

COMPANY PROFILE



“Giving healthcare a human *touch*”

MEDICAL SOLUTIONS COMPANY



INTRODUCTION

SES is the benchmark of emergency medical service providers in Zambia. Our aim is to provide access to the highest quality medical care for all our clients and members. With over 21 years of working experience within Zambia, SES is embedded in the local community and committed to sustainable long term business practices.

SES has partnered with an International Health Solutions Company - **Unihealth**. Unihealth focuses exclusively on healthcare in organisations throughout the African region, minimising medical related issues by providing international standard clinics and medical personnel on the ground. Unihealth's primary focus is providing cover for corporations in petrochemical, oil and gas, and mining sectors. Unihealth provides bespoke services on the ground, offering healthcare solutions to organisations and supporting their corporate objectives. Currently Unihealth has over 50,000 lives covered in Africa, with direct presence in over 13 cities and towns in the region, offering a range of products to fit individual and corporate needs.

Unihealth provides our corporate clients with a high level of service. We are the only healthcare provider that offers a comprehensive healthcare solution for companies operating in Africa. Unihealth offers a single contract 'one-stop-shop' providing healthcare solutions for your foreign employed staff and expatriates with 150 highly trained and professional staff on the ground to assist our members operating in Africa. Unihealth is a sister company to the Bupa Advisor Office in Johannesburg.

We are able to offer a wide range of healthcare products ranging from in-hospital cover only to full comprehensive health plans including international cover and evacuation.

Unihealth Provides:

- A fully licenced and regulated presence in each country
- 24/7 call centres in each country, offering support in Portuguese and English
- Our own dedicated paramedics and medical personnel on the ground to assist members
- Our own emergency service response team on the ground
- Extensive network of service providers
- Administration offices in each country
- Direct billing

Our Vision

Our vision is to be the leading provider of healthcare and healthplan solutions to corporate clients on the African continent. Our overall plan is to make a meaningful difference to healthcare in Africa. We seek to make world-class medical services available to all.



SES Primary Health Care Clinics

In 2015 SES opened its first primary health care clinics, based in Lusaka and Kitwe.

Our staff is internationally trained and combined, have over 30 years of experience in their respective medical fields.

Our first clinic opened its doors in early 2015, located at SES Offices, Sandys Creations, Lilayi, Lusaka. Dr. Sarah Taylor, is our Family Physician (with post grad in Dermatology) and Mrs Irene Muwowo, Clinic Nurse, (with over 15 years of experience in South Africa and the UK) are available to see to members and non-members (on a fee for service basis) during office hours.

In November 2015, our Kitwe clinic opened its doors, Dr. Witu is our Specialist Family physician, (who holds a masters in Family Medicine from Stellenbosch University (2008) and had previously gained his MD from Varna Bulgaria (1996). Dr. Witu has specialist interests in general practice: emergency medicine, child/family health and chronic disease management, particularly diabetes/hypertension. He is accompanied by our clinical Nurse.

SES health plans that are covered at the Clinic:

Tanzanite+, Amethyst, Amethyst+, Sapphire, Gold+, Platinum and Platinum+.

No pre-authorization required.

Our doctors and nurses measure, amongst other things BMI, waist circumference, cholesterol, blood pressure and blood glucose levels, the primary risk factor for cardio vascular disease.

These include;

- Nurse Wellness Checks- at client premises
- Nurse and Doctor Wellness Checks- at client premises
- Executive Well-Man
- Executive Well-Woman
- Pre-Employment Medicals
- Annual fitness to work
- Life Insurance medicals
- Wellness talks, advice, lectures and workshops

Pharmacy

Our very own in-house pharmacy was launched on the 1st of January 2016. The benefit of the pharmacy is it will allow our members to collect and place orders for medication immediately, after visiting our SES Clinic. This will ensure our members receive the correct medication quickly, and with ease.





SES Exclusive Emergency Services

SES has extensive knowledge in emergency and evacuation procedures in sub-Saharan Africa. We are able to provide medical cover that allows members immediate access to our services. From our central bases in Zambia, we are able to deploy rapid emergency response services across Sub-Saharan Africa.

These services include:

- Advanced Life Support paramedics (ALS)
- Road Ambulances
- Air Ambulances

We are able to provide paramedic and ambulance services on-site for all your business, event or healthcare needs. Furthermore, we have access to helicopters, stationed in Livingstone and Solwezi. They are available for evacuation and may be used for difficult landing situations in remote areas.

Aircrafts in Lusaka are able to deploy 24/7 in the event of an emergency, providing immediate response.

Medical Cover Plans

We offer a range of membership options to suit your individual needs. From local medical emergency only plans to international comprehensive cover.

SES will provide you, your family and/or employees with peace of mind through our trusted medical services. (page 6)

Bespoke Medical Cover Plans (Available to Corporates Only)

We offer a range of bespoke membership plans to corporates with over 25 main members. This allows a group of individuals to have a tailored medical plan.

Tailored Corporate Products

Teacher Forum

SES has launched an exciting range of local medical covers for teachers where the teacher finally gets all the benefits.

The cover includes out-patient and in-patient cover, along with optical and dental benefits.

Pupil Forum

In 2015 SES launched the pupil product that provides local emergency cover, which covers pupils throughout Zambia.

Agri Forum

This product helps the agricultural sector by providing discounted rates on all levels of cover.

Uniplus

The Uniplus product range are low cost products that are designed to help corporate companies meet the growing demand for medical solutions in the workplace.





SES SITE BASED SOLUTIONS

(Corporate Clients)

Medical Services

SES is a Zambian based service provider. We offer site-based medical services, including the appointment of experienced paramedics, doctors and nursing staff, as well as the placement of fully equipped remote-site clinics and emergency holding areas.

Evacuation and disaster management plans are tailored to on-site facilities, employee numbers, geographic locations and specific risk profiles.

Clinical Services

SES specialises in the placement and implementation of remote-site clinics to suit the unique requirements of the client.

These services include, but are not limited to:

- Mobile clinics
- Site based doctors
- Site based nurses
- Site based Advanced Life Support Paramedics (ALS)

In addition to on-site clinic services and medical personnel placement, SES also offers the following additional services:

- Onsite training first aid, basic life support, etc
- Evacuation preparedness
- Evacuation and disaster management planning

FNB Clients

In an effort to strengthen access to quality, safe and effective health care and medication, SES and FNB have initiated a service that allows personal account holders access to SES medical professionals who assist with their medical needs. This service is available from 8:30-19:00hrs seven days a week from the SES bases Lusaka, Ndola, Kitwe, Livingstone and Solwezi.

FNB Platinum card holders (within 50km of the SES base) who on calling the SES call centre will have access to an ambulance service, and have their primary medical needs met by a mobile medic, who will be dispatched to the client. FNB platinum card holders will also have access to telephonic medical assistance in addition to SMS medical assistance.

FNB Gold card holders will have access to an ambulance service (within 50km of an SES base) and telephonic medical assistance.

FNB Smart card holders will have access to an SMS medical service.



SES TABLE OF BENEFITS

“Giving healthcare a human *touch*”

LOCAL

INTERNATIONAL

LOCAL & INTERNATIONAL

	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Silver	Gold	Sapphire	Gold+	Platinum	Platinum+
Limit	US\$50,000	US\$50,000	US\$100,000	US\$100,000	US\$400,000	US\$500,000	US\$200,000	US\$500,000	US\$1,000,000	US\$1,000,000
Area of Cover	Treatment in Zambia only.	Treatment in Zambia only.	In-patient and out-patient treatment in Zambia only.	In-patient and out-patient treatment in Zambia only.	Emergency evacuation to South Africa and treatment of emergency conditions only whilst resident or travelling in Sub Saharan Africa subject to a maximum duration any one trip of 30 days.	Worldwide Treatment (excluding Zambia, USA, Canada or South America) paid at SA Medical Rates Whilst resident in Sub Saharan Africa and for travel world-wide (excluding USA/Canada), subject to a maximum duration any one trip of 30 days.	Treatment in Zambia plus emergency only evacuation to South Africa. Whilst resident or travelling in Sub Saharan Africa subject to a maximum duration any one trip of 30 days.	Worldwide Treatment (excluding USA, Canada or South America) Whilst resident in Sub-Saharan Africa and for travel world-wide (excluding USA/Canada), subject to a maximum duration any one trip of 60 days.	Worldwide Treatment (excluding USA, Canada or South America)	Worldwide Treatment (excluding USA, Canada or South America)
Type of Cover	ZAMBIA EMERGENCY	ZAMBIA EMERGENCY AND BASIC LOCAL COVER	ZAMBIA COMPREHENSIVE	ZAMBIA COMPREHENSIVE	EMERGENCY AND EVACUATION	WORLDWIDE COVER OUTSIDE ZAMBIA COMPREHENSIVE & EVACUATION	ZAMBIA COMPREHENSIVE & EVACUATION	LOCAL & INTERNATIONAL COMPREHENSIVE & EVACUATION	LOCAL & INTERNATIONAL COMPREHENSIVE & EVACUATION	LOCAL & INTERNATIONAL COMPREHENSIVE & EVACUATION

POLICY OVERVIEW

EMERGENCY EVACUATION AND TREATMENT

Road Ambulance	US\$10,000	US\$10,000	US\$20,000	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Air Ambulance	Paid in Full	Paid in Full	Paid in Full							
Medical Evacuation										
Repatriation to Country of Residence	N/A	N/A	N/A	N/A						
Repatriation of Mortal Remains or Burial/Cremation					US\$5,500	US\$5,500	US\$5,000	US\$11,000	US\$25,000	US\$25,000
Emergency Hospitalisation & Elective Hospitalisation	Emergency medical diagnosis and treatment charges only	Emergency medical diagnosis and treatment charges only	Paid in Full General Ward	Paid in Full General Ward	Paid in Full General Ward	Paid in Full General Ward	Paid in Full General Ward	Paid in Full Shared Ward	Paid in Full Private Room s/a availability	Paid in Full Private Room s/a availability
High Care & Intensive Care	US\$4000	US\$4000	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Stabilisation of an Acute Episode of a Chronic Condition	US\$4000	US\$4000			US\$10,000	US\$10,000	US\$10,000			
Reconstructive Surgery	N/A	N/A	US\$ 12,500	US\$ 20'000	Paid in Full	Paid in Full	Paid in Full			
Travel & Accommodation Of A Third Party	Max US\$70/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$70/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$70/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$100/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$100/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Only Travel for one companion in an Emergency Evacuation	Max US\$100/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Only Travel for one companion in an Emergency Evacuation	Max US\$70/night Max 30 days Emergency only Parental Accommodation for Patients under 18yrs Only Travel for one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency only Accommodation for one immediate family member only travel for any one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency only Accommodation for One Immediate Family Member Only Travel for any one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency only Accommodation for One Immediate Family Member Only Travel for any one companion in an Emergency Evacuation





OUT-PATIENT TREATMENT

Doctor, Physician or Specialist Consultations, Tests & Treatment		Consultations: US\$300 Procedures: US\$500	Consultations: US\$600 Procedures: US\$1,000	Consultations: US\$800 Procedures: US\$1,200	N/A	Paid in Full Out of Zambia Only	Consultations: US\$600 Procedures: US\$1,000	Consultations: US\$900 Procedures: US\$1,000	Consultations: US\$2,500 Procedures: US\$1,500	Consultations: US\$2,500 Procedures: US\$1,500
Prescription Medications		US\$500	US\$800	US\$1,000	Emergency Only	US\$1,000	US\$800	US\$1,000	US\$1,500	US\$1,500
X-rays & Pathology		US\$600	US\$800	US\$1,000		Paid in Full Out of Zambia Only	US\$800	Paid in Full	Paid in Full	Paid in Full
Advanced Imaging	N/A	US\$ 600	US\$1,000	US\$1,200		Paid in Full Out of Zambia Only	US\$1,000			
Organ Transplants or Kidney Dialysis			N/A	Paid in Full		Paid in Full Out of Zambia Only	N/A			
Cancer Diagnosis & Treatment		N/A			Paid in Full Out of Zambia Only					
Prosthesis Internal			US\$10,000	US\$10,000		Paid in Full Out of Zambia Only	US\$20,000			
Prosthesis External	US\$600	US\$600	US\$600	US\$600	N/A	US\$1,000	US\$600	US\$1,000	US\$1,000	US\$1,000
Psychiatric Treatment			N/A	N/A		N/A	N/A	US\$5,000	US\$8,000	US\$8,000
Routine Maintenance Of Chronic Medical Conditions	N/A	N/A	US\$500	US\$1,000		US\$2,000	US\$1,000	US\$3,000	US\$5,000	US\$5,000

MATERNITY BENEFITS *

Normal Pregnancy & Childbirth			US\$700	US\$900			US\$700 In Zambia Only	US\$6,000	US\$7,000	US\$7,000
Newborn Hospitalisation	N/A	N/A	US\$3,000	US\$3,000	N/A	N/A	US\$4,000	Paid in Full	Paid in Full	Paid in Full
Complications During The Antenatal Period & Childbirth			N/A	N/A		For first two trimesters ONLY	N/A			
Termination Of Pregnancy	Medical Reasons Only	Medical Reasons Only	Medical Reasons Only	Medical Reasons Only	Medical Reasons Only	Medical reasons only	Medical Reasons Only	Medical reasons Only	Medical reasons Only	Medical reasons Only
Birth Defects & Congenital Abnormalities	N/A	N/A	US\$2,000	US\$2,000	N/A	N/A	US\$2,000	US\$15,000	US\$25,000	US\$25,000

WELLNESS

Wellness Benefit**			N/A	US\$200		US\$1,000** In South Africa only	N/A	US\$1,000** Zambia or South Africa	US\$2,000** Zambia or South Africa	US\$2,000** Zambia or South Africa
Oral Care & Dental Treatment	N/A	N/A	Consultations: US\$150	Consultations: US\$200	N/A	Consultations: US\$200 Procedures: US\$400	Consultations: US\$100 Procedures: US\$100	Consultations: US\$400 Procedures: US\$600	Consultations: US\$600 Procedures: US\$800	Consultations: US\$600 Procedures: US\$800
Optical			N/A	US\$100		N/A	N/A	N/A	N/A	US\$250

Wellness benefits every second year

Gold, Gold+ and Platinum carry a \$250 deductible for each elective medical procedure incurred outside of a member's country of residence. Members require pre-authorization for all in-patient treatment. Members are required to call the SES call-centre for all other treatment requirements. Pay and claim will apply to all claims in Zambia made through non-SES appointed service providers and a 10% fee will be levied against all Zambian claims from service providers who are out of network. Full payment up to the overall limit will be paid for eligible pre-authorized treatment. Non-medical costs not included.

*Indicates with limits **Indicates a special circumstance Gastric Bypass Surgery - lifetime benefit, with a 3 year moratorium.

Platinum+ has no deductible for elective medical procedure incurred each membership year. Maternity Benefits carry a 10 month moratorium.

Please see the defined benefits for Optical below:

Maximum one eye test per year, which includes the cost of the member's consultation and sight/vision testing.
Spectacle and contact lenses which are prescribed to correct a sight/vision problem.
Spectacle frames only if the member has been prescribed spectacle lenses. One frame every two years.
All up to the specific limits as described in the table of benefits for Amethyst+ and Platinum+ respectively.





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CONTACT US

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Medical Queries assist@ses-zambia.com

Office Locations

Lusaka Offices

Office 2, Sandy's Creations, Kafue Road, Lusaka

Kabulonga Office: SES Offices, DG Office Park, 1 Chililima Road, Kabulonga Lusaka, Zambia.

Kitwe Offices

No 33 Freedom Ave, Parklands, Kitwe

Livingstone Offices

41B Likute Ave (c/o Obote Ave and Mambo Drive), Livingstone

Opening Hours Mon - Fri | 8.00 - 12.30 | 14.00 - 16.30

Closed weekends and Public Holidays

Strictly by appointment only

DRC

Unihealth 24/7 Help Line

+243813666206

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