

# Alliance Options Select

# 2022

May

	Select 1	Select 2	Select 3	Select 4	Benefit Requires	Waiting Period
	USD				Pre-Authorisation	
<b>Annual Global Limit</b>	\$ 15,000	\$ 20,000	\$ 35,000	\$ 75,000		
A&E, 24 HR Clinics and Casualty	\$ 214	\$ 268	\$ 327	\$ 545	✓	
Air Ambulance Services	\$ -	\$ -	\$ 8,000	\$ 20,000	✓	
Ambulance Services	\$ 1,000	\$ 1,200	\$ 2,000	\$ 5,000	✓	
Appliances and Equipment	\$ 300	\$ 400	\$ 700	\$ 1,000	✓	12 Months
Auto-immune Health	\$ 1,000	\$ 2,000	\$ 4,000	\$ 8,000	✓	3 Months
Consultations	\$ 859	\$ 1,145	\$ 2,041	\$ 4,374		3 Months
Dental & Orthodontics	\$ 600	\$ 800	\$ 1,400	\$ 2,000		Refer to T's & C's
Dialysis	\$ 5,000	\$ 6,667	\$ 11,667	\$ 25,000	✓	3 Months
→ Foreign Treatment*	\$ -	\$ -	\$ 20,000	\$ 35,000	✓	Refer to T's & C's
Hospital and Surgery	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	3 Months
Imaging - MRI, CT & PET	\$ 1,000	\$ 1,500	\$ 2,500	\$ 5,000	✓	6 Months
Imaging - Radiology and Ultrasounds	\$ 300	\$ 400	\$ 700	\$ 1,500		3 Months
Maternity	\$ 1,717	\$ 2,290	\$ 3,499	\$ 4,665	✓	12 Months
Nursing and Hospice	\$ 1,500	\$ 2,000	\$ 3,000	\$ 7,500	✓	3 Months
Oncology	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	3 Months
Optical	\$ 150	\$ 200	\$ 350	\$ 750	✓	9 Months
Other Outpatient Services	\$ 500	\$ 650	\$ 850	\$ 1,000		3 Months
Pathology	\$ 458	\$ 572	\$ 816	\$ 1,050		3 Months
Prescribed Medication	\$ 572	\$ 764	\$ 1,361	\$ 2,916		3 Months
Prosthetics	\$ 2,000	\$ 3,000	\$ 5,000	\$ 8,500	✓	Refer to T's & C's
Reproductive Health & Wellness	\$ 150	\$ 200	\$ 350	\$ 750		9 Months
Therapy (incl. mental health)	\$ 343	\$ 458	\$ 816	\$ 1,749	✓	12 Months
<b>Territory of benefits use</b>	<b>Zimbabwe</b>	<b>Zimbabwe</b>	<b>ZW + South Africa</b>	<b>ZW + South Africa</b>		

\*This is a benefit ceiling not an additional benefit

Claims Payment Terms	ZRVS Tariffs	ZRVS Tariffs	Up to 200% of ZRVS tariff	Up to 200% of ZRVS tariff
----------------------	--------------	--------------	---------------------------	---------------------------

## Contribution Rates for Group Employees

Monthly Premiums	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 41	\$ 64	\$ 94	\$ 125
CHILD	\$ 30	\$ 45	\$ 62	\$ 94

## Contribution Rates for Individuals

Monthly Premiums	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 53	\$ 97	\$ 122	\$ 163
CHILD	\$ 35	\$ 57	\$ 81	\$ 119

### Notes:

Benefits may be used for pre-existing conditions, subject to the underwriting of applications. Contributions will be loaded. Contributions may be loaded at renewal for serious pre-existing conditions or ongoing chronic conditions. Applicants over the age of 54 can be accepted subject to underwriting and a percentage loading. New members may pay 3 months subscriptions upfront to waive the 3 month general waiting period. Minimum group size is 10 employees.

### Term & Conditions:

#### Errors and Omissions

Correct at the time of going to print as per the month indicated. Please request the latest version of this document from [clientservices@healthzim.com](mailto:clientservices@healthzim.com)

Rates and benefits are subject to change with notice being given. Date of last revision: 1 May 2022