



Health Plan – TUMAINI PLAN

Offered by **NIMO INSURANCE SERVICES** in partnership with **Strategis Insurance**

The **Tumaini Plan** is an affordable health insurance package designed to give you and your family access to quality healthcare, along with an additional **Life Insurance Benefit** valued at up to **Tsh 6,000,000**.

Annual Premium Payable

- **One Person** – Tsh 150,000
- **Two People** – Tsh 225,000
- **Three People** – Tsh 300,000
- **Four People** – Tsh 350,000
- **Five People** – Tsh 400,000
- **Six People** – Tsh 450,000

(This amount is paid once per year and guarantees all the benefits listed below.)

Health Benefits and Annual Coverage Limits (Maximum Benefits per Family/Year)

1. One Person (Principal Member Only)

- Inpatient: Tsh 1,500,000
 - Outpatient: Tsh 350,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Medical Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 2,750,000**

2. Two People (Principal Member + 1 Dependent)

- Inpatient: Tsh 2,000,000
 - Outpatient: Tsh 450,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 3,350,000**

3. Three People (Principal Member + 2 Dependents)

- Inpatient: Tsh 2,250,000
 - Outpatient: Tsh 500,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 3,650,000**

4. Four People (Principal Member + 3 Dependents)

- Inpatient: Tsh 2,500,000
 - Outpatient: Tsh 550,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 3,950,000**

5. Five People (Principal Member + 4 Dependents)

- Inpatient: Tsh 2,750,000
 - Outpatient: Tsh 550,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 4,200,000**

6. Six People (Principal Member + 5 Dependents)

- Inpatient: Tsh 3,000,000
 - Outpatient: Tsh 600,000
 - Ambulance: Up to Tsh 100,000
 - Maternity: Up to Tsh 600,000
 - External Appliances: Up to Tsh 100,000
 - Optical: Up to Tsh 50,000
 - Dental: Up to Tsh 50,000
- Total Annual Benefit: Tsh 4,500,000**

✓ Detailed Medical Benefits

1. Inpatient Services (Hospitalization)

- General ward accommodation
- Specialist and surgical fees
- Drugs and medical supplies used during admission
- ICU/HDU services when required

2. Diagnostic & Treatment Services

- X-ray, pathology, MRI/CT/PET scans
- Prescribed medicines and physiotherapy
- Emergency and accident treatment

3. Special Services

- Maternity care (normal delivery or Cesarean)
- Newborn care
- Chronic conditions (including HIV/AIDS)
- COVID-19 treatment

4. Other Medical Services

- Basic dental care (fillings, tooth extractions, etc.)
- Optical services (spectacles up to Tsh 50,000 per year)
- External medical appliances (e.g., crutches, wheelchairs – up to Tsh 100,000 per year)
- Ambulance transport (up to Tsh 100,000 per year)

🛡️ Additional Benefit – Life Insurance

Every Tumaini Plan member is also covered with a **Life Insurance Benefit** valued up to **Tsh 6,000,000**, payable in the event of the Principal Member's death or permanent disability.

This feature provides financial protection and peace of mind to your family and dependents during unexpected life events.

🌍 Service Coverage

Services are available across Tanzania through the **Tumaini Network Hospitals** under **Strategis Insurance**.

🎯 Why Choose Tumaini Plan?

- ✓ Affordable and accessible for everyone
- ✓ Comprehensive family health coverage
- ✓ Includes life cover of up to Tsh 6,000,000
- ✓ One-time annual payment for year-round peace of mind