



B-Care

Serving you the best healthcare plan catering for your medical expenses in Ghana.

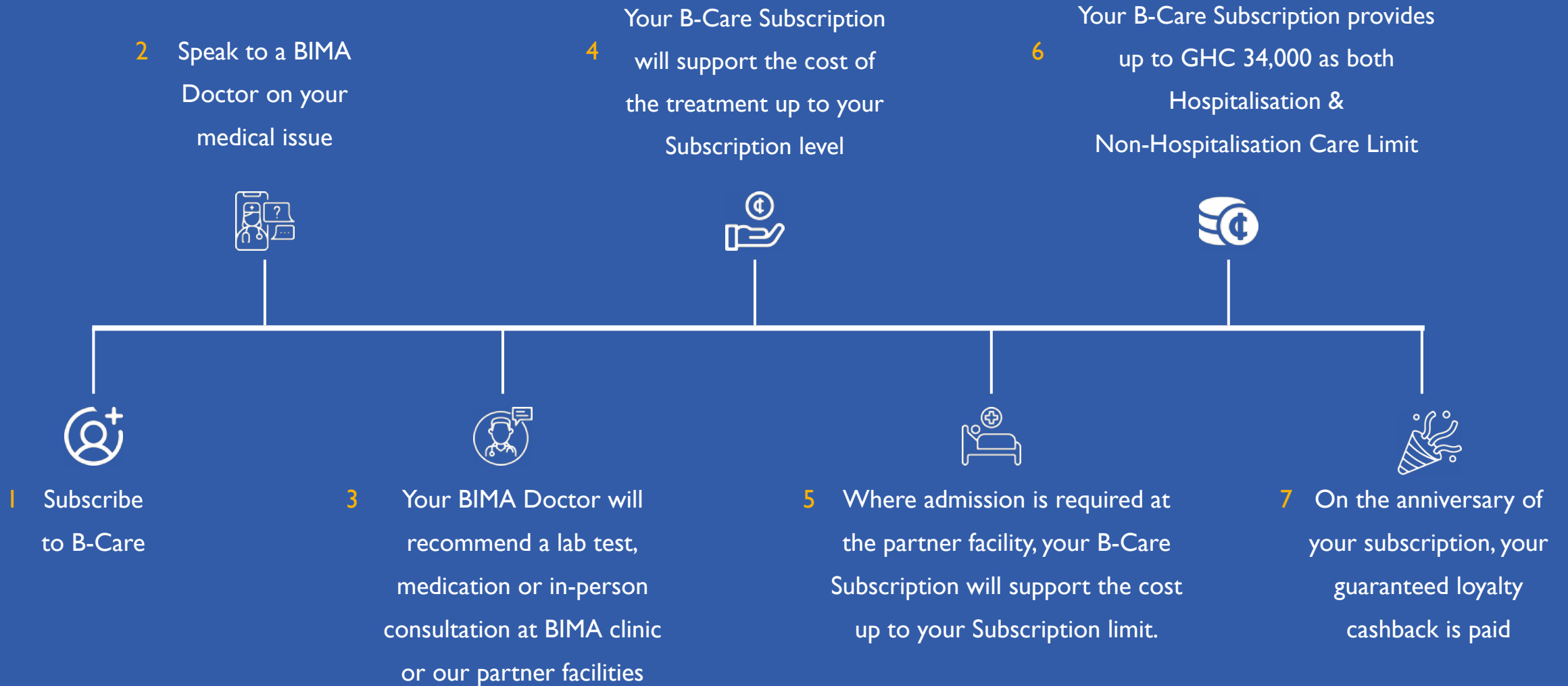
Product Brochure
bima.com.gh



A smiling woman with dark skin, wearing a bright orange headscarf and a yellow short-sleeved shirt with white polka dots. She is standing outdoors, leaning her right hand against the trunk of a tree. The background is slightly blurred, showing green foliage and a building. The text 'Your All-In-One Health Package' is overlaid on the right side of the image in white, bold font, with a thin white horizontal line underneath it.

Your All-In-One Health Package

Your Journey With B-Care



This is an illustrative journey, and not a reflection of every BIMA Doctor Teleconsultation



Unlimited 24/7 Calls to a BIMA Doctor

- Your B-Care Subscription allows you to speak to a BIMA Doctor anytime, anywhere with access to General Practitioners and Specialists – Clinical Psychologists, Dieticians, Paediatricians and Gynaecologists.
- Your access to the Unlimited 24/7 BIMA Doctor Service starts immediately after registration and the successful deduction of the first subscription fee.
- Call the toll-free line on [0800100200](tel:0800100200) to get access to your BIMA Doctor.



Cashless Financial Support for Non-Hospitalisation Care

This support applies to:

- In-person consultations with General Practitioners or Specialists referred by a BIMA Doctor within our network of partner health facilities.
- Laboratory Tests recommended by a BIMA Doctor or a Doctor at a partner health facility.
- Medication being recommended by a BIMA Doctor or a Doctor at a partner health facility.

For your everyday medical expenses, your B-Care Subscription supports you in the following ways:

Non-Hospitalisation Care Limit			
Tier	Silver	Gold	Platinum
Joint, Family, Family Plus	Up to GHC 2,000	Up to GHC 3,000	Up to GHC 4,000

To enjoy this benefit, you must first speak to a BIMA Doctor who will assess and recommend if you need any of these services.

Kindly note that this applies only to our Partner Health Facilities, Partner Laboratories and Partner Pharmacies. See our extensive list of [Partner Health Facilities Here](#).



Cashless Financial Support for Hospitalisation Care

In case of hospitalization, your B-Care Subscription supports you in the following ways:

Hospitalisation Care Limit			
Tier	Silver	Gold	Platinum
Joint, Family, Family Plus	GHC 10,000	GHC 20,000	GHC 30,000

- Kindly note that this benefit is only available at our BIMA [Partner Health Facilities](#).



Pregnancy Hospitalisation Care

You can start enjoying this service after 12 months of your active subscription

Pregnancy Hospitalisation Care Limit			
Tier	Silver	Gold	Platinum
Joint, Family, Family Plus	Up to GHC 2,000	Up to GHC 4,000	Up to GHC 6,000



Cashless E-Prescriptions

Enjoy cashless medication from our pharmacy partners

- In the case where medication is required, your BIMA Doctor will verify your location, and forward your medication to our partner pharmacies for delivery to your preferred location.
- Your medication will be delivered to you at home through our partner pharmacies in major cities.
- Kindly note that the total cost of medication to be delivered will be within the limits of your B-Care Subscription.



Proactive Healthcare

With your B-Care Subscription, you have a service that truly Cares!

Through our health and wellness service, you can choose from a variety of health programs delivered weekly via SMS, our BIMA app or a monthly Interactive Voice Response (IVR).

Available Health Programs

- Stay Healthy
- Diet & Nutrition
- Diabetes & Hypertension
- Women's Health
- Family Health



Guaranteed Loyalty Cashback

With B-Care your loyalty is always rewarded

- Part of your monthly Subscription is saved as loyalty cashback and can be withdrawn or spent on health-related expenses.

Tier	Silver	Gold	Platinum
Joint	GHC 72	GHC 120	GHC 168
Family	GHC 96	GHC 144	GHC 192
Family Plus	GHC 120	GHC 192	GHC 240

Kindly note that the payment of Guaranteed Loyalty Cashback is on condition that all 12 months of Subscription are paid successfully.

Terms & Conditions of Service

We only want to give you hearty surprises

Kindly review all the terms before signing up at

<https://bima.com.gh/terms-conditions/>

Age Criteria for Subscription

Only adults aged 18 to 59 years can sign up to B-Care and enjoy its benefits. All subscribers whose age exceeds the maximum age limit during the period of their subscription will be allowed to enjoy the benefits of their subscription for as long as they continue to pay the subscription fee.

Benefit Redemption Period

This is the period between subscription and the enjoyment of the Subscription benefits.

- Access to the **Unlimited 24/7 BIMA Doctor Service** and Non-Hospitalisation Care starts immediately after registration and successful deduction of the first subscription fee.
- **Hospitalisation Care** is redeemable after a 30-day period following successful deduction of the first subscription fee.
- Pregnancy Hospitalisation Care has a 12-month benefit redemption period.

BIMA Doctor Service

The Subscription supports you and your named dependants. The Service manages minor illnesses, provides guidance on your existing and/or chronic medical conditions, and general health advice. It does not cover medical emergencies. In the case of an emergency, we advise you to go to the nearest partner health facility.

Emergency situations include but are not limited to:

- Severe bleeding
- Severe difficulty in breathing (shortness of breath)
- Moderate to severe burns
- Convulsions or seizures
- Change in mental status (such as unusual behaviour, confusion, difficulty waking from sleep)
- Head or spinal injuries
- Serious limb impairment or broken bone

BIMA reserves the right to identify other situations not listed in this document as emergencies.

Kindly review all the terms before signing up at

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B-Care Support

Joint Subscription

Our Joint Subscription supports the Subscriber and a Spouse, Child or Sibling.

Family Subscription

Our Family Subscription supports the Subscriber, an Adult (Spouse or Sibling) and Two Children.

Family Plus Subscription

Our Family Plus Subscription allows the subscriber to include up to six dependents. The minimum requirement is two adults (spouse, sibling, parent, or parent-in-law) and two children, totalling six dependants.

Our B-Care Subscription provides support for medical expenses incurred by the Subscriber or their named dependants, as specified by the product tier you are subscribed to.

The support may include hospitalization expenses, diagnostic tests, inpatient and outpatient treatments, and other medical services as outlined in the subscription document for your specific tier.

What does B-Care not Support?

The B-Care product does not provide support for certain medical conditions or treatments, as specified in the subscription document for the specific tier you are subscribed to. These include but are not limited to:

- Pre-existing/chronic conditions (metabolic diseases, cardiovascular diseases, cancers, renal diseases, etc)
- Cosmetic Elective Surgeries
- Experimental Treatments
- Self-inflicted injuries
- Dental and Eye Care
- Abuse of alcohol and illegal narcotics
- Childbirth within 12 months of the subscription registration date
- Accident due to willful exposure to peril
- Conditions diagnosed or accident/admission occurred prior to commencement of cover as defined under the **activation period** and other medical services as outlined in the subscription manual.

BIMA reserves the right to include or exclude other situations not listed as unsupported.

B-Care Pricing

Subscriptions	SILVER	GOLD	PLATINUM
Joint Subscription	GHC 30	GHC 50	GHC 70
Family Subscription	GHC 40	GHC 60	GHC 80
Family Plus Subscription	GHC 50	GHC 80	GHC 100

Kindly note that all subscriptions are paid monthly.



BENEFITS (Joint, Family, Family Plus)	SILVER	GOLD	PLATINUM
Unlimited 24/7 Calls to a BIMA Doctor	Yes	Yes	Yes
BIMA Care Limit <ul style="list-style-type: none"> ○ Cashless Hospitalisation and Non-Hospitalisation Care Limit ○ Pregnancy Hospitalisation Care Limit <p>Kindly note that your Hospitalisation Care, Non-Hospitalisation Care and Pregnancy Care benefits cannot exceed your BIMA Care Limit.</p>	GHC 12,000 <ul style="list-style-type: none"> • Hospitalisation Care Limit up to GHC 10,000 • Pregnancy Hospitalisation Care Limit up to GHC 2000 • Non Hospitalisation Care Limit up to GHC 2000 	GHC 23,000 <ul style="list-style-type: none"> • Hospitalisation Care Limit up to GHC 20,000 • Pregnancy Hospitalisation Care Limit up to GHC 4,000 • Non Hospitalisation Care Limit up to GHC 3,000 	GHC 34,000 <ul style="list-style-type: none"> • Hospitalisation Care Limit up to GHC 30,000 • Pregnancy Hospitalisation Care Limit up to GHC 6,000 • Non Hospitalisation Care Limit up to GHC 4,000
Guaranteed Loyalty Cashback <ul style="list-style-type: none"> ○ Joint Subscription ○ Family Subscription ○ Family Plus Subscription 	GHC 72	GHC 120	GHC 168
	GHC 96	GHC 144	GHC 192
	GHC 120	GHC 192	GHC 240
Premium Customer Support (Call & WhatsApp)	Yes	Yes	Yes



Join the over 2 million
Ghanaians today who
trust us with their
Healthcare needs



Healthcare that truly puts you first. Enjoy cashless health services, annual guaranteed cashback, and peace of mind, all in one package!



Unlimited 24/7 BIMA Doctor Service



Access to General Practitioners and Specialists



Hospitalisation and Non-Hospitalisation Support



Seamless Delivery of Service



Guaranteed Loyalty Cashback

Get in touch

Contact us anytime for assistance with your enquiries and feedback

 [0268067216](tel:0268067216)

 [0800 000 545](tel:0800000545)

 info@gh.milvik.com

 bima.com.gh



Send us a text on
WhatsApp today!