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## TOTAL INSURANCE

SOLUTIONS PROVIDER.

**STRATEGIS IS NOW THE No. 1**  
PRIVATE INSURANCE COMPANY IN TANZANIA





# TUMAINI HEALTH PLAN



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# Overview

Access to affordable healthcare is a fundamental need, yet many low-income individuals and families struggle to afford quality medical services. Strategis Insurance has designed Tumaini Health Plan for low-income earners helps bridge this gap by providing essential health coverage at reduced costs, ensuring financial protection against unexpected medical expenses.



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# Key Features & Benefits

01

## Cashless Treatments

Strategis partners with Hospital and Clinics allow insured members to receive care without upfront payment

02

## Comprehensive Coverage

Includes hospitalization, outpatient visits, prescription drugs, maternity care, Basic Dental and Optical services.

03

## Family Coverage

It extend benefits to dependents, ensuring entire households have healthcare access

04

## Affordable Premiums

Price is low enough for people to reasonably buy



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# Summary of Benefits in TZS

*Refer to a detailed benefit Table & Exclusions for further information*

Family Size	Overall Inpatient Limit Per Family	Overall Outpatient Limit Per Family
Principal Member Only (M)	1,500,000	350,000
M+1	2,000,000	450,000
M+2	2,250,000	500,000
M+3	2,500,000	550,000
M+4	2,750,000	550,000
M+5	3,000,000	600,000

  

Family Size	Dental	Optical
Per Person	50,000	50,000



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# Premiums in TZS

Member Type	Benefit Type	Annual Premium Per Family (TZS)	
		Full Cover	Inpatient Only
Principal Member Only	M	100,000	40,000
Principal Member Plus 1 dependent	M+1	175,000	73,500
Principal Member Plus 2 dependents	M+2	250,000	102,500
Principal Member Plus 3 dependents	M+3	300,000	135,000
Principal Member Plus 4 dependents	M+4	350,000	147,000
Principal Member Plus 5 dependents	M+5	400,000	168,000



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# Cover Eligibility & W/Periods



01

## Age Limit

Maximum age of entry at inception is 70 years

02

## Family Members defined

Family members include Principal Member, legal spouse and biological children below 18 years. Children may go up to 21 years provided are unmarried and still on full time education

03

## Provider Network

Insured Members will have access for treatment to specified providers only (Credit facilities, No reimbursement)

04

## Waiting Periods

- Nine (9) Months for Maternity
- Twelve (12) Months for Pre-existing & Chronic conditions



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