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INPATIENT COVER

Limit Per Illness/ Annum
Deductible: Nil
Rs 50,000

WHAT IS THE INPATIENT COVER?

This cover applies to any medical treatment or surgical procedure requiring the occupation of a clinic bed, as well as surgical procedures that do not require admission to a clinic.

Doctors' and Clinic Fees are refunded as per agreed health industry rates or such instrument as may be approved by the Managing Committee.

This benefit includes:

1. Pregnancy:

- a. Deliveries - Gynaecologist's Fees (Normal and Caesarean)
- b. Normal Costs of Newborn including Paediatrician Fees
- c. Child Cover as from birth with NO waiting period

2. Surgical Cash Benefit - Rs 5,000 per day (Up to a maximum of Rs 50,000)

Applicable to any beneficiary who chooses to undergo any surgical procedure at a public hospital instead of a private clinic.

3. Maternity Cash Benefit - Rs 25,000 per delivery

Applicable to any beneficiary who chooses to deliver at a public hospital (normal/caesarean) instead of a private clinic.

4. Infertility & Endometriosis Treatment - Lifetime Limit of Rs 50,000

5. Congenital Disease Treatment - Lifetime Limit of Rs 50,000

6. Orthopaedic Aid - Lifetime Limit of Rs 50,000

7. Lasik Eye Surgery - Rs 50,000 per eye

8. Clinic Admission for Psychological Illness - Rs 20,000 per year

9. Funeral Grant - Rs 20,000

10. Mocarte Membership Card takes care of you right from your admission to any private clinic at any time.



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