

**Africa proposition**

# **Introducing our health insurance plans for members in Africa**

**Megan Lewis**  
Business Development Manager



## Health insurance across the African continent.

# For expats, local nationals, and businesses.

### Medevac

## Emergency medical evacuation when treatment isn't available locally

Emergency medical evacuation (medevac) is a critical benefit across Africa. With the assistance of CEGA, we work with most air ambulance providers across Africa to organise the safest and speediest medevacs for our members.

### Area of cover

## Geographical cover to suit all budgets

Areas of cover are the territorial limits of a member's cover under their plan. For members living in Africa, we have 4 areas of cover. So whether the member wants worldwide cover or only cover while in Africa, we've got options for every budget.

### Claims

## Quick access to the best private hospitals

Often the costs of out-patient treatment are small, so the easiest way is for the member to pay and claim. For in-patient treatment, we provide a claims concierge service to our members. We encourage members to call us first, and we'll arrange their admission and Guarantees of Payment (GOPs) directly with hospitals. We work with a range of agents to facilitate speedy admissions at 5,000 hospitals across Africa.

### Medical providers

## Stress-free access to in-patient care

Our members can rely on our networks and our partners' networks for stress-free access to the best hospitals across Africa. We have relationships with the most popular hospitals amongst expats and the key hospitals in major urban areas.

## Africa proposition.

# What sets us apart from the rest.



### **In 2021, we issued GOPs for 85% of in-patient cases with no complications**

For 10% of cases, we worked with our local agents to secure admissions. Only 5% self-claimed for their treatment.



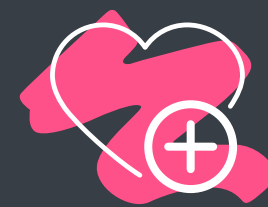
### **100% success rate with medevacs**

We've never let a member down when they need emergency medical evacuation.



### **Relationships with the most popular hospitals**

Through our network and the network of our local agents, we have working relationships with the most popular hospitals in Africa.

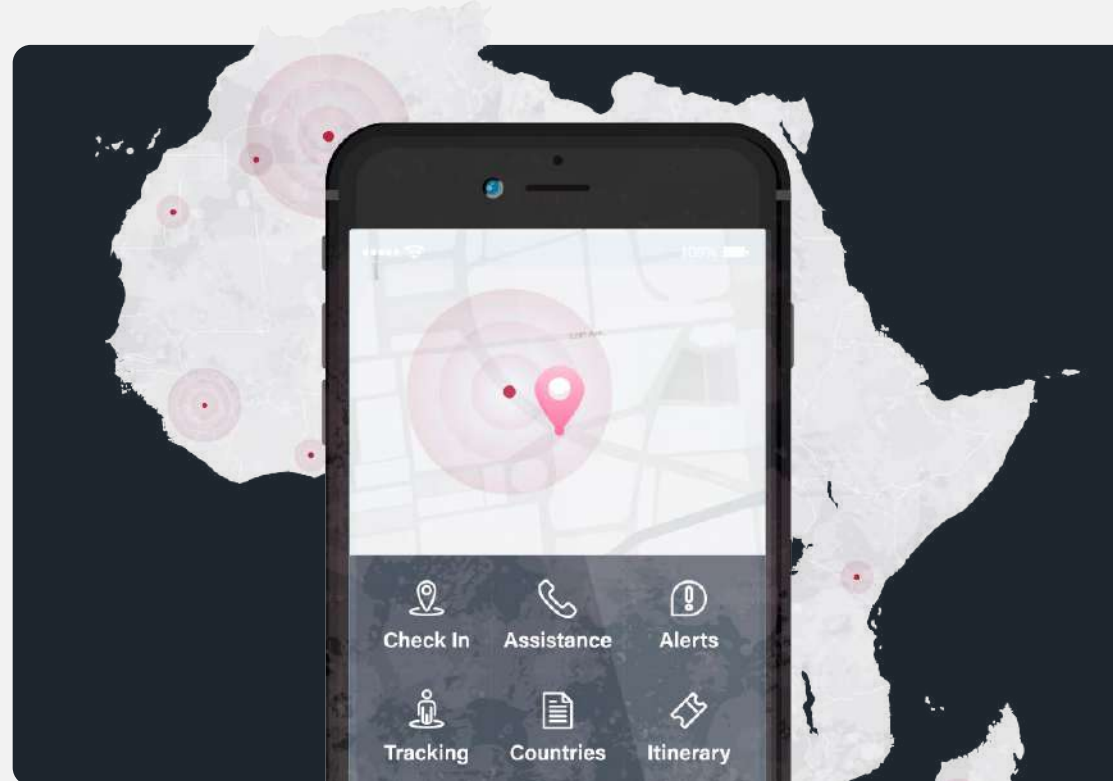



### **We cover local nationals in Africa countries**

We can provide insurance to local nationals in Botswana, Kenya, Malawi, Mauritius & several other countries.

**Travel assistance.**

# Stay safe with the help of our smartphone app



 **Solace Global App**

**Travel assistance & security info in your pocket**

Personal security is a big concern across Africa. Members with health insurance receive complementary access to our security smartphone app, with location-based, near real-time alerts about security incidents.

Stay safe with the help of our smartphone app →

## How do members register for the app?

Health insurance with William Russell gives members complementary access to the Solace Secure app for their Apple or Android smartphones. Members need simply register their interest in the app, and an advisor from our member experience team will help them access the app.

### **STEP 1**

Register for the app

### **STEP 2**

We'll send you login details

### **STEP 3**

Sign in on a browser and download the app

## Benefits of the smartphone app.

# Keep on top of goings-on where you live & work



### Solace Global App

#### **Travel risk management services from a global security company**

Our health insurance gives members free access to Solace Secure. With our smartphone app our members have everything they need to travel safely on a global scale.



#### **Security alerts**

Push notifications on your smartphone for civil unrest, conflict, terrorism and natural disasters near you.



#### **24/7 security advice helpline**

Call the helpline day and night for advice on incidents and unrest unfolding around you.



#### **Country intelligence reports**

Detailed information on each country, including executive summaries, threats, risk assessment and recent alerts.



#### **Special interest reports**

Details analysis of recent and historic incidents, with guides on how to take care of you and your family abroad.

## Medical evacuations.

# How we organise medevacs in Africa.

When a member falls ill or suffers an injury, there's a chance the treatment they need isn't available locally. In Africa, this chance is much higher. It's a huge continent and, depending on the severity of the injury or illness, suitable medical facilities may be few and far between. This is where emergency medical evacuation cover comes in.



Emergency medical evacuation is a vital part of any expat's medical coverage, especially if residing in a country with limited medical services that may not be up to the standards you would expect at home.

**Megan Lewis**

Expert on health insurance in Africa

### **Step 1 | Member notifies us of a medical emergency**

A member (or their representative) calls our 24/7 emergency medical assistance helpline to notify us of an emergency.

### **Step 2 | We assess the situation**

Our operations team assesses the situation on the ground, while our medical team establishes the particulars of the member's medical condition.

### **Step 3 | We sort the logistics**

We organise the evacuation destination and the means of transport that best suit the member's interests. We take several criteria into account, including severity of the member's medical condition and air ambulance availability.

### **Step 4 | Transport arrives to pick up member**

With the member's admission secured at a destination hospital, we dispatch transport. We collect the member from their medical team on the ground and get them to an air ambulance.

## How we organise medevacs in Africa.

If an evacuation is necessary, our aim is to relocate our member to the nearest place of excellence for the best clinical outcome.

### Emergency medical evacuation providers

## We partner with CEGA

CEGA is one of the world's leading providers of medical assistance and provide over 500 air evacuations per year. They are EURAMI accredited and part of the Charles Taylor Group.

We handle all aspects of the evacuation, including liaising with medical teams on the ground, logistics, securing admission at the destination hospital, and handling passport/visa issues. CEGA have staff who speak English, Spanish, Mandarin, and Arabic

We work with a number of air ambulances in Africa, on a case-by-case basis, including:

- ✓ Awesome Air
- ✓ Netcare 911
- ✓ Amref Flying Doctors
- ✓ Aspen Medical
- ✓ Okavango Air Rescue



# What are the logistics of a medical evacuation?

How we choose that destination, and how we evacuate the patient there, are governed by several factors:

## — Patient's medical situation

Is the patient stable enough to evacuate by air or road? In 9 out of 10 cases we evacuate by air ambulance, and a key consideration is whether the route to the airfield facilitates a safe ground transfer.

This is extremely important in cases of head injuries, complex fractures, and/or spinal injuries.

## — Time of day

Over the last 30 years we have built extensive knowledge of rural runways across the African continent. Most rural runways have no lighting and so cannot facilitate flights after dusk. If we're notified of a medical emergency in the afternoon, it is unlikely that we'll be able to land a plane to evacuate the patient on the same day.

Generally, from being alerted of a potential medical evacuation case, to completing the clinical and logistical assessments, air transfers take place within 24 hours, and, for patient safety, they routinely need to take place during daylight hours.

## — Patient preference

We take into account the wishes of the patient. For example, we might evacuate the patient to a centre of excellence nearer to their home country.

## — Availability of service providers

We have pan African medical evacuation capability provided via a roster of specialist companies. The partners we use are experts in medical evacuations, and aviation medicine, which is a complex area of medicine.

The providers we engage are vetted against a rigid set of criteria that covers both geographical reach, company size, and performance KPI's.

## — Patient's nationality

Nationality affects the destination we select. Certain nationalities might have visa requirements or access difficulties, which are difficult to overcome in an emergency.

## — Our flexibility

Whilst we clearly need to operate within the terms and conditions of the member's plan, we do routinely exercise discretion and flexibility.

In a recent case, one member suffered burns in Botswana. Our Clinical Team concluded that a satisfactory outcome could be achieved in Botswana. However, the best outcome would be delivered via treatment at a centre in South Africa, and the member was evacuated to South Africa for treatment.

# What are the logistics of a medical evacuation?

How we choose that destination, and how we evacuate the patient there, are governed by several factors:

## Paperwork

International travel means paperwork, even when it's an emergency.

For example, transferring into South Africa requires a significant amount of paperwork, whereas Kenya is more straightforward and therefore evacuations to Kenya can be expedited compare to South Africa.

Any potential delays in getting our members to a facility does form part of balancing the clinical need of our members, with their preferred destination.

## Travel restrictions

Restrictions in international travel as a result of the COVID pandemic, local outbreaks of disease, civil unrest and/or conflict all contribute to our decision making.

At all times in emergencies, expediting a transfer as quickly and safely as possible is at the centre of our thought process.











## Relevant and appropriate costs

When expediting evacuations, we ensure the focus is on looking after members which includes only incurring costs that are relevant and appropriate for their plan level.

## Medevac Standard vs Medevac Plus.

# All our health plans come with cover for emergency medical evacuations as standard.

Members can optionally upgrade their cover to Medevac Plus for additional benefits.

Cover	Medevac Standard	Medevac Plus
Evacuation by road, sea or air to nearest hospital for immediate in-patient treatment for a life/limb threatening condition where treatment cannot be provided locally		
24-hour emergency medical helpline		
Evacuation cover for advanced diagnostic tests or cancer treatments that cannot be provided locally		
Advanced repatriation to your country of residence or nationality (if within your cover area)		
Cost for someone to fly from anywhere in the world to be with you, and their hotel expenses (up to US\$150 for a maximum of 30 days) if you're evacuated alone to somewhere other than your country of residence/nationality		

## Claims.

# How members make claims in Africa.

We know that people's experience of private healthcare varies greatly across the African continent. But for every case, we're committed to providing a consistently high level of service.



### 30 YEARS

We have assisted our members in Africa for over 30 years.



### 31 COUNTRIES

We have members in 31 countries across the continent. Our most popular countries are Kenya, Botswana, and Malawi.



### CLAIMS CONCIERGE

We arrange the best outcome with our concierge service.



### 24/7 EMERGENCY MEDICAL HELPLINE

Our award-winning claims team is available 0600 to 1800 (UK time) from Monday to Friday, with CEGA handling calls outside these hours.



### RELIABLE PARTNERS

We've worked with CEGA, our chief assistance partner in Africa for over 20 years. They share our commitment to excellent service and prioritising our members' interests.



### REIMBURSEMENT FLEXIBILITY

As standard, we reimburse claims in the currency in which the member pays their premium. We can also settle in different currencies on request.

# How members make claims in Africa.

Members in 30+ countries across Africa

## We've been helping people access private healthcare in Africa for 30 years.

Our award-winning claims team have handled all manner of situations, including complex in-patient cases and international medical evacuations at the height of the COVID-19 pandemic.

### Making a claim

## Out-patient treatment

### Step 1 | Member attends medical provider for treatment

If a member needs out-patient treatment, they can seek medical assistance immediately. There is no need for the member to contact us to arrange pre-authorisation.

### Step 2 | Member pays the claim

The cost of out-patient treatment is often negligible and some medical providers may not have the means to send invoices internationally. We ask members to settle treatment bills themselves.

### Step 3 | Member submits a reimbursement claim

Once the treatment is complete the member submits a reimbursement claim to us, and we'll settle the money into the member's bank account.

### Making a claim

## In-patient treatment

### Step 1 | Call us

It's essential for members to call us prior to undergoing in-patient medical treatment.

### Step 2 | We arrange the member's admission

We confirm the member's coverage for the proposed treatment. Then we arrange admission at the nearest centre of excellence, issuing the hospital or clinic with a GOP.

### Step 3 | We settle bills directly with the hospital

With the GOP already issued, the member doesn't have to pay anything. We'll settle all invoices and bills directly with the hospital or clinic.



# Definitions

A quick look at the key terms we use.

## In-patient

A member becomes an in-patient when a doctor 'hospitalises' them. That is, the doctor formally admits a member to a hospital for treatment and the member stays in hospital accommodation for at least one night. 'Day-patients' are similar to 'in-patients'; day-patients are formally admitted to hospital for treatment, but they don't stay in hospital accommodation overnight.

## Medical provider

A medical provider is a facility with the expertise, capability, and proper license to provide medical services to our members. Such treatment includes things like doctor or specialist consultations, diagnostic tests, imaging (X-rays, CT/PET scans, MRIs), pathology, minor procedures, and therapies (e.g. physiotherapy).

## Out-patient

A member is an out-patient when they visit a doctor or specialist for a consultation or treatment that does not require their admission to the hospital or clinic.

## GOP

A GOP is a guarantee of payment (also known as a Letter of Guarantee), which confirms to the patient's hospital that their insurer will settle the treatment bills. We work with 5,000+ medical facilities across Africa to arrange GOPs.

## Admission

An admission takes place when a hospital formally admits one of our members as an in-patient or day-patient. When a member receives only out-patient treatment (for example, in the emergency room), no admission takes place.

## Agent

We use strategic agents, who manage their own networks, to make sure our members have good coverage in remote areas (or in countries with fewer expats and limited medical facilities). These strategic agents have extensive knowledge of the medical facilities in rural areas. They offer an important addition to the direct relationships we have with clinical facilities and help expand the network our members can access through our partnership with CEGA (which already gives access to 5,000+ medical facilities).

## Direct billing.

### In-patient treatment

If a member contacts us as soon as they know they need in-patient treatment, we'll secure their admission at a suitable hospital and we'll settle any bills directly with the hospital's billing department.

### The best way to secure the member's efficient admission to hospital.

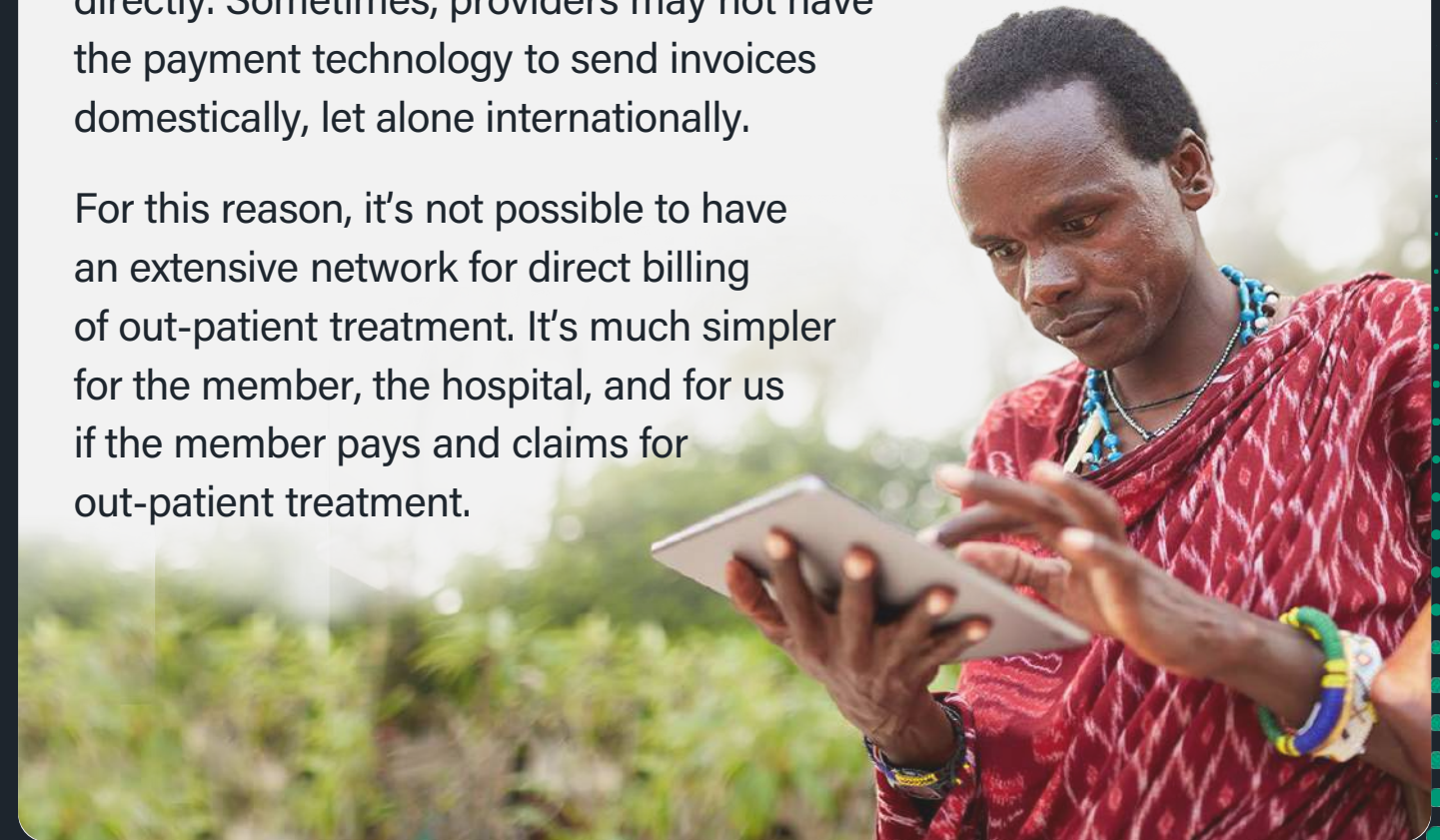
All members should contact us as soon as they know they need in-patient treatment.

In a minority of cases, pay-and-claim for in-patient treatment may be the only option. For example, the member might be stuck in a rural location where the only suitable hospitals do not have advanced billing capabilities. In these cases, the member should still call us as early as possible and we can help them to keep the claim as simple as possible.

### Out-patient treatment

For most out-patient consultations or procedures in Africa, the member's bill is usually well under US\$500. In fact, we often see invoices for blood tests that come to a few US dollars. For the medical provider, it's not administratively efficient to bill the insurance provider directly. Sometimes, providers may not have the payment technology to send invoices domestically, let alone internationally.

For this reason, it's not possible to have an extensive network for direct billing of out-patient treatment. It's much simpler for the member, the hospital, and for us if the member pays and claims for out-patient treatment.



**Medical network across Africa.**

# **Access to 5,000 hospitals and medical facilities.**

Our members can enjoy stress-free access to the key hospitals and facilities in our target countries and beyond. We do have a large network, with over 5,000 hospitals and clinics. This includes most hospitals that are popular with expats and wealthy local nationals.



## **PAN-AFRICAN RELATIONSHIPS**

Over the past 30 years, we've built a pan-African reach that gives our members peace of mind that they can access the very best centres of excellence across the African continent. We do this with a mix of direct relationships with clinical facilities and working with trusted, expert partners.



## **STRATEGIC AGENTS**

Africa is a vast continent, and our members need certainty that we can look after their medical needs regardless of where they find themselves in Africa. To make sure we can do that, we work closely with CEGA and local strategic agents.



## **MEDICAL NETWORK**

We have access to over 5,000 medical providers across Africa. And, if a member wants treatment at a hospital outside our network, we won't penalise them.

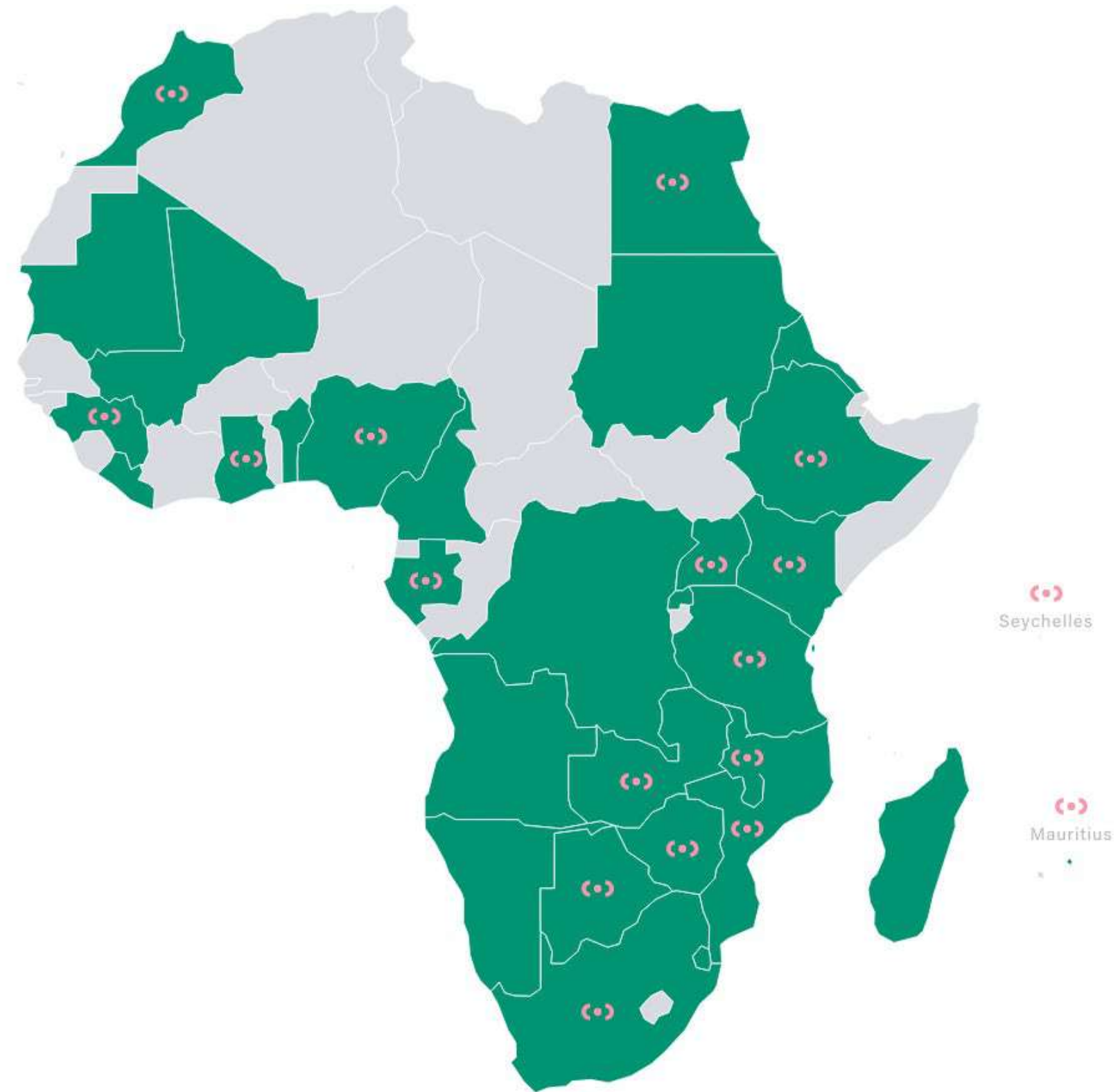
## We have members in 31 countries across the continent.

**We've been helping people access private healthcare in Africa for 30 years.**

**(••) Local Nationals**

**100% local nationals in 19 countries across Africa**

Our health insurance offer coverage for local nationals. Even if you are living in your home country, you may still be seeking a medical plan which will be able to cover you in the best hospitals or clinics.



## Why William Russell?

# We don't have customers. We have members.



We connect members with the best private healthcare. We don't dictate which hospitals and doctors they have to see.



Private healthcare needn't cost the world. We minimise premium inflation year after year. We don't bulk buy business or loss lead.



Cancer affects 1-in-2 people. It's a big issue and we take it very seriously, providing generous benefits for cancer care and treatment.



Private healthcare varies from country to country. Our sophisticated pricing model makes sure members pay only for the cover they need.



Insurance is complicated. We keep things simple. We have straightforward plans, clear optional benefits, and a simple strategy.



Imagine how good you'd be at international health insurance if you'd been doing it everyday since 1992.

We make the expat experience healthier and safer.

## USPs



Unbeatable  
customer service



Unmatched market  
longevity



Respect for broker's  
client privilege

## Offices



## Products

### Health



Personal accident

### Life



### Accident



Income  
Protection

## Key partners

Allianz 

CEGA

 Microsoft

 nis  
ACTURIS GROUP

## Area of cover.

# Plenty of options for members to keep their premiums low.

An area of cover is the geographic limits of our health insurance plans. We have 4 areas of cover for our members in Africa, ranging from worldwide to Africa only.

### Zone 1

Members have full cover under their health plan anywhere in the world, with restricted cover limited to accident & emergency treatment up to US\$50,000 in the USA. Within this amount, we will only pay for eligible accident & emergency treatment of a condition that you have not previously suffered from prior to commencing your temporary trip.

We do not cover emergency evacuation to, from or within the USA.

### Zone 4

Save up to 30%

Full cover in Africa & Indian Subcontinent, with restricted cover limited to accident & emergency treatment up to US\$100,000 elsewhere but no cover in the USA.

### Zone 5

Save up to 40%

Full cover in Africa (except South Africa) & Indian Subcontinent, with restricted cover elsewhere limited to accident & emergency treatment up to US\$100,000 but no cover in the USA.

### Zone 2

Members have full cover under their health plan in most countries around the world. In certain countries and regions\* where the cost of private healthcare is high, their cover is limited to accident & emergency treatment up to US\$100,000.

There is no cover at all in the USA.



\* United Kingdom, all countries in the European Economic Area, Andorra, the Channel Islands, Gibraltar, Greenland, Monaco, San Marino, Switzerland, the UAE, Singapore, Thailand (treatment is only restricted within the Bumrungrad Hospital and Bangkok Hospital Group facilities), China, Hong Kong, Macau, Taiwan, Japan, Australia, New Zealand, Canada, and the Caribbean countries and islands.

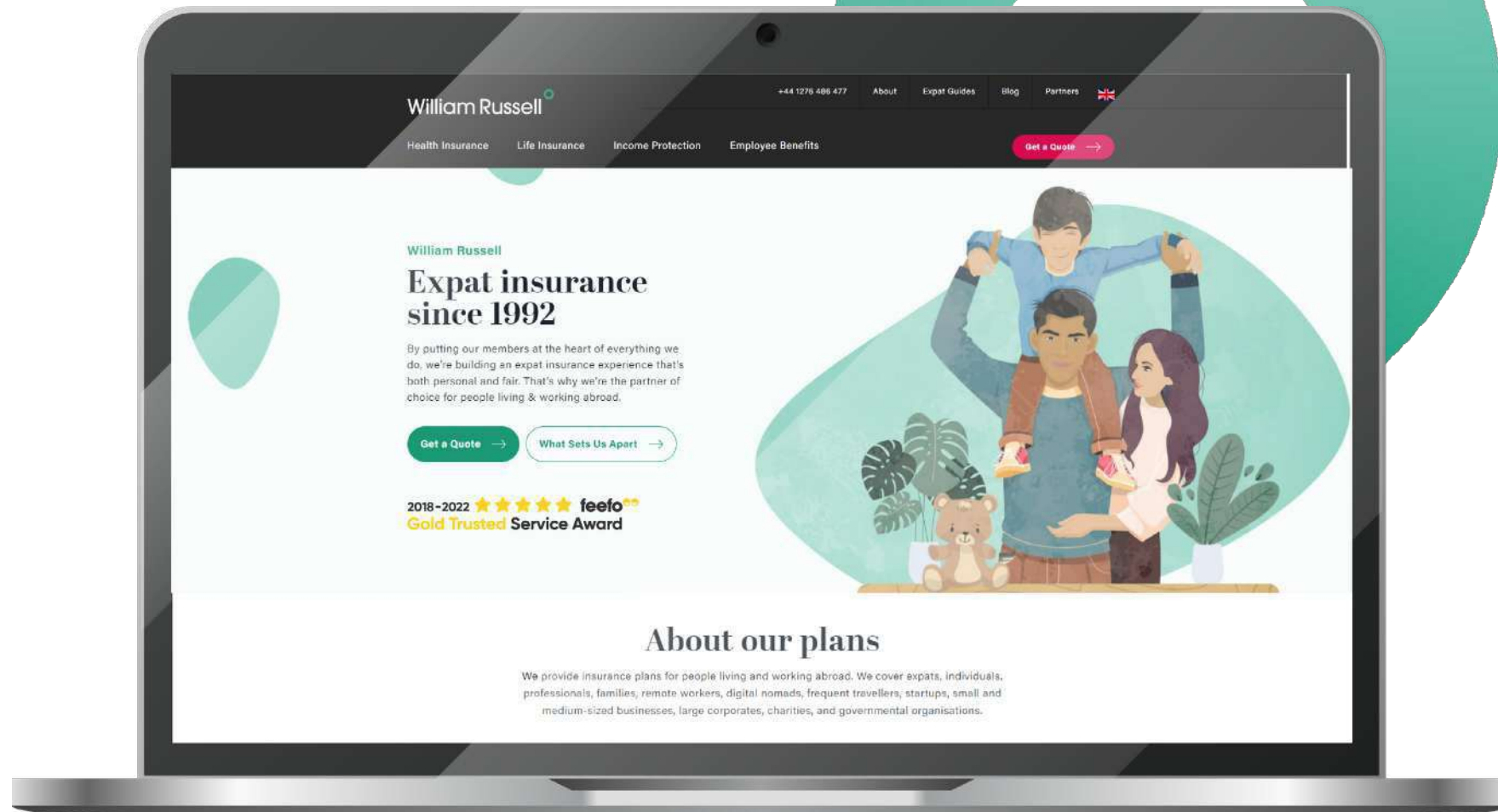
Members in Africa love being with us. We take care of our members' problems.

Expats and businesses have relied on us for health insurance since 1992.

★★★★★ 4.5<sup>/5</sup>

Based on 154 service ratings over the past year

Member Experience & Product Rating (4.5)



## Membership experience.

# What members can expect from us.



### Unbeatable service

Expats love us for our refreshing member experience, and when it comes to our trademark personal service—no-one comes close.



### No call centres

When you call us, you speak to our in-house professionals who know your case and can help you. We don't hide behind call centres or bot webchats.



### Data protection

We take your personal data very seriously. Our systems have ISO 27001 certification and we're GDPR compliant.



### Named advisors

We believe in named advisors, not claims centres; fairness and transparency, not hiding behind terms and conditions; and honest communications rather than corporate speak and insurance jargon.



### Fair premiums

We calculate premiums with a long-term, sustainable pricing model, and we give you tailoring tools to help reduce your premium without compromising your cover.

## Partners.

# What you can expect from us.



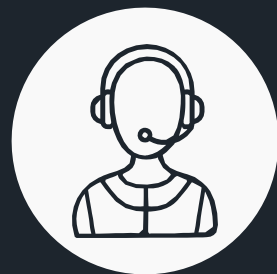
### Responsive service

When you call, you'll get straight through to one of our insurance professionals.



### Sensible pricing

We calculate premiums with a long-term, sustainable pricing model, and we give you tailoring tools to help reduce your premium without compromising your cover.



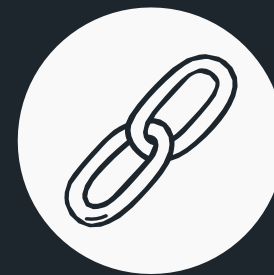
### Consultative approach

You'll have a dedicated account manager providing you with support when you need it.



### Marketing support

We can work together in many ways for different audience segments and across different product areas, build brand trust.



### Longevity in market

You can rest assured you've partnered with an independent insurance provider who are big enough to provide world-class protection, but small enough to care.



### Client privilege

Insurance is about trust, so we believe in being fair and open. This belief informs our idea of healthcare as a partnership between customers and us.

# Thank you.

## Useful links

[Book a consultation with me](#) →

[See more resources for brokers](#) →

[Read our blog](#) →



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Business Development  
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