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PACKAGES


RATES AND BENEFITS REVIEW EFFECTIVE 1 MAY 2020

	ADVANTAGE GO	ADVANTAGE LITE	ADVANTAGE PRIVATE	ADVANTAGE DISTINCT	ADVANTAGE PREMIUM
GLOBAL LIMIT	87,500.00	175,000.00	280,000.00	420,000.00	700,000.00
INPATIENT	52,500.00	105,000.00	168,000.00	252,000.00	420,000.00
OUT PATIENT	35,000.00	70,000.00	112,000.00	168,000.00	280,000.00
Hospital grade	Govt. Municipal & Mission Hospitals	Group C Pvt Hospital	Group B Pvt Hospitals-General Ward	Group A Pvt Hospitals-General Ward	Group A Pvt Hospitals-Pvt Ward
Hospitalisation incl. martern	Govt. Municipal & Mission Hospitals	Group C Pvt Hospital	Group B Pvt Hospitals	Group A Pvt Hospitals-General Ward	Group A Pvt Hospitals-Pvt Ward
Primary Care incl. GP	8 Annual visits	15 Annual Visits	Outpatient Limit	Outpatient Limit	Outpatient Limit
Outpatient Prescription Drugs per person	12,250.00	17,500.00	28,000.00	42,000.00	63,000.00
Outpatient Radiology	YES	YES	YES	YES	YES
Outpatient Pathology	Govt. Municipal & Mission Hospitals	Private Facilities-Limit 500 per annum	Private facilities-Limit 750/annum	Private facilities-Limited to outpatient limit	Private facilities-Limited to outpatient limit
Funeral Cover	10,500.00	17,500.00	35,000.00	52,500.00	87,500.00
Personal Accident	N/A	26,250.00	35,000.00	43,750.00	52,500.00
Hospital Cash Back	N/A	YES	YES	YES	YES
No claims Loyalty Bonus Points	YES	YES	YES	YES	YES
Wellness Checks	YES	YES	YES	YES	YES
Video Consultation/Tele Health	YES	YES	YES	YES	YES
Dental	Govt. Municipal & Mission Hospitals-Limit 8,750.00	17,500.00	35,000.00	52,500.00	70,000.00
Dentures	N/A	10,500.00	17,500.00	35,000.00	52,500.00
Orthodontic	N/A	26,250.00	52,500.00	70,000.00	105,000.00
Optical(once in two yrs)	N/A	8,750.00	17,500.00	26,250.00	35,000.00
Chronic Nursing	N/A	N/A	52,500.00	70,000.00	105,000.00
Emergency Ambulance Service	Govt. Municipal & Mission Hospitals Ambulances	YES	YES	YES	YES
Specialists	Govt. Municipal & Mission Hospitals Ambulances	YES	YES	YES	YES
Therapy-subject to outpatient limit	N/A	YES	YES	YES	YES
Hearing Aids-Once in a lifetime	N/A	N/A	17,500.00	28,000.00	42,000.00
Evacuation-Subject to overall limit	N/A	N/A	YES	YES	YES
Prosthesis	N/A	N/A	35,000.00	52,500.00	70,000.00
Psychiatric Treatment	N/A	YES	70,000.00	105,000.00	140,000.00
Major Diseases benefit	N/A	N/A	Yes Subject to Inpatient treatment	Yes Subject to Global limit	Yes Subject to Global limit
Foreign treatment-Referral	N/A	N/A	YES	YES	YES
Foreign treatment-Optional	N/A	N/A	N/A	N/A	Yes subject global limit
Travel Cover	N/A	N/A	On Application	On Application	Complimentary
MONTHLY CONTRIBUTION RATES-CORPORATES					
Adult	240.00	490.00	800.00	1,200.00	2,000.00
Child (Below 18yrs)*	240.00	367.50	600.00	900.00	1,500.00
Above 59 years	480.00	980.00	1,600.00	2,400.00	4,000.00
MONTHLY CONTRIBUTION RATES-INDIVIDUALS					
Adult	312.00	637.00	1,040.00	1,560.00	2,600.00
Child (Below 18yrs)*	312.00	477.75	780.00	1,170.00	1,950.00
Above 59 years	624.00	1,274.00	2,080.00	3,120.00	5,200.00

WAITING PERIODS

- 1.) A minimum waiting period of three months will apply on all benefits except primary care services.
- 2.) Primary care services in the first three month are limited to 60% of one's total cumulative contributions for the period.
- 3.) Longer waiting periods of up to 24 months are applicable to other conditions such as cancer treatment and dialysis.
- 4.) All the figures mentioned above are in ZW Dollars (\$)

Thank You



D. Run'anga
General Manager

