



# Select - Oct 2019

	<u>Select 1</u>		<u>Select 2</u>		<u>Select 3</u>		<u>Select 4</u>		<u>Benefit Requires</u>	<u>WAITING</u>
<u>Annual Global Limit</u>	ZWL	<b>37,500.00</b>	ZWL	<b>50,000.00</b>	ZWL	<b>87,500.00</b>	ZWL	<b>187,500.00</b>	<u>Pre-Authorisation</u>	<u>PERIOD</u>
A&E, 24 HR Clinics and Casualty	ZWL	500.00	ZWL	625.00	ZWL	750.00	ZWL	1,250.00	✓	
Air Ambulance Services	ZWL	-	ZWL	-	ZWL	20,000.00	ZWL	50,000.00	✓	
Ambulance Services	ZWL	2,500.00	ZWL	3,000.00	ZWL	5,000.00	ZWL	12,500.00	✓	
Appliances and Equipment	ZWL	750.00	ZWL	1,000.00	ZWL	1,750.00	ZWL	2,500.00	✓	12 Months
Auto-immune Health	ZWL	2,500.00	ZWL	5,000.00	ZWL	10,000.00	ZWL	20,000.00	✓	3 Months
Consultations	ZWL	1,875.00	ZWL	2,500.00	ZWL	4,375.00	ZWL	9,375.00		3 Months
Dental & Orthodontics	ZWL	1,500.00	ZWL	2,000.00	ZWL	3,500.00	ZWL	5,000.00		Refer to T's & C's
Dialysis	ZWL	12,500.00	ZWL	16,666.67	ZWL	29,166.67	ZWL	62,500.00	✓	3 Months
→ Foreign Treatment*	ZWL	-	ZWL	-	ZWL	50,000.00	ZWL	87,500.00	✓	Refer to T's & C's
Hospital and Surgery	ZWL	18,750.00	ZWL	25,000.00	ZWL	43,750.00	ZWL	93,750.00	✓	3 Months
Imaging - MRI, CT & PET	ZWL	2,500.00	ZWL	3,750.00	ZWL	6,250.00	ZWL	12,500.00	✓	6 Months
Imaging - Radiology and Ultrasounds	ZWL	750.00	ZWL	1,000.00	ZWL	1,750.00	ZWL	3,750.00		3 Months
Maternity	ZWL	3,750.00	ZWL	5,000.00	ZWL	7,500.00	ZWL	10,000.00	✓	12 Months
Nursing and Hospice	ZWL	3,750.00	ZWL	5,000.00	ZWL	7,500.00	ZWL	18,750.00	✓	3 Months
Oncology	ZWL	18,750.00	ZWL	25,000.00	ZWL	43,750.00	ZWL	93,750.00	✓	3 Months
Optical	ZWL	375.00	ZWL	500.00	ZWL	875.00	ZWL	1,875.00	✓	9 Months
Other Outpatient Services	ZWL	1,250.00	ZWL	1,625.00	ZWL	2,125.00	ZWL	2,500.00		3 Months
Pathology	ZWL	1,000.00	ZWL	1,250.00	ZWL	1,750.00	ZWL	2,250.00		3 Months
Prescribed Medication	ZWL	1,250.00	ZWL	1,666.67	ZWL	2,916.67	ZWL	6,250.00		3 Months
Prosthetics	ZWL	5,000.00	ZWL	7,500.00	ZWL	12,500.00	ZWL	21,250.00	✓	Refer to T's & C's
Reproductive Health & Wellness	ZWL	375.00	ZWL	500.00	ZWL	875.00	ZWL	1,875.00		9 Months
Therapy	ZWL	750.00	ZWL	1,000.00	ZWL	1,750.00	ZWL	3,750.00	✓	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										

<b>Claims Payment Terms</b>	<b>AHFoZ Tariffs (member pays shortfall)</b>	<b>AHFoZ Tariffs (company pays shortfall)</b>	<b>AHFoZ PLUS*</b>	<b>AHFoZ PLUS*</b>
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\*Up to 200% of AHFoZ

<b>Alliance Options Select Contribution Rates for Group Employees</b>							
<i>Monthly Premiums - GROUPS</i>	<i>SELECT 1</i>		<i>SELECT 2</i>		<i>SELECT 3</i>		<i>SELECT 4</i>
<b>ADULT</b>	ZWL	96.00	ZWL	149.00	ZWL	210.00	ZWL 279.00
<b>CHILD</b>	ZWL	69.00	ZWL	104.00	ZWL	138.00	ZWL 210.00

**NB:**  
Benefits may be used for pre-existing conditions, subject to the underwriting of applications, for GROUP members only. Contributions will be loaded. Contributions may be loaded at renewal for serious pre-existing conditions or ongoing chronic conditions. Completed application forms are required two weeks before enrolment

Minimum group size is 20 employees

<b>Alliance Options Select Contribution Rates for Individuals</b>							
<i>Monthly Premiums</i>	<i>SELECT 1</i>		<i>SELECT 2</i>		<i>SELECT 3</i>		<i>SELECT 4</i>
<b>ADULT</b>	ZWL	122.00	N/A	ZWL	274.00	ZWL	364.00
<b>CHILD</b>	ZWL	82.00	N/A	ZWL	181.00	ZWL	266.00

Individual applicants over the age of 54 cannot be accepted