

pulamed

Hello Life



INCLUDES

COMPREHENSIVE
COVID-19 COVER
& CARE@HOME
BENEFIT



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PRODUCT
BROCHURE



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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
Gaborone Branch	(+267) 3650555	(+267) 3951165
Call Centre	(+267) 3650555	(+267) 3951165
Sales and Marketing Department	(+267) 3650585/504	(+267) 3951165
Pre-Authorisations	(+267) 3650574	(+267) 3935281 / 3951165
Francistown Branch	(+267) 2412290	(+267) 2412340

Email Us

Sales and Marketing Department	marketingold@afa.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



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



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



Whatsapp: 3650555



Pula Medical Aid Fund

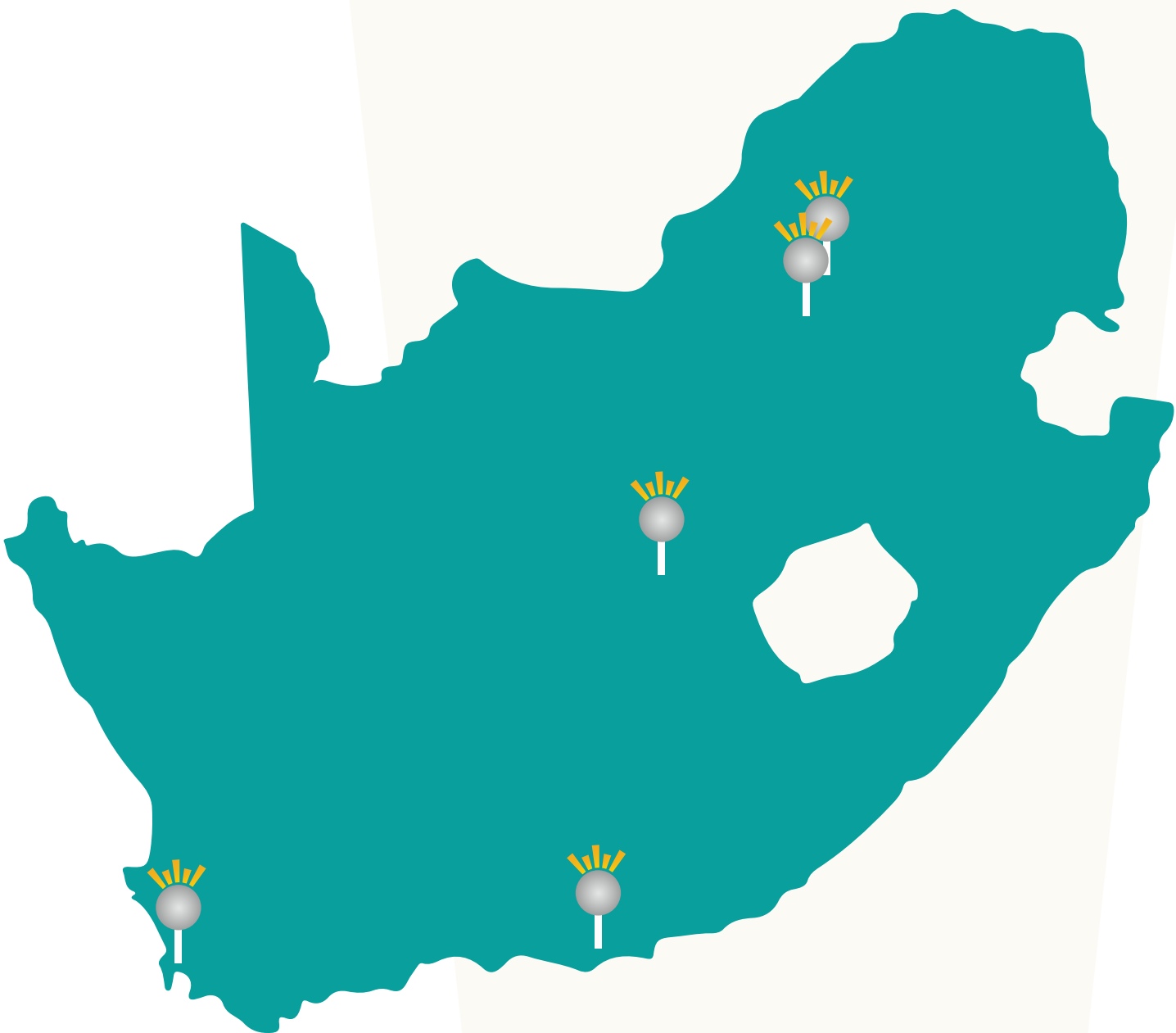


Pula Medical Aid Fund

INTERNATIONAL STUDENT COVER

Pulamed International Student Cover offers excellent international student health benefits and extra options to help you get the right solution for your healthcare needs. This cover offers flexibility and freedom, covering medical care from hospitalisation, to out-patient treatments.

Pulamed International Student Cover provides health and medical services in case of illness and accidents when studying abroad including 24/7 health assistance. No need to worry about finding or affording medical care in South Africa - simply call our 24/7 helpline, to access support and information anytime, anywhere.





International Student Plan

Comprehensive medical aid cover for students studying in South Africa, because their health shouldn't affect whom they will become.

#HelloLife
#HealthInSouthAfrica

Terms & conditions apply

AFA House, Plot 22
Khama Crescent (Near Main Mall)
Gaborone, Botswana
P. O. Box 1212 Gaborone



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

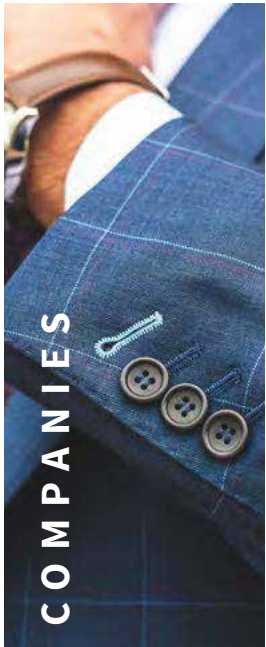
Flexi Benefit option caters for the young, healthy price sensitive individuals with an out-patient coverage of up to P60 000 annual cover



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.

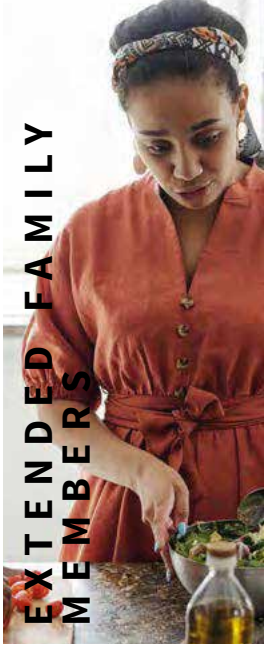
Our Executive benefit option offering dread disease cover of up to P700 000 and Deluxe of up to P500 00 dread disease cover.



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.

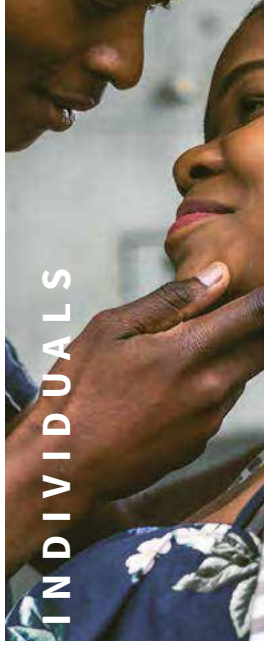
Benefit options ranging from our most comprehensive Executive to our out-Patient cover Flexi catering for multiple alary bands.



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

<div><p>EXECUTIVE</p><p>Comprehensive cover up to P2 MILLION PER YEAR</p><p>Dread Disease Cover P700,000 every year</p><p>Hospitalisation P1.3 Million</p><p>Emergency Medical Services</p><p>Consultations , Medication, Operations</p><p>Comprehensive Cover for Diagnostics (Scans, X-Rays, Examinations)</p><p>International Travel Insurance P25 Million</p><p>10% Co-payment</p><p>100% Cover on hospitalisation above P30,000</p><p>VAT exemption on all services</p><p>Child birth</p><p>No age limit on specialised dentistry</p><p>Chronic Disease Cover</p></div>	<div><p>DELUXE</p><p>COMPREHENSIVE COVER UP TO P1.2 MILLION PER YEAR</p><p>Dread Disease Cover P500,000 every year</p><p>Hospitalisation P500,000</p><p>Emergency Medical Services</p><p>Consultations up to P200,000 per year</p><p>No age limit on specialised dentistry</p><p>International Travel Insurance P25 Million</p><p>10% Co-payment</p><p>100% Cover on hospitalisation above P30,000</p><p>VAT exemption on all services</p><p>Child birth</p><p>No age limit on specialised dentistry</p><p>Chronic Disease Cover</p></div>	<div><p>GALAXY</p><p>COVER UP TO P100,000 PER YEAR</p><p>Hospitalisation P50,000</p><p>Emergency Medical Services</p><p>Diagnostics, Consultations, Medication</p><p>Chronic Diseases Cover</p><p>10% Co-payment</p><p>100% Cover on hospitalisation above P30,000</p><p>VAT exemption on all services</p><p>Child birth</p><p>No age limit on specialised dentistry</p></div>	<div><p>STANDARD</p><p>COVER UP TO P40,000 PER YEAR</p><p>Cover up to P40,000 per year</p><p>Hospitalisation P40,000</p><p>Emergency Medical Services</p><p>Diagnostics , Consultations, Medication</p><p>10% Co-payment</p><p>100% Cover on hospitalisation above P30,000</p><p>VAT exemption on all services</p><p>Child birth</p><p>No age limit on specialised dentistry</p></div>
<div><p>FLEXI</p><p>COVER UP TO P60,000 OUT PATIENT COVER PER YEAR</p><p>Emergency Medical Services</p><p>Consultations, Medication</p><p>Chronic Diseases Cover</p><p>10% Co-payment</p><p>VAT exemption on all services</p><p>Affordable</p><p>Suitable for students</p></div>			

COVID-19 CARE & SUPPORT



COMPREHENSIVE COVID - 19 CARE

COVID-19 INTERVENTIONS TO SUPPORT MEMBERS

1

100%

Cover for
Covid - 19 Tests

6

Rapid Tests per
member per annum



PCR Tests (motivated
by the doctor)

2

100%

Cover for Covid - 19
Hospitalisation

100%

cover for Covid -19 hospital
admissions with a waiver of the
co-payment and VAT



Includes Covid -19 pre-
admission Rapid Test

3

100%

Cover for
Diagnostics



100%
cover for Covid -19
hospital admissions
with a waiver of the
co-payment and VAT

4

100%

Cover for Covid - 19
Emergency Medical
Evacuations

**24HRS**

Access to Covid -19 support
through dedicated Call
Centre

EA991

has the largest network
across the country

5

100%

Cover for Medicines



100% Cover for Medicines
100% cover for prescribed
supplements
100% cover for flu vaccine



INTRODUCING COVID - 19 CARE@HOME

THE PROCESS



- 1** Member tests Positive for Covid -19 and is symptomatic and/or feels sick
Member contacts
- 2** Covid -19 support Call Centre
Toll free: 991
Call: 73004020/ 73004017
- 3** Call Centre Agent registers the patient
- 4** Call Centre Agent links the patient to a participating GP (or own GP) in the locality
- 5** If case is deemed very serious, EA991 crew is dispatched to do preliminary vital checks whilst looking for a hospital bed or GP's visit
- 6** The GP either visits the patient at home or the patient is brought to the clinic by EA991 for consultation
- 7** Patient will be provided with a pulse oximeter to monitor oxygen levels at home
- 8** Patient will be provided with an oxygen concentrator where deemed necessary
- 9** Patient shall be guided on the use of the devices (oximeter & concentrator) and the trigger points to observe and actions to take by paramedics
- 10** A relative or caretaker may collect the prescribed medicines and supplements on behalf of the patient from pharmacies
- 11** Agent to call the patient after recovery for feedback and service evaluation
- 12** Members can look forward to the introduction of VirtualCare (a virtually enabled consultation via a mobile App that is downloadable from Google App Stores - details to follow)



PULA COVID-19 EMERGENCY EVACUATION AND SUPPORT FOR MEMBERS

Pula Medical Aid Fund in partnership with Emergency Assist 991 (EA991), provides emergency evacuation and support for Covid-19 Positive Members requiring emergency evacuations for hospitalization. Additionally, as part of the emergency service, the Covid-19 Positive members will be provided with pulse oximeters and education on the device as and when there is a need. This emergency service is provided at no cost to PULA Members, as part of the Fund's commitment of being there for members in times of great need.



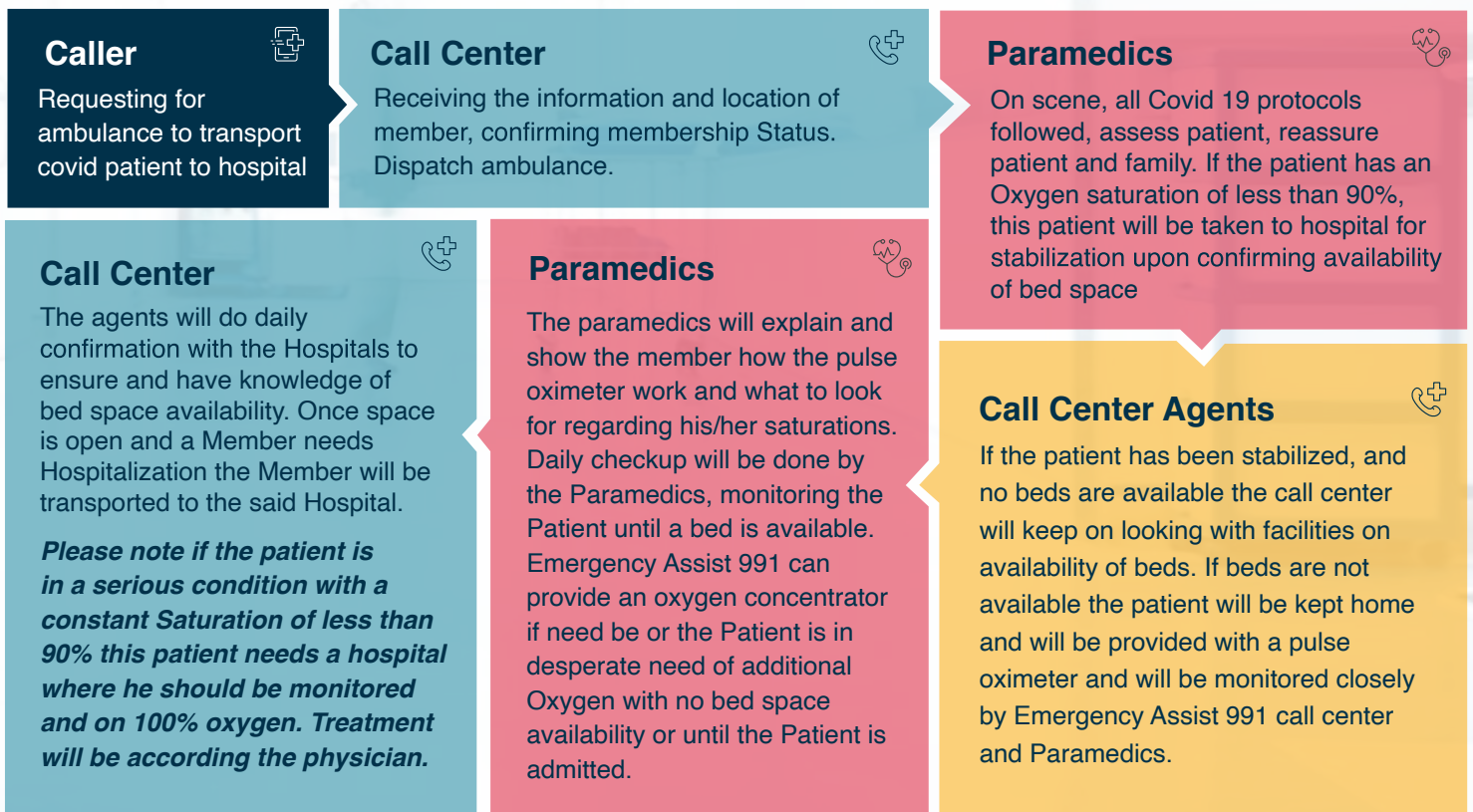
The dedicated helplines for all Covid-19 related emergencies and enquiries are

+267 73004020
+267 73004017



The helplines are available 24hrs on both call and WhatsApp Service with a dedicated agent managing the lines at all times 7 days a week.

Flow chart for Covid-19 Patients Hospitalizations is as follows:



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



Up to P700 000 on the Executive Option



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



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



Physiotherapy

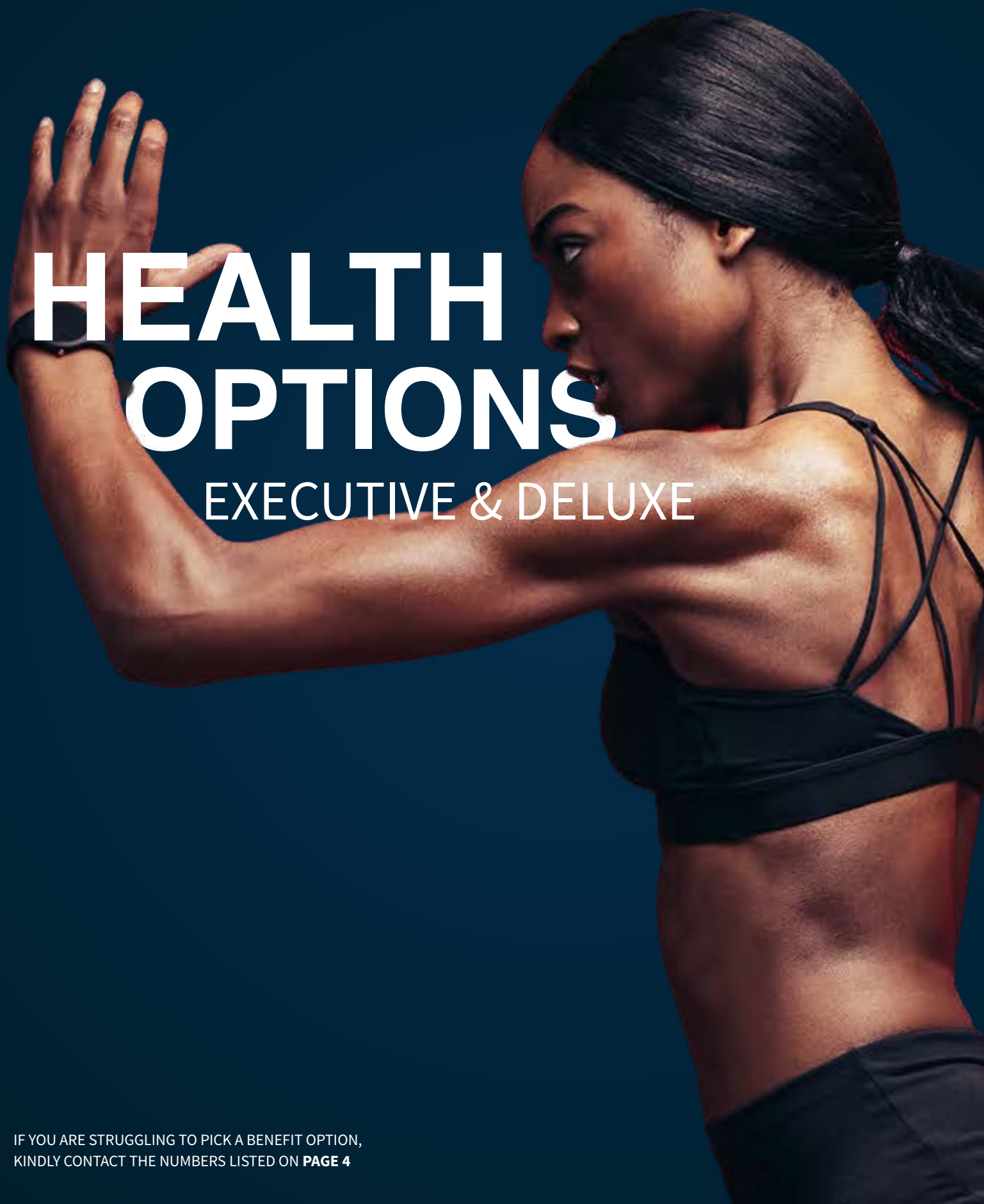


Funeral benefit and Premium waiver on death



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

*HIV does not have waiting periods on our plans



HEALTH OPTIONS

EXECUTIVE & DELUXE

IF YOU ARE STRUGGLING TO PICK A BENEFIT OPTION,
KINDLY CONTACT THE NUMBERS LISTED ON **PAGE 4**

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 specifics 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-authorisation.	P1,200 (Subject to pre-authorisation)
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 preauthorisation 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;



Heart attack

The death or final cessation of a full thickness portion of the heart muscle, due to inadequate 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



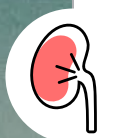
Coronary Heart Disease

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.

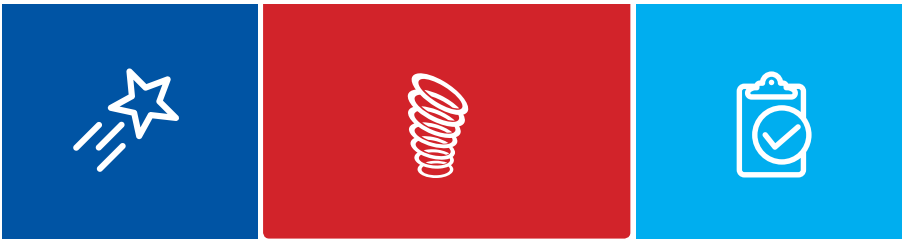
A muscular man in boxing gear, including a black helmet and gloves, is shown in a dynamic pose against a black background. He is wearing dark shorts with a geometric pattern. The text "HEALTH OPTIONS" is overlaid in large white letters, and "GALAXY / FLEXI / STANDARD" is written below it in smaller white letters.

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 specifics 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

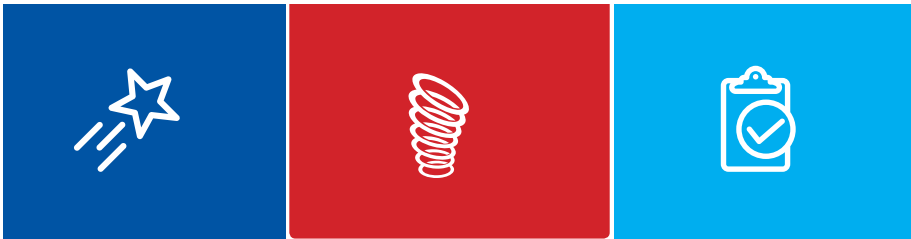
Covered Conditions	Galaxy Option	Flexi Option (out-patient cover)	Standard Option
Overall Medicines Limit	Up to P6,182	Up to 4, 000	Up to P6,182 depending on the family size
Pharmacy Only Medicines (Over the Counter medicines) as scheduled (DRSA)	Up to P1,855	Up to 2, 000	Up to P1,855 depending on the 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
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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;



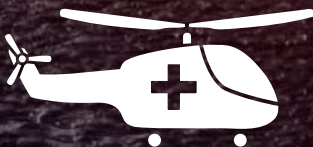
In- hospital monitoring

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.

Emergency Medical Assistance & Support Call Centre.

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 1 Million for Lesotho, South Africa, Namibia & Eswatini. The Gold Package for up to 92 days' worth P25 Million for the rest of the world.

★
NEWLY
ADDED
BENEFITS



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 in the wrong side of the law or you are kidnapped with the intention to seek ransom or extortion



P20 000 Hijack

The cover provides for hijack when travelling outside the Country



Up to P300 000 death and disability cover

The cover includes cover for disability and death for you or dependants when travelling outside the country

92

Up to 92 consecutive days outside Botswana



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 P20 000 theft or damage of Baggage

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



Up to P7500 for missed flight connection

The cover will also provide Up to P1000 for flight delays



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.

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

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.

HIV Test

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

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

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.

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 man 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.

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 •

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



Botswana Life

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 filling 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.

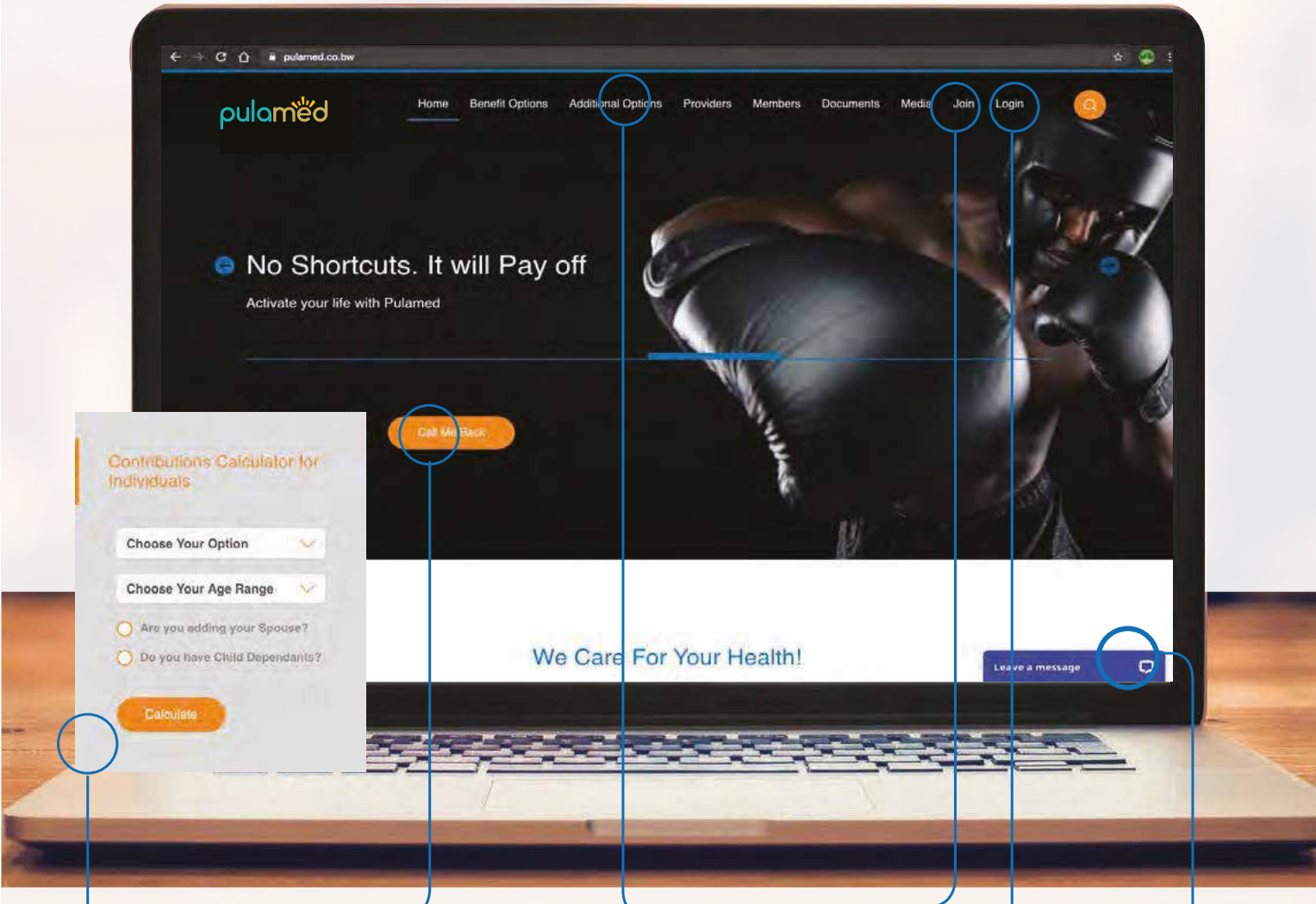


The background of the image is a deep black space filled with numerous small, white stars of varying brightness. A large, semi-transparent globe is centered in the lower half of the frame. The globe's surface is covered with a complex, white, wireframe-like network of lines and nodes, resembling a global communication or data network. The lines are thin and connect various points across the globe's surface. In the lower right quadrant, there is a cluster of bright, orange and yellow light points, possibly representing a specific region or data hub. The overall aesthetic is high-tech and futuristic.

COMMUNICATION PLATFORMS

REVAMPED PULA WEBSITE FOR SELF SERVICE & SOCIAL DISTANCING

Our revamped Website has various functions designed to meet the needs of our members, offer Self Service and support Social Distancing. The Website allows you to send a Call Back, Get a Quote, Calculate Premiums, make Online Submissions, Log on to your Account, Live Chat, etc.



Contributions
Calculator

Full Name

Telephone No

Email Address

Reasons for Call Back Request

Submit

Call Me Back
Function

Online
Submissions

Who Can Join ?

How to Join?

Get a Quote

Request a Presentation

Reviews

Share your Pula Experience

How to Join
Function

Portal Login

Submit a Claim

Important Contacts

Customer Feedback Form

Funeral Benefits Claim

Login
Function

Welcome to LiveChat

Our agents are not available right now. Please leave a message and we'll get back to you.

Your name *

Email *

Subject *

Message *

Leave a message

LiveChat
Function

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 benefits
• 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) 77 091 192**



Business Profile
Operating times
GPS location



Products Catalogue



Product Information



Application Forms

BOTSWANA SERVICE PROVIDER NETWORK

OVER 900 SERVICE PROVIDERS



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 2022/23

Corporate Membership Contributions



		Stratum	Income band	Principle Member	Adult Dependant	Child Dependant
	Executive			2229	1531	347
	Deluxe	Stratum 1 (1-10)	P0 - P3 000	1339	1067	476
			P3 001 - P10 000	1570	1250	557
			P10 001 +	1648	1312	586
		Stratum 2 (11-39)	P0 - P3 000	1176	935	419
			P3 001 - P10 000	1377	1098	492
			P10 001 +	1446	1154	515
		Stratum 3 (40-74)	P0 - P3 000	1052	836	377
			P3 001 - P10 000	1231	982	441
			P10 001 +	1294	1032	465
		Stratum 4 (75+)	P0 - P3 000	846	675	307
			P3 001 - P10 000	993	787	356
			P10 001 +	1042	829	374
	Galaxy		P0 - P2 000	578	498	127
			P2 001 - P5 000	762	651	164
			P5 001 +	815	698	188
	Standard		P0 - P2 000	515	443	113
			P2 001 - P5 000	681	582	145
			P5 001 +	729		168
	Flexi		P0 - P2 000	384	330	84
			P2 001 - P5 000	505	431	109
			P5 001 +	540	463	125

Individual Membership Contributions

Age Band	EXECUTIVE 2022-2023			DELUXE 2022-2023			GALAXY 2022-2023		
	PM	AD	CD	PM	AD	CD	PM	AD	CD
0 - 25	2229	1531	347	1648	1312	586	815	698	188
25 - 30	2229	1531	347	1648	1312	586	815	698	188
30 - 35	2229	1531	347	1648	1312	586	815	698	188
35 - 40	2229	1531	347	1648	1312	586	815	698	188
40 - 45	2341	1610	347	1730	1376	586	855	736	188
45 - 50	2459	1689	347	1817	1447	586	899	769	188
50 - 55	2582	1773	347	1907	1517	586	943	808	188
55 - 60	2711	1858	347	2004	1595	586	991	846	188
60 - 65	2846	1956	347	2103	1673	586	1039	892	188
65 +	2988	2054	347	2208	1757	586	1092	937	188

Age Band	STANDARD 2022-2023			FLEXI 2022-2023		
	PM	AD	CD	PM	AD	CD
0 - 25	729	623	168	540	463	125
25 - 30	729	623	168	540	463	125
30 - 35	729	623	168	540	463	125
35 - 40	729	623	168	540	463	125
40 - 45	765	652	168	567	484	125
45 - 50	803	691	168	596	510	125
50 - 55	843	724	168	624	535	125
55 - 60	885	756	168	656	562	125
60 - 65	929	794	168	688	588	125
65 +	976	833	168	724	619	125

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

ACTIVATE YOUR LIFE

HEAD OFFICE

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

GABORONE BRANCH

Plot 22
Khama Crescent (Near Main Mall)
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