

1. How many different products do we have under the new B health policy?

Ans: 4

2. What are these products called and who does it cover

Ans:

- Single Policy (covers only policy holder)
- Joint Policy (Covers policy holder + 1 beneficiary)
- Family Policy (Covers policy holder, spouse and up to 6 children)
- Family+ Policy (Covers policy holder, spouse, up to 6 children, parents of policy holder, parents of the spouse of the policy holder)

3. I am a single lady registered on B-Health bronze package. Will I be entitled to medication support if I call the doctor and given a prescription?

Ans:

No. All B-health policies at bronze price point do not get medication support.

4. Does the B-Life Policy also have a family and family + cover?

Ans:

No, B-life still only covers one policy holder and one beneficiary who could either be a spouse, sibling, child or parent.

5. How much is a person on B-health family (bronze) policy entitled to for 1 night of admission?

Ans:

Both policy holder and beneficiary are entitled to GHC30 per night on bronze package. Regardless of product type (single, joint, family, etc.) hospital admission is paid as follows:

	Bronze	Silver	Gold
Hospital Admission	GHC30/night	GHC50/night	GHC100/night

6. Can customers on Family/Family+ add their kids as beneficiaries?

Ans:

Yes, customers on family/Family+ can add their kids from 0 to 24 years of age. A child beneficiary is however automatically removed from the policy on their 25th birthday.

7. Adjoa is 5 months pregnant and admitted at the hospital for 3 days for tummy upset. Is she entitled to maternity cover?

Ans:

No. you are only eligible for maternity cover when you are admitted as a result of childbirth. Customer can however file for hospital admission cover.



8. Does the new B-Life still have two price points?

Ans:

No. It has 3 price points classified as bronze, silver and gold. This is similar to the B-Health policies.

9. A customer on the new B-life policy can have beneficiary with age less than 18 years?

Ans:

B-life only covers customers from 18-69, be it policy holder/beneficiary.

10. With the family product on B-health, do all 8 possible beneficiaries get 30 nights of hospital admission as the old product?

Ans:

No. Nights of admission of on the new products are shared by number of beneficiaries. Each member can benefit from the total pool. This means one person might not be limited to 30 days.

Hospicash Cover				
Cover Type	Single	oint	Family	Family +
shared Nights	30	50	70	90

11. Does the life component of the B-life policy have a waiting period?

Ans:

Yes, it has a 90 day waiting period. The incident should have occurred 90 days after date of registration before a customer can file for a claim.

12. Hospital admission cover on new B- health policy takes effect immediately?

Ans:

No, it takes effect from the 1st day of the next month after registration.

13. When I upgrade or downgrade my B-health policy, do I lose my medication support?

Ans:

No you do not. Your accumulated medication support is moved to your new policy. It is however lost when you deactivate your policy.

14. If I have a child after I sign up for the B-health family product but do not update my policy to include his name, can I still make a claim when he is admitted?

Ans:

The policy only covers named beneficiaries. You can update your beneficiary details anytime in the course of your policy.