

**Summary of Benefits and Contributions With Effect
from 01 January 2024**



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	\$ 147	\$ 136
31-40	\$ 181	\$ 162
41-50	\$ 211	\$ 191
51-60	\$ 274	\$ 255
over 60	\$ 387	\$ 358

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

→ 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 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: January 2024.



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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.