

INSURANCE AWARENESS



Why Health Insurance Matters?

The key benefit of Health insurance is assisting people pay for expensive medical care. If you are not prepared for unexpected expensive health costs, then you should consider how health insurance can help you cover this risk.

Types of Health Insurance

Health insurance may be bought by:

Individuals – for individuals aged 18 years and above.

Families – for families, covering a mother, father and children.

Groups – available to corporates, associations, and SMEs, where numbers of people start at 5.

SOURCE: BSP LIFE

Apakuki Vunibola



PICTURE SUPPLIED



“I didn’t have enough money to pay for my medical treatment and I don’t think I would be sitting here today if it wasn’t for BSP Health and TFL.”

“I am grateful. I am forever grateful”

SOURCE: BSP LIFE

What are Benefit Limits?

Limits are a cap on the value of the benefits your insurance company will pay according to the health insurance plan you’ve purchased. These caps are placed on benefits like specialist’s treatment, hospitalizations, diagnostic services and pharmaceutical services. When choosing a medical insurance plan ensure you understand the limits.

SOURCE: BSP LIFE

Health Insurance Benefits



PICTURE SUPPLIED

Health insurance benefits usually include a core offering of hospitalisation and specialist care for both local and overseas treatment. Additional benefits include outpatient and pharmaceutical services, dental and optical, chiropractic and physiotherapy services. Some health insurance products also include a funeral benefit.

SOURCE: BSP LIFE

DO YOU KNOW?

BSP HEALTH FAMILY COVERS INCLUDE UP TO 8 PEOPLE? YES. FAMILY COVERS INCLUDE A MOTHER, FATHER AND UP TO 6 CHILDREN UP TO THE AGE OF 18 OR 23 IF THEY ARE FULL TIME STUDENTS.

PICTURE SUPPLIED

What are Claims?

A claim is a request to utilise the benefits of your medical insurance plan. At times usage may include a prior approval from the insurance company or at times, it will be on a reimbursement basis. Usually a claim form needs to be completed by the customer and submitted to the insurance company.

SOURCE: BSP LIFE

Value Health Care

- ✓ Access local & overseas specialist.
- ✓ Affordable rates.

