL BENEFITS

| Covered Conditions | Galaxy Option | Flexi Option (out-patient cover) | Standard Option |
|--|---------------|----------------------------------|-----------------|
| International Travel Insurance | X | X | X |
| Maternity Programme (PulaBaby) | √ | √ | √ |
| Funeral Payout (in the event a member of your family passes on, we will payout to a nominated beneficiary) | √ | √ | √ |
| Premium Waiver (Your loved ones will remain covered for 12 months at no cost in the instance you pass on) | √ | √ | √ |
| Loyalty Programme (Value Add) | √ | √ | √ |



ADDITIONAL BENEFITS

Over and above the benefits offered by each benefit option PULA offers its members the following additional benefits at no extra cost. These benefits are not deducted from the annual overall limit.

EMERGENCY MEDICAL SERVICES (EMS)

A Member is entitled to services such as;



In- hospital monitoring

EA991 will monitor the member's medical condition in the hospital and will keep nominated parties updated as per patient's instructions.



Medical Information 24 Hour Call centre

EA991 also provides expert advice telephonically to our clients available on a 24 hour basis. The emergency call centre is manned by experienced call centre agents and onsite paramedics.



Medical repatriation

After treatment outside Botswana, EA991 may repatriate the member back to Botswana. In the unfortunate event of death after a member had been evacuated from Botswana, the service provider will assist with the repatriation of the mortal remains back to Botswana.



Escort Minors

EA991 will take care and provide escorted transport to stranded minors of hospitalized or deceased parents or guardians.

The available services include:

Emergency Medical information and support

In the event of an emergency, the member calls 991 or 390 4537 to request for assistance. Our call centre will require the below to assist the caller:

- Provide Pula membership or ID number for confirmation purposes
- Describe the situation as concisely as possible as this will inform the level of assistance required by caller
- Provide location for ambulance dispatch
- Contact details of the caller

Inter-hospital Transfer

EA991 or reciprocal service provider will provide members transfers between hospitals when advanced medical care is required. Modes of transport include dedicated ICU air and ground ambulances.



These services are provided at no cost to the member. The emergency centre can be contacted at **991** or **390 4537**.
24/7;365 Days.

Travel Insurance

Up to P25 Million International Travel Cover

Pulamed introduces the new revised and enhanced International Travel Insurance; Silver and Gold Cover. The Silver Package for up to 92 days per travel worth P Million for Lesotho, South Africa, Namibia & Eswatini. The Gold Package for up to 92 days worth P25 Million for the rest of the world.

Repatriation of remains and coffin costs of up to P10 000

If you or your covered dependents pass on whilst on travel, the insurer will provide transportation costs to the country of origin and coffin costs up to p10 000

Up to P25 million emergency medical & related costs

P500 000 Kidnapping Wrongful Detention

If you find yourself on the wrong side of the law or you are kidnapped with the intention to seek ransom or extortion.



Up to P20 000 theft or damage of Baggage

The benefit includes cover of theft and damage to personal property caused by third party



P20 000 Hijack

The cover provides for hijack when travelling outside the Country



Up to P30 000 death and disability cover

The cover includes cover for disability and death for you or dependants when



Up to P15 000 cover for the return of accompanying children and travel companion

The cover provides for the safe return of accompanying children and travel companion back to the country of origin



Up to P7 500 for missed flight connection

The cover will also provide Up to P1000 for flight delays

92

Up to 92 consecutive days outside Botswana



VISA application letters. Apply for travel insurance online at www.pulamed.co.bw
Travel insurance number at the back of your card +44 1273 7745 69

Available to members on the Executive and Deluxe Options. Policy Wording available at

www.pulamed.co.bw

T&C apply, subject to Policy Wording Document. Cover is underwritten by Botswana Insurance Company and AIG Travel.



PULA BABY MATERNITY PROGRAMME



How To Register For The Programme

- To enjoy the benefit, expectant parents can download an application on www.pulamed.co.bw
- Fill out the application form
- Submit to marketing@pulamed.co.bw
- or Apply online on the website

♥ 1 🗨 1 Note T&C. Only registered members qualify for the hamper bag

At PULA, we understand that being pregnant is a very important time in a woman's life and that having a baby is a life changing experience, and can be rather overwhelming to the family. This is why we have PULA Baby, a tailored maternity care programme that offers the best care to you and your partner throughout the stages of pregnancy. We walk this most exciting period with you by offering;



Advice And Educational Material

Throughout the various stages of pregnancy, we provide you with a learning opportunity so that you and your partner are prepared to participate in your own medical care and even make informed choices relating to delivery, mother and baby's health. We give both the expectant mother and father advice and educational materials.



Hamper Bag

What is pregnancy without goodies or a smile on your face. During the last trimester of the pregnancy our expectant members receive a hamper bag with goodies and educational materials on the mother and the baby's health as well as a guide to the father.



Early Identification Of High Risk Pregnancy

Not all pregnancies are the same; some are healthy while others can be a bit risky where you and the baby have an increased chance of health complications. At PULA we are committed to helping you deliver that bundle of joy safely and healthy, our programme is geared towards early identification of high risk pregnancy for referral to the relevant service provider.



Email Service To Expectant Father

Pregnancy is a transformational process for a man as such we do not leave our expectant fathers behind. We ensure that as a father you are fully involved from the first trimester to the last by providing you with an email service on what to expect when expecting to assist you to better understand the demands of expecting and be better placed to guide your partner.



On-going Telephone Advice And Support

Our advice and tips do not end with the first trimester of our members' pregnancy. During the second and third trimester we also provide on-going advice and support through the telephone. This allows our members to seek timely clarification and or further information. The opportunity also gives the necessary contact required during pregnancy.

PREVENTATIVE CARE BENEFIT

Prevention is still the best cure

We believe that 'Prevention is still better the best cure', we appreciate that being healthy is an ever changing state of being, but at the same time we know that a focus on regular screening and early diagnosis can go a long way in helping you and your family live a long and happy life. Our Preventive Care Benefit includes annual medical examination inclusive of screening tests to prevent illness, disease and other health related problems.



Breast Cancer Mammograms for women over the age of 45

This is an x-ray picture of the breast. It can be used to check for breast cancer in women who have no signs or symptoms of the disease

Urea and Electrolytes

Urea and electrolytes provides essential information on renal function, principally in excretion and homeostasis, they are the most commonly requested biochemistry tests.

Diabetes Fasting Blood Sugar

A test that measures blood glucose after you have not eaten for some hours. It is often the first test done to check for prediabetes and diabetes

HIV Test

Test aimed at detecting HIV antigen (a part of the virus) and HIV antibodies in blood

Cervical Cancer Pap Smear

Screening procedure for cervical cancer testing for the presence of precancerous or cancerous cells on the cervix, the opening of the uterus.

Full Blood Count

This is a very common blood test that checks the number of red cells, white cells and platelets in the blood. It is used to check a person's general health as well as screening for specific conditions, such as anemia.

Annual Physical Examinations by a Physician

A routine test performed by a physician to check your overall health:
Weight •
BMI •
Blood Pressure •
Cholesterol •

Prostate Cancer Test (PSA) for men over the age of 50

As men grow older, chances of them developing prostate cancer increase as such it is very important to perform tests like this. The prostate specific antigen (PSA) test is a blood test checking if a men has prostate cancer

Liver Function Test

We all want to live with the certainty that our body organs including our livers are functioning well. Doctors use the liver function test to check how well the liver is working.

FUNERAL BENEFIT

The Fund provides a funeral benefit at no additional cost to the monthly contributions. The benefit is available on the satisfaction of the following conditions:

- 1** Beneficiary should submit the claim for the funeral benefit within six months of the occurrence of death.
- 2** Provide a certified copy of the death certificate or death notification form
- 3** Where death occurred outside of a health institution, a police affidavit and letter from customary court will be required. The members has to nominate a member who will be registered to accept the payout. The nominated member should be endorsed by the Tribal Authority, District Commissioner or a similar authority. The details of the specific amounts payable are presented below:
- 4** Provide a certified copy of the death certificate or death notification form

| Cash payment on the death of : | Executive Option | Deluxe Option | Galaxy Option | Flexi Option | Standard Option |
|--|------------------|---------------|---------------|--------------|-----------------|
| The Member | P13,000 | P10,000 | P8,500 | P8,500 | P5,500 |
| The Member's Spouse | P13,000 | P10,000 | P8,500 | P8,500 | P5,500 |
| Children | | | | | |
| Aged 16 years and older but less than 21 years | P7,000 | P7,000 | P4,500 | P4,500 | P4,500 |
| Aged 6 years and older but less than 16 years | P7,000 | P4,500 | P4,000 | P2,500 | P3,000 |
| Aged less than 6 years ,including still born | P7,000 | P4,500 | P4,000 | P2,500 | P2,000 |

under written by



OTHER ADDITIONAL BENEFITS

0%

ZERO VALUE ADDED TAX (VAT) PAYMENT

PULA is exempt from VAT by Botswana Unified Revenue Services (BURS). Our members and their families also enjoy the benefit of not paying VAT for all medical services.

0%

100% COVER ON CHRONIC PRESCRIPTIONS

Effective 1st July 2022, the Board of trustees took a decision to remove the 10% co-payment on chronic prescriptions.

**PREMIUM
WAIVER**

WE PROVIDE CONTINUATION OF COVER AFTER DEATH OF A PRINCIPAL MEMBER

There is nothing as comforting as knowing you are leaving your family in the right hands when you are gone. That is why we have introduced Premium Waiver Benefit for ALL members at no cost to them with effect from 1 July 2016.

The Premium Waiver Benefit enables remaining covered family members to continue for a period of 12 months after the death of the Main Member.

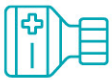
10%
CO-PAYMENT

Members and their families are required to pay 10% co-payment of the cost of services directly to the service provider as their contribution towards the cost of service. The Fund exempts members and their dependants from paying the 10% co-payment for covid-19 hospitalization and diagnostics, optical benefit, child birth and in an instance where the bill for services is in excess of BWP 30,000 for a single hospital admission/ admission event, subject to availability of Funds.

CHRONIC DISEASE MANAGEMENT

CHRONIC CONDITIONS

- *Covered angina*
- *Asthma*
- *Bipolar Mood Disorder*
- *Bronchiectasis*
- *Cardiac Failure*
- *Cardiomyopathy*
- *Chronic Obstructive Pulmonary Disease*
- *Benign Prostate Hyperplasia*
- *Chronic Renal Disease*
- *Coronary Artery Disease*
- *Crohn's Disease*
- *Diabetes Insipidus*
- *Diabetes Type 1*
- *Diabetes Type 2*
- *Dysrhythmia*
- *Osteoporosis*
- *Epilepsy*
- *Glaucoma*
- *Haemophilia*
- *Hepatitis C*
- *HIV*
- *Hyperlipidaemia*
- *Hypertension*
- *Hypothyroidism*
- *Multiple Sclerosis*
- *Irritable Bowel Syndrome*
- *Parkinson's Disease*
- *Rheumatoid Arthritis*
- *Schizophrenia*
- *Systemic Lupus*
- *Erythematosis*
- *Ulcerative Colitis*
- *Peptic/Duodenal/Gastric Ulcers*



Where to get your medicine?

You can choose from over 160 registered pharmacies around the country to collect your prescribed chronic medicines. We do not restrict you.

www.pulamed.co.bw/findadoctor



The Chronic Disease Benefit

It covers you for a defined list of chronic conditions. You need to apply to Pula Medical Aid Fund, Managed Care administrators to have your medicine covered for your chronic condition. This means filing out either the Chronic Disease Management Application Form or the HIV/ART application form. These forms can be found on www.pulamed.co.bw/downloads



Confidentiality

We strive to keep all information about patients and their diagnosis as confidential as possible and it will not be disclosed to any third parties, employers or any persons without your express written consent. When sending your forms, especially for Chronic conditions and HIV you can personally deliver to Managed Care or send to managedcare@afa.co.bw



Medicine cover for Chronic conditions

Medicine cover for Chronic conditions - You get full cover for approved chronic medicine on our medicine list. For medicine not on our list, we cover you up to a set tariff Pula amount, meaning that we pay up to the prescribed amount. You must note that in that case you may have to top up from your pocket.



WEB ACCESS, SMS & WHATSAPP



Webaccess For Members

The web portal is used to communicate member specific information such as benefit limits, their utilization or balances and transactions that would have gone through their accounts. The facility also provides members with access to view their information (e.g. contact and beneficiary details) and ability to submit queries without visiting the administrators' offices.

The web portal is also used to communicate employer group and service provider specific information. The facility provides access to viewing of accounts transaction and information to specific employer group and service provider. This includes details such as contact and account details, and from an employer group perspective list of covered employees and their dependents, billing information and statements.

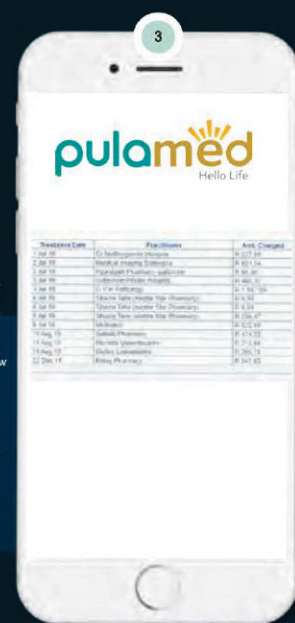


Membership Verification Portal allows you to verify Pula member or service provider.



Update changes in personal details. Keep us up to date with changes in your personal details e.g. Postal addresses, e-mail and contact numbers. The personal Profile tab allows you to view your membership details such as:

- Membership details
- Banking details
- Benefit balances
- Contributions
- Exclusions:
- Chronic benefit
- You can update your contact details, change password...and many more



View, Download and Print statements. Verify transactions such as doctor and service provider payments with date captions.



WhatsApp for Business Account For Members

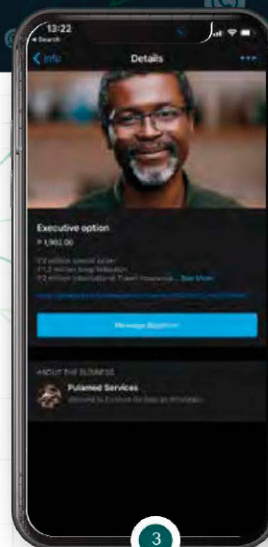
WhatsApp Business makes interacting easy by providing us with the tools to automate, sort and quickly respond to messages. It's also intended to feel and work just like WhatsApp Messenger. It is a platform that helps us communicate more efficiently. **Get a hold of us on our whatsapp platform: (+267) 365 0555**



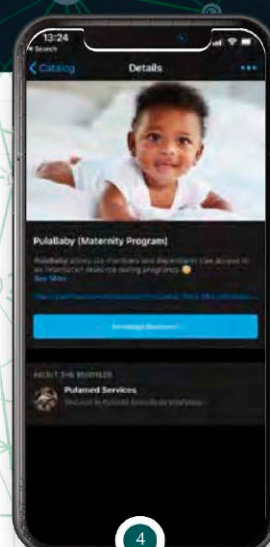
Business Profile
Operating times
GPS location



Products Catalogue



Product Information



Application Forms

BOTSWANA SERVICE PROVIDER NETWORK

OVER 900 SERVICE PROVIDERS



**Over 260
General
Practitioners**

Use your GP as a family doctor to ensure continued care. Your doctor provides you with referrals to specialists and for investigations. You can directly visit gynaecologists, paediatricians, dentists, opticians and optometrists.



**Over 30
Gynecologists**

Women accessing the services of gynaecologists do not need a referral, we allow you to directly access the healthcare service provider



**Over 20
Paediatricians**

Access to paediatricians is through direct access, meaning you don't need a referral to send your child below 5 years for consultation and treatment.



**Over 60
Physiotherapy**

This allied health profession is available for access by all members in all the benefit options. Make sure you have a referral letter from your GP.



**Over 70 Eye
Care Services**

Pula has ensured you have a comprehensive benefit allowing you and your family to consult over 70 eye care service providers including opticians and optometrists spread around the country.



**Over 90
Dental Services**

The dental benefit covers you and your family for limited and specialised dental services provided by over 80 healthcare service providers, including prosthodontics, orthodontic, periodontists and maxilla facial services. Specialised dentistry requires pre-authorization and referral.



**Over 160
Pharmacies**

Pula ensures that you can collect your acute and chronic medicines from over 160 pharmacies around the country, including the hospitals for admissions. Remember to always sign your invoices and to register for Chronic benefit access with Managed Care.



**Over 70
Hospitals
& clinics**

We are contracted with most private and government hospitals and clinics in Botswana, providing specialist care services. For non-emergency procedures you will need pre-authorization from our Managed Care service provider. Refer to RSA healthcare service provider groups below for additional networks.

RSA SERVICE PROVIDER NETWORK



150 Members

Network National Hospital Network (NHN) was founded in 1996 with the prime objective of bringing together all independently owned private hospitals generally in South Africa under one umbrella with a view to gain synergy from the relationship.



7 Hospitals

Clinix Health Group provides quality private hospital care in previously disadvantaged communities at four hospitals in Gauteng: Clinix Private Hospital Soweto, Clinix Private Hospital Vosloorus, Clinix Private Hospital Sebokeng and Clinix Selby Park Hospital.



56+ Hospitals

NETCARE is the largest provider of private healthcare in both South Africa and the United Kingdom.



45+ Hospitals

Mediclinic is an international private healthcare services group, founded in South Africa in 1983, with operations in Southern Africa



50+ Hospitals

LifeHealth a leading private hospital operator in South Africa. It has an extensive geographic network of diverse facilities, including hospitals across seven of South Africa's nine provinces and in the country's most populous metropolitan areas.



9+ Hospitals

Lenmed is a leading independent healthcare group in South Africa. 30 years later Lenmed is still committed to delivering quality healthcare service.

GENERAL EXCLUSIONS

- All costs incurred for the treatment or surgery not medically necessary for obesity.
- All costs for operations, medicines, treatments and procedures for cosmetic purposes or for personal reasons and not directly caused by or related to illness, accident or disease.
- Cosmetic preparations, emollients, moisturisers, medicated or otherwise, soaps, scrubs and other cleansers, sunscreen and sun tanning preparations, medicated shampoos and conditioners, except for the treatment of lice, scabies and other microbial infections and coal tar products for the treatment of psoriasis.
- Erectile dysfunction and loss of libido medical treatment;
- All costs related to willfully self-inflicted injuries.
- All costs for the treatment of infertility, including the artificial insemination of a person (In-Vitro Fertilisation (IVF)).
- All costs in respect of injuries arising from professional sport, speed contests and speed trials.
- Anabolic steroids and immune stimulants
- Contraceptives, oral, parenteral, foams, IUCDS
- All costs that are more than the annual maximum benefit to which a member is entitled in terms of the Rules of the Fund.
- All costs in respect of sickness conditions that were specially excluded from benefits when the member joined the Fund, subject to Rule 22 (Limitation of benefits), Annexure B, C, D, E, and F.
- All costs of whatsoever nature incurred for treatment of sickness conditions or injuries sustained by a member or a dependant and for which any other party may be liable, unless the Committee is satisfied that there is no reasonable prospect of the member or dependant recovering adequate damages from the other party.
- All costs incurred for treatment of an illness or injury sustained by a member or a dependant of a member where such illness or injury is directly attributable to failure to carry out the instructions of a medical practitioner or to negligence on the part of the member or dependant.
- The purchase of medicines not included in a prescription from a person legally entitled to prescribe.
- All costs for services rendered by:
 - Any person not registered with the Botswana Health Professions Council or similar body or with the Botswana Nursing and Midwifery Council or similar body of the country in which he practices;
 - any place, nursing or similar institution, except a state hospital, not registered in terms of the applicable legislation as a private hospital, nursing home, unattached theatre or day clinic and any institution not licensed in terms of the appropriate legislation of the country concerned.
- any person not registered as a dental technician with the Dental Technicians Council or similar body of the country in which he practices; and
- any place, nursing or similar institution, except a state or provincial hospital, not registered in terms of the applicable legislation as a private hospital, unattached theatre or day clinic and any institution not licensed in terms of the appropriate legislation of the country concerned.
- Purchase of;
 - Patent medicines, household remedies and proprietary preparations and preparations not otherwise classified;
 - Slimming preparations for obesity;
 - Smoking cessation and anti-smoking preparations
 - applicators, toiletries and beauty preparations;
 - bandages, cotton wool and similar aids;
 - Patented and nutritional supplements including baby food and special milk preparations unless formal absorptive disorders and if registered by the relevant managed health care programme or MTCT prophylaxis and registered on the appropriate disease management programme or when used during and authorised hospital admission, subject to the relevant health care program;
 - contraceptives and apparatus to prevent pregnancy;
 - tonics, slimming preparations and drugs as advertised to the public;
 - household and biochemical remedies.
- All costs for vaccinations.
- All costs for prophylactic treatment except for the prevention of malaria, pregnancy including intra uterine devices and HIV/AIDS related opportunistic infections.
- All costs for medical examinations other than those ordered by a medical doctor in order to determine the treatment for a sickness condition.
- Holidays for recuperative purposes.

We generally will do not apply waiting periods on our members. A new member who has never been a member of any recognised medical aid scheme or has had a break in membership more than 3 months will be subjected to waiting periods for the following benefits, where applicable:

| Condition | Description | Waiting Period |
|---|--|----------------|
| Infant not registered within 30 days of birth | We give you 30 days to register your child with the fund, failing which the waiting period applies | 3 months |
| Child birth | If you are already expectant when joining the fund, or planning to have a child, unfortunately you will not have a maternity benefit. | 9 months |
| Specialised dentistry | We exclude procedures such as periodontics, orthodontics, crowns etc if you are a new member to medical aid. | 12 Months |
| Pre-existing conditions | Chronic conditions, or already existing medical conditions, procedures will be excluded from cover except for HIV. | 24 months |
| Individual Membership | A member joining PULA Individual Membership from a previous recognized medical aid provider (even if was covered continuously for 12 months or more) and has made full disclosure of a pre-existing condition or an elective procedure that will require a major intervention within three (3) months of the member's admission, may be subject to a twelve (12) months waiting period | 12 Months |

*Proof of cover in the form of a membership certificate will be required in order to ascertain legibility of waiving waiting periods

Any applicant who is fifty (50) years of age or older who was not a member of one or more medical schemes at the time of joining the Fund will incur a penalty by way of additional contributions as per scheme rules as follows;

| Years member was not a member of medical aid since the age of 50 | Late joiner penalty |
|--|------------------------------|
| 1-4 years | 1.25 * standard contribution |
| 5-14 years | 1.5 * standard contribution |
| 15-24 years | 1.75*standard contribution |
| 25 years + | 2*standard contribution |

PULA MONTHLY CONTRIBUTIONS 2023/24

Corporate Membership Contributions



| | Stratum | Income band | Principle Member | Adult Dependand | Child Dependand |
|------------------|-------------------|------------------|------------------|-----------------|-----------------|
| Executive | | | 2519 | 1730 | 392 |
| Deluxe | Stratum 1 (1-10) | P0 - P3 000 | 1497 | 1192 | 532 |
| | | P3 001 - P10 000 | 1755 | 1398 | 623 |
| | | P10 001 + | 1842 | 1467 | 655 |
| | Stratum 2 (11-39) | P0 - P3 000 | 1315 | 1045 | 468 |
| | | P3 001 - P10 000 | 1539 | 1228 | 550 |
| | | P10 001 + | 1617 | 1290 | 576 |
| | Stratum 3 (40-74) | P0 - P3 000 | 1176 | 935 | 421 |
| | | P3 001 - P10 000 | 1376 | 1098 | 493 |
| | | P10 001 + | 1447 | 1154 | 520 |
| | Stratum 4 (75+) | P0 - P3 000 | 946 | 755 | 343 |
| | | P3 001 - P10 000 | 1110 | 880 | 398 |
| | | P10 001 + | 1165 | 927 | 418 |
| Galaxy | | P0 - P2 000 | 636 | 548 | 140 |
| | | P2 001 - P5 000 | 838 | 716 | 180 |
| | | P5 001 + | 897 | 768 | 207 |
| Standard | | P0 - P2 000 | 567 | 487 | 124 |
| | | P2 001 - P5 000 | 749 | 640 | 160 |
| | | P5 001 + | 802 | 685 | 185 |
| Flexi | | P0 - P2 000 | 422 | 363 | 92 |
| | | P2 001 - P5 000 | 556 | 474 | 120 |
| | | P5 001 + | 594 | 509 | 138 |

Individual Membership Contributions

| Age Band | EXECUTIVE 2023-2024 | | | DELUXE 2023-2024 | | | GALAXY 2023-2024 | | |
|----------|---------------------|------|-----|------------------|------|-----|------------------|------|-----|
| | PM | AD | CD | PM | AD | CD | PM | AD | CD |
| 0 - 25 | 2519 | 1730 | 392 | 1842 | 1467 | 655 | 897 | 768 | 207 |
| 25 - 30 | 2519 | 1730 | 392 | 1842 | 1467 | 655 | 897 | 768 | 207 |
| 30 - 35 | 2519 | 1730 | 392 | 1842 | 1467 | 655 | 897 | 768 | 207 |
| 35 - 40 | 2519 | 1730 | 392 | 1842 | 1467 | 655 | 897 | 768 | 207 |
| 40 - 45 | 2645 | 1842 | 392 | 1934 | 1538 | 655 | 941 | 810 | 207 |
| 45 - 50 | 2779 | 1909 | 392 | 2031 | 1618 | 655 | 989 | 846 | 207 |
| 50 - 55 | 2918 | 2003 | 392 | 2132 | 1696 | 655 | 1037 | 889 | 207 |
| 55 - 60 | 3063 | 2100 | 392 | 2240 | 1783 | 655 | 1090 | 931 | 207 |
| 60 - 65 | 3215 | 2210 | 392 | 2351 | 1870 | 655 | 1143 | 981 | 207 |
| 65 + | 3376 | 2321 | 392 | 2469 | 1964 | 655 | 1201 | 1031 | 207 |

| Age Band | STANDARD 2023-2024 | | | FLEXI 2023-2024 | | |
|----------|--------------------|-----|-----|-----------------|-----|-----|
| | PM | AD | CD | PM | AD | CD |
| 0 - 25 | 802 | 685 | 185 | 594 | 509 | 138 |
| 25 - 30 | 802 | 685 | 185 | 594 | 509 | 138 |
| 30 - 35 | 802 | 685 | 185 | 594 | 509 | 138 |
| 35 - 40 | 802 | 685 | 185 | 594 | 509 | 138 |
| 40 - 45 | 842 | 717 | 185 | 624 | 532 | 138 |
| 45 - 50 | 883 | 760 | 185 | 656 | 561 | 138 |
| 50 - 55 | 927 | 796 | 185 | 686 | 589 | 138 |
| 55 - 60 | 974 | 832 | 185 | 722 | 618 | 138 |
| 60 - 65 | 1022 | 873 | 185 | 757 | 647 | 138 |
| 65 + | 1074 | 916 | 185 | 796 | 681 | 138 |

PM (Principal Member)
AD (Adult Dependand)
CD (Child or Special Dependand)

ACTIVATE YOUR LIFE

HEAD OFFICE

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

GABORONE BRANCH

Plot 74769, Mowana Mews
Ground Floor, CBD
P. O. Box 1212
Gaborone, Botswana

SALES AND MARKETING

(+267) 3159416 / 3650585/504
Email: marketingold@afa.co.bw / bd@pulamed.co.bw
Call Center: (+267) 365 0555

PRE-AUTHORISATIONS

(+267) 365 0574
Email: casemanagement@afa.co.bw
or clientservices@afa.co.bw

FRANCISTOWN BRANCH

Plot 4040/405, Riverside Hospital
Moffat Street, CBD, Francistown
(+267) 241 2262