

## INSURANCE PRICING

### A. Options of cover, categories, and area of coverage

Category	Area of coverage	
Local cover	Category 1	Rwanda countrywide, all health facilities
	Category 2	Rwanda countrywide, all health facilities excluding high end facilities
	Category 3	Rwanda countrywide, only public/governmental health facilities
Regional + India cover	<ul style="list-style-type: none"> <li>- Rwanda countrywide,</li> <li>- Kenya</li> <li>- Uganda</li> <li>- India</li> <li>- Elsewhere in the worldwide on reimbursement basis</li> </ul>	

**B. Scope of cover:** Corporate of at least 10 staff (Principal members)

**C. Co-pay:** The cover is subject to a Co-payment / Patient contribution of at least 10%

**D. Benefit Limit:** The overall limit (ceiling/sum insured per family) varies between 2,500,000 Frw and 60,000,000 Frw according to the option and category.

**E. Pricing/Tariff:** Premium per staff varies between 100,000 Frw and 3,500,000 Frw according to the following key factors:

- a. Option and category of the cover
- b. Population to be insured (number of staff + number of dependents)
- c. Co-payment rate (10%, 15%, 20%, etc)
- d. Benefit limit (ceiling/sum insured) per family.
- e. Age

**Note:** The above rates are indicative and non-binding.