

A woman with reddish hair, wearing a white t-shirt and blue pants, is kneeling on a grassy field. She is smiling and looking up at a young girl with long brown hair in pigtails, wearing a white t-shirt with a pink floral pattern and blue jeans. The girl is blowing bubbles. The background is a lush green field with trees. Several large, semi-transparent bubbles are overlaid on the image, containing text.

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TABLE OF MEMBERSHIP BENEFITS*

If during the plan year a registered enrolled member incurs a treatable medical condition, we, under the terms and conditions of the plan, will pay the necessary, customary and reasonable expenses of medically necessary treatment up to the specified overall maximum, per member. Customary and reasonable expenses are as determined by Alliance Health.

IN-PATIENT AND DAY PATIENT TREATMENT - HOSPITALISATION AND SURGERY

- 1 Intensive care and theatre costs
- 2 Hospital accommodation - private room
- 3 Nursing fees, medical expenses and ancillary charges
- 4 Professional services including physicians, surgeons, consultants, anaesthetists, medical practitioners' fees
- 5 Private nursing - Additional and auxiliary private nursing for members who are treated at private hospitals in Zimbabwe
- 6 Prescribed medicines, drugs and dressing
- 7 Advanced Imaging - MRI, PET and CT Scans
- 8 X-rays, pathology, diagnostic tests and procedures
- 9 Oncology tests, drugs and consultant fees
- 11 Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, consultant or specialist
- 12 Parental accommodation, for a member under the age of 16 years of age in hospital
- 13 Infant accommodation - hospital accommodation costs relating to a new born infant (up to 18 weeks old) to accompany its mother (the member) whilst she is receiving treatment as an in-patient in a hospital
- 14 Dental surgery for the removal of impacted, buried or unerupted teeth, wisdom teeth removal and retained dental roots (available after 12 months continuous membership of the plan, limited to \$2,000 per event)
- 15 Renal and Peritoneal dialysis
- 16 Blood transfusions including the costs of blood and blood equivalents, blood products and transport
- 17 Treatment for allergic reactions
- 18 Psychiatric treatment for up to 30 days per year (available after 12 months continuous membership of the plan)
- 19 Prostheses: artificial body parts designed to form permanent parts of a member's body

EMERGENCY MEDICAL SERVICES

- 20 Ambulance Services - advanced life support ambulance transportation to the nearest facility where appropriate treatment can be provided
- 21 International Medical Evacuations - transportation for out of country treatment if necessary by appropriate means of transportation (hospitalisation and oncology only)
- 22 Accompaniment by attendant family member when certified necessary by the treating physician for hospital admissions (restricted to \$800 per 12 months)

OUT-PATIENT TREATMENT

- 23 Advanced Imaging - MRI, PET and CT Scans
- 24 Oncology tests, drugs and consultant fees
- 25 Outpatient chemotherapy and radiotherapy

OPTICAL BENEFITS

- 26 Treatment Requiring Surgery (Applies to New Conditions)

DENTAL BENEFITS

- 27 Emergency treatment for accidental damage to sound natural teeth for the purposes of restoring them to their previous state

TRAUMA BENEFIT

- 28 Emergency treatment, including preventative and/or prophylactic ARV and HIV testing for members who have survived an incident of assault, rape or physical abuse (72 hours)
- 29 Psychological Counselling for Trauma following an incident of assault, rape, physical abuse, or amputation

CHRONIC MEDICAL CONDITIONS

- 30 Stabilisation of acute exacerbations/episodes of chronic medical conditions which developed after the member's original join date or covered under MHD benefit conditions

AFTER CARE

- 31 Out Patient Rehabilitation Immediately Following Hospitalisation
- 32 Primary care services of a registered nurse in the member's home immediately after, or instead of, in-patient or day-patient treatment when medically necessary

*Terms and Conditions Apply

Overall total
benefits of
\$1,500,000
per member
per year

\$20,000 per member per year
\$3,500 per member per year

ORGAN TRANSPLANT					
33	Costs of the surgical procedures in performing an organ transplant in respect of the member as recipient and not the organ donor	\$500,000 per member per year			
INTERNATIONAL EVACUATION, TRAVEL, ACCOMMODATION & REPATRIATION COSTS					
34	Evacuation costs of moving a member to the nearest appropriate medical facility, within the Area of Cover, for the purpose of admission to a hospital for treatment as an in-patient or day-patient	\$500,000 per member per year			
35	Reasonable travel costs for one other person to accompany the member who has been evacuated or who requires hospitalisation as an in-patient or day-patient following an evacuation (restricted to \$800 per 12 months)				
36	Economy class return air tickets for the member and accompanying person to their country of residence or to the country from where the evacuation occurred				
37	Reasonable travel costs for the member to travel to and from medical appointments when treatment is received as a day-patient following an authorised evacuation	\$120 per day up to a maximum of \$3,500 per evacuation			
38	Reasonable travel costs for an accompanying person to travel to and from the hospital to visit the member admitted as an in-patient following an authorised evacuation (limited to 50km per day)				
39	Non-hospital accommodation costs for an accompanying person where the member has been admitted as an in-patient following an authorised evacuation				
40	Non-hospital accommodation costs for a member while that member is receiving immediate pre and post hospital treatment, testing or advice following an authorised evacuation and provided that the member is under the care of a specialist				
REPATRIATION, BURIAL OR CREMATION OF MORTAL REMAINS					
41	In the event of a death, the costs of preparation and air transportation of the body, mortal remains or the ashes of the deceased member, from the place of death to the home country, or the preparation and local burial or cremation of the mortal remains of the member who dies outside of the home country	\$35,000 per member			
EMERGENCY MEDICAL SERVICES					
42	Casualty and Emergency Rooms Services for Treatment of Injuries, Sudden High Fevers or Other Life Threatening Emergency	Benefit is Limited to 2 visits per member per year		Benefit is limited to 3 visits per year	
43	After Hours Consultations at 24 Hour Clinics	No Benefit		3 visits per year	
ADDITIONAL STEP UP BENEFITS		CORE	CORE PLUS	COMPREHENSIVE	COMPREHENSIVE PLUS
ACCIDENT AND EMERGENCY MEDICAL TREATMENT OUTSIDE AREA OF COVER					
44	The costs of emergency medical treatment received in a country or territory outside the determined geographic area of benefits excluding The Americas (see countries and territories listed below for use of full benefits)	No Benefit	\$100,000 per member per year		
45	The cost of emergency medical evacuation to the nearest appropriate medical facility and costs or repatriation of the member back to home country	No Benefit	\$25,000 per member per year		
46	Travel cover for tourism and certain leisure activities up to 30 days per annum outside of member's declared country of residence (3 day pre-notification of travel is required). This benefit is only available to members who are Zimbabwean residents and are aged between 0 and 70 years. Specific Ts & Cs apply		\$500,000 per member per year		
HOSPICE AND PALLIATIVE CARE					
47	Hospice care and palliative treatment on diagnosis of a terminal condition	Benefit limited to \$30,000 and 120 days	\$50,000 per member		
BENEFITS FOR OUT-PATIENT TREATMENT					
48	Professional Services and Specialist Consultations, including physicians, surgeons, consultants, anaesthetists		\$2,000 per Year		
49	Diagnostic Tests and Procedures (excludes check ups) - includes X-rays and Pathology			\$3,000 per Year	
50	Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, consultant or specialist (Maximum Benefit = \$1,000 per Year)				\$5,000 per Year
51	Family Doctor Medical Practitioner's Fees, Prescribed Medication, Acute Drugs and Dressings (excludes prescribed drugs which may be available as over the counter purchases)	No Benefit			
52	Prescribed medicines, drugs and dressing (excludes prescribed drugs which may be available as over the counter purchases)		No Benefit		
53	Complementary Medicine and Treatment by a Registered Therapist (Maximum Benefit = \$500 per Year)			No Benefit	
54	Psychiatric Therapies (12 Month Waiting Period Applies to Benefits Use)				
55	Hormone Replacement Therapy (conditions apply)				\$250 per Year
CHRONIC MEDICAL CONDITIONS					
56	Routine management and treatment including check ups, diagnostics, treatments and prescribed medication of chronic medical conditions which developed after the member's join date	No Benefit		\$1,800 per Year	\$2,300 per Year
57	Stabilisation of acute EMERGENCY exacerbations/episodes of pre-existing chronic medical conditions (non-MHD) declared on joining (ONLY APPLIES TO EMERGENCIES REQUIRING IMMEDIATE HOSPITALISATION AND LIMITED TO 72 HOURS PER EVENT)	No Benefit	\$5,000 per life time		
ROUTINE CHECKUPS - Minimum 6 Month Waiting Period Applies					
58	PAP Smears, Mammograms and Bone Density Scans				
59	Annual Medical Check Ups and Cancer Screening (including Prostate)	No Benefit		\$350 per Year	\$850 per Year
60	Vaccinations				

ADDITIONAL STEP UP BENEFITS

	CORE	CORE PLUS	COMPREHENSIVE	COMPREHENSIVE PLUS
MATERNITY BENEFITS - Minimum 10 Month Waiting Period Applies				
61 Complications of Pregnancy and Maternity - treatment of a diagnosed medical condition which arises during the antenatal stages of a pregnancy, or a diagnosed medical condition that arises during childbirth and requires a recognised obstetric procedure, or treatment that is required as a result of conception or the treatment of a conception. These benefits are restricted to emergency medical services, casualty and in hospital services.	Full Benefit (up to \$1,500,000)			
62 Newborn Benefits - costs related to the assessment and treatment of new born babies in hospital at birth or after birth for seven days after birth (available after 10 months continuous membership of the plan), including congenital disorders	No Benefit	\$100,000 per member per year		
63 All inpatient and day patient hospital services relating to maternity (up to 21 days)	No Benefit			\$6,500 per year
64 Inpatient obstetric, gynaecological, midwife, paediatrician and other services required				
65 Outpatient obstetrical expenses including pre-natal and post-natal care				
66 Pregnancy and Childbirth - Costs associated with normal pregnancy and childbirth, pre and post natal check ups and delivery costs				
67 Outpatient obstetrical expenses relating to Caesarian Section Deliveries including pre-natal and post-natal care				
DENTAL BENEFITS - Minimum 6 Month Waiting Period Applies				
68 Dental Treatment - including fillings, extractions, root canals, gum treatment	No Benefit		\$650 per Year	\$850 per Year
69 Dental X-rays, including x-rays required for orthodontics				
70 Crowns and Bridges				
71 Dental consultations and examination fees including orthodontic consultations				
72 Hygienist: cleaning, polishing and scaling			No Benefit	
OPTICAL BENEFITS - Minimum 6 Month Waiting Period Applies				
73 Prescription eyeglasses or contact lenses	No Benefit			\$450 per 2 Years
AUDITORY HEALTH BENEFITS - Minimum 6 Month Waiting Period Applies				
74 Hearing tests and examinations	No Benefit			\$450 per 2 Years
75 Hearing aid apparatus				
OPPORTUNISTIC INFECTIONS BENEFIT (Additional Benefit Requires Registration -per Member per Year)				
76 Prophylactic Anti-Retroviral medication for childbirth to prevent mother to child transmission of HIV/AIDS	\$500	\$500	\$500	\$500
77 Consultations and treatments for the immune system control and/or suppression of opportunistic infections for registered members (Subject to a 6 month waiting period)			\$850	\$850
78 Prescribed drugs and medication for the immune system control and/or suppression of opportunistic infections for registered members (Subject to a 6 month waiting period)	No Benefit		\$1,000	\$1,000
79 Laboratory testing of the immune system control and/or opportunistic infections for registered members (Subject to a 6 month waiting period)			\$500	\$500
ANCILLIARY & OTHER BENEFITS (per Member per Year)				
80 Reconstructive surgery following an accident or surgery for an eligible medical condition	\$500,000	\$500,000	\$500,000	\$500,000
81 Contraceptive treatment when used to treat any other condition	No Benefit		\$150	\$150
82 Costs of use/ hire/ purchase of specified equipment including back braces, crutches, dentures, epipens, moon boots, slings, when medically necessary and subject to authorisation and specifically listed items	\$500	\$500	\$500	\$500

Countries and Territories in Which Full Benefits Use May be Authorised

War and Civil Unrest Waiver

There are no benefits for treatment resulting from acts of war, invasion, act of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law, loot, sack or pillage unless the member sustains bodily injury whilst an innocent bystander. If the member sustains bodily injury whilst an innocent bystander, then the member is only covered up to a maximum amount of US\$100,000 per member per incident.

Botswana	Namibia
India	South Africa
Kenya	Swaziland
Lesotho	Tanzania
Malawi	Uganda
Mauritius	Zambia
Mozambique	Zimbabwe

Terms and conditions apply

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 marketing@healthzim.com

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