



Medistar

Freedom to enjoy life.

www.medistarinsurance.com





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The best partner for your health care plan

Medistar is a health care plan with a wide range of benefits and levels of cover allowing you to choose a plan that best suits you. Not only do we give people access to the best possible medical treatment, each plan option provides peace of mind and security, leaving you safe in the knowledge that your medical needs and well-being will be taken care of.

We are at your service when you need us most, providing comprehensive benefits, quick and efficient reimbursement of claims as well as facilitating easy access to health care locally.

Additionally, our priority is to provide all our members with a holistic approach to help them manage their health.

Medistar features

- Worldwide medical cover
- Network of over 13,000 hospitals worldwide
- Comprehensive range of benefits
- Multilingual support 24/7 by email, phone or online
- Local support in Nairobi and London
- In & out-patient bills settled directly with provider

What is Medistar?

Medistar is a private international medical insurance plan designed specifically for the African market offering a rare combination of quality and value.

Devised by Goldstar Healthcare in conjunction with Cigna Healthcare using the wealth of experience that both companies have in Africa.

- **Competitively priced**
- **Multiple levels of cover to suit your budget**
- **Evacuation and repatriation cover as standard**
- **Cancer conditions cover as standard**
- **Underwritten by Cigna Healthcare - one of the largest international medical insurance companies in the world**
- **Worldwide 24-hour support**
- **Worldwide hospital network**



About Goldstar Healthcare

Goldstar has been established for over 30 years and is recognised as being one of Kenya's leading independent health care intermediaries. We advise clients (corporate and individuals) on all matters relating to their International Private Medical Insurance needs.

Being independent means that we serve our clients' best interests by searching the market place for the right provider and the most appropriate insurance solution to meet their needs. Instead of being tied to one insurance company or product, we offer impartial advice on a wide range of insurance plans and providers.

Our business has grown and continues to grow because of our independence and our reputation of trust. Our mission is to build winning relationships with our clients.

Our core business strength has always been our ability to deliver unbiased recommendations that meet both our clients' needs and their budget.

From the initial advice stages all the way through to supporting you through any claims, serving our clients is our number one priority.

At Goldstar we work with many top International Health Insurance providers as our aim is to provide clients with choice, quality and value for money.

By teaming up with Cigna Healthcare we are able to call upon the strengths of a worldwide company to bring you a product unique to Africa.

All of the above is combined with our strong belief in offering clients a personal service which means that we are on hand to help you with your insurance needs at any time.

Our experienced team based in our London and Nairobi offices can be contacted by email or phone.





About Cigna Healthcare

Our mission is to improve the health and vitality of those we serve.

With almost 60 years of deep understanding of the continent, a regional office in Nairobi and a strong widespread presence, Cigna Healthcare is no stranger to Africa. Its presence includes an established infrastructure with Africa-dedicated claims teams, medical board and fraud unit.

Recognised as one of the world's leading providers of health benefits and related services, For more than 200 years, Cigna Healthcare has been helping people all over the world live healthier, more secure lives – physically, mentally and financially.

Why Cigna Healthcare?

Cigna Healthcare has a comprehensive health care solution for the international assignees, regional expatriates and local management of multinational corporations operating across Africa.

We focus on long term relationships:

- Understanding specific needs, offering tailored advice for every client.
- Focus on products with comprehensive benefits.
- Uniquely placed to offer competitive prices.
- Always available for claims or treatment advice.
- Extensive knowledge and contacts with the best medical practitioners and hospitals.
- Personal follow-up on evacuations and repatriations.

Our network

We have contracted with over 3,000 medical providers in Africa to provide you with access to an extensive network of preferred providers.



Fortune 500 company



72,000 employees globally



Over 180 million customer relationships worldwide



Sales capacity in more than 30 countries and jurisdictions

What makes us unique?



Global practices and local know-how



Holistic health and well-being



Using technology wisely



Access made easy



Service first



Affordable quality



Global well-being solutions

Multi-lingual. Multi-cultural. Localised. Integrated.

Peace of mind may be hard to come by when helping your employees balance the demands of their work and personal lives. That's where we can help. Our health and well-being programs offer a comprehensive, integrated wellness approach to improve the health and vitality of members.



Telehealth

The global telehealth service is available on the app and enables users to seek medical consultations through phone or video consultations on the go. This feature allows you to access video or phone consultations with a licensed doctor, prescriptions or common health concerns, when medically necessary; a diagnosis for non-emergency health issues and acute conditions.



Employee Assistance Programme

When employees are overwhelmed by family, relationship or work-life issues, this distress often affects job performance. To support them we provide:

- 24/7 telephone counseling
- Online service and counseling
- Confidentiality is assured



Safe Travel by Cigna

The Safe Travel by Cigna app is your ultimate travel safety companion providing you with the most up to date travel information and advice, as well as real time alerts on breaking news globally.



ConnectForHealth

Cigna Healthcare, as your health and well-being partner, brings to you monthly webinars where experts share their knowledge and advice on topics that can help you manage your well-being and establish healthy habits.



Chronic Condition Management

If a serious illness is diagnosed, doctors from a range of specialities are on hand to give you personal care and free second opinions. Our members will receive personal support, education and assistance on how to deal with their chronic condition.



Health Risk Assessment

Members can receive personalised evaluations online which help with stress, sleep, nutrition, and exercise. Highlights what you are doing well and what could be improved, available on the app.

The benefits – Individual and Group

In the tables below we have summarised the benefits applicable for each product option. Please refer to the wording of the general conditions for full benefit details and definitions. All benefits shown are per insured person, per insurance year (unless specifically stated).

	Primary	Advantage	Elite	Elite +
Maximum annual reimbursement per insured	£ 1,333,333 \$ 2,000,000	£ 2,000,000 \$ 3,000,000	£ 2,666,667 \$ 4,000,000	£ 4,000,000 \$ 6,000,000

Territorial scope of cover	Zone A: Worldwide Zone B: Worldwide excluding USA (but six (6) weeks USA accident and emergency cover) Zone C: Africa including India, Bangladesh, Pakistan and Sri Lanka (but six (6) weeks worldwide accident and emergency cover)			
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Hospitalisation in-patient treatment (day-patient and with overnight stay in hospital)

Hospital room & board (pre-certification required)	Full refund (standard private room)	Full refund (standard private room)	Full refund (standard private room)	Full refund Executive Room (AKUH) Deluxe Room (Nairobi Hospital)
Doctor's fees (surgeon, anaesthetist and physician)	Full refund	Full refund	Full refund	Full refund
Other medical expenses (medical imaging, drugs and dressings, use of operating room, nursing care, medical aids, physiotherapy etc.)	Full refund	Full refund	Full refund	Full refund
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation, pre-certification required)	100% (max. 28 days)	100% (max. 28 days)	100% (max. 28 days)	Full refund
Hospital accommodation in intensive care unit (ICU)	Full refund	Full refund	Full refund	Full refund
Parent accommodation of 1 parent for child < 18	100% up to £ 1,000 / \$ 1,500	100% up to £ 1,000 / \$ 1,500	100% up to £ 1,000 / \$ 1,500	100% up to £ 2,000 / \$ 3,000
Newborn accommodation in hospital (for newborns up to 8 weeks old) to accompany its mother while she is receiving in-patient treatment in a hospital	Full refund	Full refund	Full refund	Full refund

Out-patient treatment

Overall limit for out-patient treatment	N/A	£ 5,750 / \$ 8,625	£ 8,000 / \$ 12,000	Full refund
Doctor's fees (generalist, specialist)	Covered if pre- or post-operative care up to £ 1,817 or \$ 2,750 (per condition) during maximum 7 working days prior to the operation and maximum 60 days following the dismissal from hospital.	Full refund (within the overall limit for out-patient treatment)	Full refund (within the overall limit for out-patient treatment)	Full refund
Diagnostic tests, lab tests, medical imaging (x-ray, pre-certification required)		Full refund up to £ 800 / \$ 1,200 (within the overall limit for out-patient treatment)	Full refund up to £ 1,500 / \$ 2,250 (within the overall limit for out-patient treatment)	Full refund
Prescribed drugs		Full refund (within the overall limit of out-patient treatment)	Full refund (within the overall limit for out-patient treatment)	Full refund
Alternative treatment such as homeopathy, acupuncture, chiropractic, osteopathy, dietitian, podology, chiropody, and ayurvedic medication and consultations		Full refund up to £ 733 / \$ 1,100	Full refund up to £ 1,433 / \$ 2,150	Full refund up to £ 4,000 / \$ 6,000
Therapy <ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Physiotherapy 				

	Primary	Advantage	Elite	Elite +
Vaccinations	Not covered	Full refund up to £ 190 / \$ 275 (within the overall limit for out-patient treatment)	Full refund up to £ 350 / \$ 525 (within the overall limit for out-patient treatment)	Full refund up to £ 500 / \$ 750
Health screen (check-up) and well-baby care	Not covered	Full refund up to £ 400 / \$ 600 (within the overall limit for out-patient treatment)	Full refund up to £ 500 / \$ 750 (within the overall limit for out-patient treatment)	Full refund up to £ 800 / \$ 1,200
Out-patient emergency treatment	Full refund up to £ 667 / \$ 1,000	Full refund up to £ 667 / \$ 1,000	Full refund up to £ 667 / \$ 1,000	Full refund up to £ 667 / \$ 1,000

Other medical treatment

- Maternity: Waiting period of 10 months applies for all medical expenses relating to maternity care (unless waived)
- Newborn cover: Full refund for all plans²

• Pregnancy and childbirth (without complications) pre and post natal care	Not covered	Full refund up to £ 3,000 / \$ 4,500 per pregnancy	Full refund up to £ 5,000 / \$ 7,500 per pregnancy	Full refund up to £ 12,000 / \$ 18,000 per pregnancy
• Childbirth (with complications)	Not covered	Reimbursement according to type of treatment	Reimbursement according to type of treatment	Reimbursement according to type of treatment
Infertility treatment (waiting period of 24 months applies ³)	Not covered	Full refund up to £ 6,667 / \$ 10,000	Full refund up to £ 13,333 / \$ 20,000	Full refund up to £ 13,333 / \$ 20,000
Cancer treatment (excluding experimental treatments) (hospitalisation and out-patient treatment) (excluding experimental treatments)	Full refund	Full refund	Full refund	Full refund
Out-patient surgery	Full refund	Full refund	Full refund	Full refund
Chronic and pre-existing conditions ⁴	Covered	Covered	Covered	Covered
Palliative treatment/hospice care (prior approval required)	up to £ 40,000 / \$ 60,000	up to £ 40,000 / \$ 60,000	up to £ 40,000 / \$ 60,000	up to £ 40,000 / \$ 60,000
CT, MRI and PET scans	Full refund	Full refund	Full refund	Full refund
AIDS / HIV Treatment (waiting period of 24 months applies ¹)				
• In-patient	Full refund	Full refund	Full refund	Full refund
• Out-patient	Reimbursement according to type	Reimbursement according to type	Reimbursement according to type	Reimbursement according to type

¹ Unless waived in the special conditions.

² Provided that the newborn is affiliated as from his date of birth

³ Provided that both members are insured under the same plan.

⁴ Acceptance of your application is subject to a health declaration and approval by the medical consultant. Unless waived in the Insurance certificate. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

	Primary	Advantage	Elite	Elite +
Nursing at home after in-patient treatment (prior approval required)	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission
Organ transplant (excluding costs for donor – prior approval required)	Full refund	Full refund	Full refund	Full refund
Kidney dialysis (excluding experimental treatments)	Full refund	Full refund	Full refund	Full refund
Local ambulance (to nearest hospital)	Full refund	Full refund	Full refund	Full refund
Emergency dental treatment following accident	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750	Full refund up to £ 500/ \$ 750
Psychiatric care (waiting period of 24 months applies ⁵)				
• In-patient	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 33,333 / \$ 50,000
• Out-patient	Covered if pre- or post- operative care up to £ 1,650 or \$ 2,500 (per condition) during maximum 48 working hours prior to the operation and maximum 60 days following the dismissal from hospital	Full refund up to £ 733 / \$ 1,100 (within the overall limit for out-patient treatment)	Full refund up to £ 1,433 / \$ 2,150 (within the overall limit for out-patient treatment)	Full refund up to £ 4,000 / \$ 6,000 but limited to 40 sessions
Hospital cash benefit	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days
Ancillary charges (eg. wheelchair, crutches)	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500	Full refund up to £ 1,000/ \$ 1,500
Bariatric surgery (waiting period of 24 months applies and can not be waived. Pre-certification required)	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000	Full refund up to £ 2,000/ \$ 3,000

⁵ Unless waived in the special conditions.

Assistance

Medical emergency evacuation and repatriation⁵

Repatriation Assistance	
<ul style="list-style-type: none"> organising and paying the cost of transportation to a hospital and the return to the country of residence 	100%
<ul style="list-style-type: none"> Organising and paying the cost of a trip of an insured person and minor children 	100%
<ul style="list-style-type: none"> Reimbursement of the accommodation costs incurred by the insured patient or the insured person(s) travelling with him/her 	Up to £ 83 / \$ 125 / day up to a maximum of £ 1,666 / \$ 2,500
Hospitalisation in situ:	
<ul style="list-style-type: none"> Organising and paying the costs of the outward/return journey to enable a member of your family to get to you in the hospital 	100%
<ul style="list-style-type: none"> Cost of accommodation locally 	Up to £ 83 / \$ 125 / day up to a maximum of £ 1,666 / \$ 2,500
Search and/or rescue costs	£ 1,250 / \$ 1,875
Assistance in the event of your business assignment being curtailed: paying the travel costs (one way) of your replacement colleague	100%
Despatch of prescription drugs	100%
Unforeseen assistance	
<ul style="list-style-type: none"> Communication with your family or your company 	100% up to £ 333 / \$ 500
<ul style="list-style-type: none"> Theft of your identity documents, credit cards, travel tickets or business documents: advance of funds abroad 	
Psychological support: in the event of severe trauma as a result of a covered 'illness or accident'	Two (2) telephone calls per insured person and per insurance year
Assistance in the event of an insured person's death	
<ul style="list-style-type: none"> Transporting the body to the home country or burial at the location 	100%
<ul style="list-style-type: none"> Funeral costs necessary for transportation 	£ 2,500 / \$ 3,750
<ul style="list-style-type: none"> Additional costs for the transportation of the insured members of the deceased's family or an insured person 	100%

Definition medical emergency evacuation and repatriation

Evacuation in case of an accidental injury or a sudden and unexpected onset of a change in a person's physical condition which, if the procedure or treatment was not performed immediately could reasonably be expected to result in loss of life or limb or significant impairment to bodily function or permanent dysfunction of a body part, as determined by the AP.

⁵ The benefits of Medical Evacuation and Assistance Services apply per insured person / per claim and per insurance year, unless mentioned otherwise.

The benefits – Group only

	Foundation	Comprehensive
Maximum annual reimbursement per insured	£ 1,000,000 \$ 1,500,000	£ 1,667,500 \$ 2,500,000
Territorial scope of cover	Zone A: Worldwide Zone B: Worldwide excluding USA (but six (6) weeks USA accident and emergency cover) Zone C: Africa including India, Bangladesh, Pakistan and Sri Lanka (but six (6) weeks worldwide accident and emergency cover)	
Emergency Out of Area of Cover	£ 33,350 \$ 50,000 Up to 6 weeks per Year of Insurance	Full refund Up to 6 weeks per Year of Insurance
Hospitalisation in-patient treatment (day-patient and with overnight stay in hospital)		
Hospital room & board (pre-certification required)	Full refund (standard private room)	Full refund (standard private room)
Doctor's fees (surgeon, anaesthetist and physician)	Full refund	Full refund
Other medical expenses (medical imaging, drugs and dressings, use of operating room, nursing care, medical aids, physiotherapy etc.)	Full refund	Full refund
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation, pre-certification required)	100% (max. 28 days)	100% (max. 28 days)
Hospital accommodation in intensive care unit (ICU)	Full refund	Full refund
Parent accommodation of 1 parent for child < 18	100% up to £ 1,000 / \$ 1,500	100% up to £ 1,000 / \$ 1,500
Newborn accommodation in hospital (for newborns up to 8 weeks old) to accompany its mother while she is receiving in-patient treatment in a hospital	Full refund	Full refund
Out-patient treatment		
Overall limit for out-patient treatment		£ 2,667 / \$ 4,000
Doctor's fees (generalist, specialist)		Full refund (within the overall limit for out-patient treatment)
Diagnostic tests, lab tests, medical imaging (x-ray, pre-certification required)		Full refund up to £ 533 / \$ 800 (within the overall limit for out-patient treatment)
Prescribed drugs		Full refund up to £ 533 / \$ 800 (within the overall limit for out-patient treatment)
Alternative treatment such as homeopathy, acupuncture, chiropractic, osteopathy, dietitian, podology, chiropody, and ayurvedic medication and consultations	Not covered	Full refund up to £ 533 / \$ 800 (within the overall limit for out-patient treatment)
Therapy <ul style="list-style-type: none"> • Ergotherapy • Logopaedics and/or Speech therapy • Physiotherapy 		Full refund up to £ 533 / \$ 800 (within the overall limit for out-patient treatment)

	Foundation	Comprehensive
Vaccinations	Not covered	Full refund up to £ 83 / \$ 125 (within the overall limit for out-patient treatment)
Health screen (check-up) and well-baby care	Not covered	Not covered
Out-patient emergency treatment	Full refund up to £ 667 / \$ 1,000	Full refund up to £ 667 / \$ 1,000

Other medical treatment

- Maternity: Waiting period of 10 months applies for all medical expenses relating to maternity care (unless waived)
- Newborn cover: Full refund for all plans²

• Pregnancy and childbirth (without complications) pre and post natal care	Not covered	£ 1,334 / \$ 2,000
• Childbirth (with complications)	Not covered	Reimbursement according to type of treatment
Infertility treatment (waiting period of 24 months applies ³)	Not covered	Not covered
Cancer treatment (excluding experimental treatments) (hospitalisation and out-patient treatment) (excluding experimental treatments)	Full refund	Full refund
Out-patient surgery	Not covered	Full refund
Chronic and pre-existing conditions ⁴	IP - Covered OP - Not covered	Full refund
Palliative treatment/hospice care (prior approval required)	Not covered	up to £ 40,000 / \$ 60,000
CT, MRI and PET scans	Not covered	Full refund
AIDS / HIV Treatment (waiting period of 24 months applies)		
• In-patient	Full refund	Full refund
• Out-patient	Not covered	Reimbursement according to type of treatment
Nursing at home after in-patient treatment (prior approval required)	Full refund up to up to 90 days per admission	Full refund up to up to 90 days per admission
Organ transplant (excluding costs for donor – prior approval required)	Full refund	Full refund
Kidney dialysis (excluding experimental treatments)	Full refund	Full refund
Local ambulance (to nearest hospital)	Full refund	Full refund
Emergency dental treatment following accident	IP only £ 500/ \$ 750	Full refund up to £ 500/ \$ 750
Psychiatric care (waiting period of 24 months applies ⁵)		
• In-patient	Full refund up to £ 6,500 / \$ 9,750	Full refund up to £ 6,500 / \$ 9,750
• Out-patient	Not covered	Full refund up to £533 / \$ 800 (within the overall limit for out-patient treatment)
Hospital cash benefit	£ 100 or \$ 150 per night up to 30 days	£ 100 or \$ 150 per night up to 30 days

Ancillary charges (eg. wheelchair, crutches)	Not covered	Full refund up to £ 1,000 / \$ 1,500
Bariatric surgery (waiting period of 24 months applies and can not be waived. Pre-certification required)	Not covered	Full refund up to £ 2,000/ \$ 3,000

¹ Provided that the baby has been affiliated as from his date of birth.

² Provided that both members are insured under the same plan.

³ Acceptance of your application is subject to a health declaration and approval by the medical consultant. Unless waived in the Insurance certificate. Pre-existing and chronic conditions are covered within the limits of your plan if accepted by the medical consultant at the time of your enrolment.

⁴ Unless waived in the Insurance certificate.

Medical emergency evacuation and repatriation⁵

Repatriation Assistance	
<ul style="list-style-type: none"> Organising and paying the cost of transportation to a hospital and the return to the country of residence 	100%
<ul style="list-style-type: none"> Organising and paying the cost of a trip of an insured person and minor children 	100%
<ul style="list-style-type: none"> Reimbursement of the accommodation costs incurred by the insured patient or the insured person(s) travelling with him/her 	Up to £ 83 / \$ 125 / day up to a maximum of £ 1,666 / \$ 2,500
Hospitalisation in situ:	
<ul style="list-style-type: none"> Organising and paying the costs of the outward/return journey to enable a member of your family to get to you in the hospital 	100%
<ul style="list-style-type: none"> Cost of accommodation locally 	Up to £ 83 / \$ 125 / day up to a maximum of £ 1,666 / \$ 2,500
Search and/or rescue costs	£ 1,250 / \$ 1,875
Assistance in the event of your business assignment being curtailed: paying the travel costs (one way) of your replacement colleague	100%
Despatch of prescription drugs	100%
Unforeseen assistance	
<ul style="list-style-type: none"> Communication with your family or your company 	100% up to £ 333 / \$ 500
<ul style="list-style-type: none"> Theft of your identity documents, credit cards, travel tickets or business documents: advance of funds abroad 	
Psychological support: in the event of severe trauma as a result of a covered 'illness or accident'	Two (2) telephone calls per insured person and per insurance year
Assistance in the event of an insured person's death	
<ul style="list-style-type: none"> Transporting the body to the home country or burial at the location 	100%
<ul style="list-style-type: none"> Funeral costs necessary for transportation 	£ 2,500 / \$ 3,750
<ul style="list-style-type: none"> Additional costs for the transportation of the insured members of the deceased's family or an insured person 	100%

Definition medical emergency evacuation and repatriation

Evacuation in case of an accidental injury or a sudden and unexpected onset of a change in a person's physical condition which, if the procedure or treatment was not performed immediately could reasonably be expected to result in loss of life or limb or significant impairment to bodily function or permanent dysfunction of a body part, as determined by the AP.

⁵ The benefits of Medical Evacuation and Assistance Services apply per insured person / per claim and per insurance year, unless mentioned otherwise.

Optional benefits - Comprehensive, Advantage, Elite and Elite+

	Option 1	Option 2	Option 3	Option 4
Dental insurance				
Maximum annual reimbursement per insured	£ 167 / \$ 250	£ 334 / \$ 500	£ 667 / \$ 1,000	£ 1,334 / \$ 2,000
Basic dental care (check-ups, basic treatments)	80%	80%	80%	80%
Major dentistry (orthodontic, prostheses, bridges, implants) Orthodontic treatment is only covered until the age of eighteen (18). <i>A waiting period of twelve (12) months applies to all major dentistry for individuals.</i>	80%	80%	80%	80%
Vision insurance				
One eye examination per insurance year One eye examination per Insurance Year by an Optometrist or an Ophthalmologist	Paid in full	Paid in full	Paid in full	Paid in full
Vision expenses for:				
Ophthalmologic care				
This benefit includes expenses for: • Lenses to correct vision • Eyeglass frames • Prescription sunglasses	Up to £ 67 / \$ 100 per insurance year	Up to £ 134 / \$ 200 per insurance year	Up to £ 267 / \$ 400 per insurance year	Up to £ 334 / \$ 500 per insurance year








- The additional plans can only be purchased in addition to a Comprehensive, Advantage, Elite or Elite+ base plan, they cannot be purchased as a stand-alone.
- The Dental and Vision plans are a bundle and cannot be purchased separately.

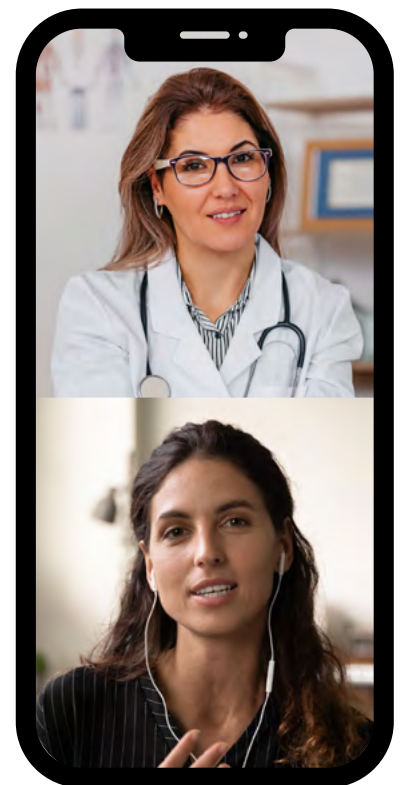
Your health in your hands.



At Cigna Healthcare, we want to make sure that our customers worldwide have quick access to our services anytime and anywhere they need them. Our app will serve as your centralised 'hub', a single destination where you will find tools and solutions that can help you manage your health and wellness from anywhere in the world.

With the help of our app, you can:

-  **Submit** a claim taking a picture of your invoice;
-  **Download or send** an electronic version of your membership card for you or a family member;
-  **Consult** past claims or track the status of your pending claims;
-  **Search** for a doctor, hospital or facility, and save the search results;
-  **Check** your remaining plan balances;
-  **Update** your personal information;
-  **Contact us** with the tap of a finger.



Download the 'Cigna Health Benefits+' app

Download the free app at the Apple App StoreSM or Google PlayTM Store for AndroidTM and enjoy these special features.



Download the 'Cigna Envoy' app

Download the free app at the Apple App StoreSM or Google PlayTM Store for AndroidTM and enjoy these special features.



What to do next

If you are able to decide on the level of cover required then just ask us for a quotation.

If you would like some assistance in deciding the level of cover then call, and one of our staff will be happy to discuss your requirements with you.

Which ever it is, call us on: +254 (0) 20 3754 770 / 779 / 782 or +254 (0) 20 2431 565; or email: info@medistarinsurance.com

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