NIMBL Health Table of Benefits

(Values in USD)





	CORE 1	CORE 2	CORE 3	CORE 4		
Core benefit cap options	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000		
Inpatient and Day Patient (Core)						
Deductible options	\$0 500 \$1,000 \$5,000 \$10,000					
Room and board	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room		
Operating theatre and recovery room costs	100%	100%	100%	100%		
Nursing	100%	100%	100%	100%		
Prescription drugs and medicines	100%	100%	100%	100%		
Physician, specialist, surgeon, and anaesthetist fees	100%	100%	100%	100%		
Medical second opinion	100%	100%	100%	100%		
Hospital cash benefit	\$250 per day up to 45 days	\$250 per day up to 45 days	\$250 per day up to 45 days	\$250 per day up to 45 days		
Eye surgery	100%	100%	100%	100%		
Organ transplant (lifetime limit)	\$250,000	\$250,000	\$250,000	\$250,000		
Parent and child accommodation	\$150 per day up to 45 days	\$150 per day up to 45 days	\$150 per day up to 45 days	\$150 per day up to 45 days		
Day patient treatment	100%	100%	100%	100%		
Renal dialysis	\$80,000	\$80,000	\$80,000	\$80,000		
Hospice and terminal care (lifetime limit)	\$200,000	\$200,000	\$200,000	\$200,000		
Rehabilitation following inpatient treatment	60 days	60 days	60 days	60 days		
Elective home country treatment*	100%	100%	100%	100%		
Accident and emergency medical treatment outside of your area of cover	60 days per policy year	60 days per policy year	60 days per policy year	60 days per policy year		
Road ambulance transport	100%	100%	100%	100%		
Emergency care	100%	100%	100%	100%		

Cancer Treatment (Core)	CORE 1	CORE 2	CORE 3	CORE 4	
Cancer Treatment (Core)	\$250,000	\$1,000,000	\$2,000,000	\$3,000,000	
Deductible does not apply					
Chemotherapy (inpatient, outpatient, day patient)	100%	100%	100%	100%	
Radiotherapy (inpatient, outpatient, day patient)	100%	100%	100%	100%	
Oncology (inpatient, outpatient, day patient)	100%	100%	100%	100%	
Diagnostic tests (inpatient, outpatient, day patient)	100%	100%	100%	100%	
Prescription drugs medicines	100%	100%	100%	100%	
Emergency dental (Core)	CORE 1 \$250,000	CORE 2 \$1,000,000	CORE 3 \$2,000,000	CORE 4 \$3,000,000	
Deductible does not apply Emergency dental treatment	\$10,000	\$10,000	\$10,000	\$10,000	

Outpatient benefits (Optional)	STANDARD	OUTPATIENT 1	OUTPATIENT 2	OUTPATIENT 3
	\$0	\$2,500	\$7,500	Full refund
Deductible options		\$0 \$1	00 \$300 \$500	
Alternative medicine	\$0	\$400	\$400	\$400
Physician and paramedic fees	\$0	100%	100%	100%
Diagnostics	\$0	100%	100%	100%
Physiotherapy	\$0	\$1,000	\$1,000	\$1,000
Hormone replacement therapy	\$0	100%	100%	100%
Prescriptions drugs and medicines	\$0	100%	100%	100%
Annual health check	\$0	\$750	\$750	\$750
Vaccinations	\$0	100%	100%	100%
Wellbeing tests	\$0	\$450	\$450	\$450
Home nursing	\$0	60 days	60 days	60 days
Prescribed medical aids*	\$0	100%	100%	100%
Psychiatric, drug and alcohol abuse*	\$0	100%	100%	100%
Speech therapy	\$0	100%	100%	100%
Well-child care	\$0	\$1,000	\$1,000	\$1,000
*Lifetime limit applies				

	STANDARD	DENTAL 1		DENTA	L2	DENTAL 3	
Dental cover (Optional)	\$0	\$1,000		\$2,00	0	\$3,000	
Deductible does not apply							
Check-ups	\$0	100%		100%		100%	
X-rays	\$0	100%		100%		100%	
Scale and polishing	\$0	100%		100%		100%	
Fillings and extractions (including wisdom teeth)	\$0	100%		100%		100%	
Fixed bridge work	\$0	100%		100%		100%	
Partial and full removal dentures	\$0	100%		100%		100%	
Crowns, inlays, on lays	\$0	100%		100%		100%	
Gold fillings (when the tooth / teeth in question	\$0	100% 100%		100%	100%		
cannot be restored with amalgam, silicate acrylic, or							
plastic)							
Implants	\$0	100%		100%		100%	
Orthodontic treatment for children under the age	\$0	100%		100%		100%	
of 18*							
*Lifetime limit applies							
Assistance and Evacuation (Optional)	STANDARD	ASSSISTANCE 1	ASSIST	ANCE 2	ASSISTANCE 3	ASSISTANCE 4	
Assistance and Evacuation (Optional)	\$0	\$250,000	\$1,00	00,000	\$2,000,000	\$3,000,000	
Deductible does not apply							
Emergency medical transfer or evacuation	\$0	100%	100%		100%	100%	
Compassionate travel and accommodation	\$0	\$5,000	\$5,000		\$5,000	\$5,000	
expenses							
Repatriation of mortal remains	\$0	100%	100%		100%	100%	