

Summary of Benefits and Contributions With Effect from 01 February 2025



Annual Benefit Limits	
Annual Global Limits	\$150 000.00
Hospitalisation	\$ 70,000.00
GP Consultations	\$ 1,000.00
Physiotherapy Sessions	\$ 1,500.00
Specialist Consultations	\$ 3,700.00
ER, 24Hr Clinics & Casualty	\$ 700.00
Oncology	\$ 70,000.00
Dialysis	\$ 8,000.00
Optical Appliances	\$ 1,000.00
Routine Dental	\$ 950.00
Orthodontics	\$ 1,500.00
Medicines and Drugs	\$ 3,300.00
Psychiatric Care	\$ 1,800.00
Radiology and Imaging	\$ 6,500.00
Pathology (out patient)	\$ 1,000.00
Maternity	\$ 6,000.00
Wellness	\$ 750.00
ARV/ART	\$ 1,000.00
Special Benefits	
Hearing Aid	\$ 1,000.00
Appliances and Equipment	\$ 6,000.00
Road/Air Ambulance	\$ 20,000.00
Funeral Services	\$ 1,100.00

Age Group	Monthly Contributions	
	Individual Rates	Corporate Rates
0-30	\$ 160	\$ 148
31-40	\$ 197	\$ 177
41-50	\$ 230	\$ 208
51-60	\$ 299	\$ 278
over 60	\$ 422	\$ 390

→ Waiting periods apply to use of routine benefits:

- 6 months for routine Dental services
- 6 months for Hospitalisation
- 6 months for Optical appliances (benefit available every 2 years)
- 12 months waiting period for use of Maternity benefits
- 12 months waiting period for Appliances and equipment
- 12 months waiting period for routine, wellness and good health check ups
- 24 months waiting period for Oncology
- 24 months waiting period for Dialysis
- 24 months waiting period for Orthodontic treatment

→ All claims are subject to settlement at 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

→ 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

→ Maximum enrolment age - 54 years

→ Rates and benefits are subject to change with notice being given. Date of last revision: February 2025.



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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 2019. ACCEPTANCE IS SUBJECT TO MANAGEMENT COMMITTEE APPROVAL.

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