



Summary of USD Benefits and Contributions

2021 April

Annual Benefit Limits*	10°N	20°N	30°N
Annual Global Limits	\$100,000	\$200,000	\$300,000
GP Consultations	15 per year	20 per year	25 per year
Phsiotherapy Sessions	15 per year	20 per year	25 per year
Dialysis	\$5,500	\$7,700	\$11,000
Optical Appliances	\$1,000	\$1,500	\$2,000
Dental	\$2,000	\$2,500	\$3,000
Medicines & Drugs	\$2,200	\$2,800	\$3,300
Psychiatric Care	\$1,799	\$2,398	\$3,597
Radiology & Imaging	Paid in full	Paid in full	Paid in full
Pathology (In-Patient)	Paid in full	Paid in full	Paid in full
Pathology (Out-Patient)	\$1,000	\$1,500	\$2,000
ARV/ART	\$1,000	\$1,500	\$2,000
Special Benefits			
External Appliances	\$6,000	\$8,000	\$10,000
Hearing Aid	\$1,000	\$1,500	\$2,000
Glucometer / Nebuliser	\$500	\$1,000	\$1,500
Road / Air Ambulance	Paid in full	Paid in full	Paid in full
Funeral Services	\$1,100	\$1,300	\$2,100

→ Waiting periods apply to use of routine benefits:

- 6 months for routine dental services
- 6 months for optical appliances (benefit available every 2 years)
- 12 months waiting period for use of maternity benefits
- 12 months waiting period for routine, wellness and good health check ups

→ All claims are subject to settlement at internal Reasonable and Customary rates

→ All benefits are pro-rated accordingly if the join date is after January

→ Members can use private facilities in Zimbabwe and other territories as listed in the Terms & Conditions

→ New members are required to pay three months contributions on enrolment

→ Orthodontic benefits are subject to board approval

→ The hearing aid benefit is available once every 5 years

→ The costs of drugs available as over the counter purchases cannot be claimed

→ A \$10 excess (charged to the member) applies on each general practitioner, dental and optical consultation claim

→ Rates and benefits are subject to change with notice being given. Date of last revision: April 2021

→ 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



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ALL BENEFITS ARE SUBJECT TO THE TERMS AND CONDITIONS OF MEMBERSHIP FOUND IN THE RULES OF MEMBERSHIP TO NORTHERN MEDICAL AID SOCIETY AND THE NORTHERN ALLIANCE PLAN. ACCEPTANCE IS SUBJECT TO MANAGEMENT COMMITTEE APPROVAL.

Age Group	Group members			Individual members		
	10N	20N	30N	10N	20N	30N
0 - 30	\$ 114	\$ 140	\$ 164	\$ 124	\$ 156	\$ 179
31 - 40	\$ 136	\$ 168	\$ 195	\$ 153	\$ 187	\$ 221
41 - 50	\$ 160	\$ 228	\$ 264	\$ 178	\$ 244	\$ 292
51 - 60	\$ 215	\$ 279	\$ 324	\$ 230	\$ 303	\$ 353
Over 60*	\$ 301	\$ 361	\$ 407	\$ 326	\$ 389	\$ 428

*No new applications accepted for individuals over the age of 64 years

Group rates are only applicable to groups of 20 lives or more