

BENEFIT SCHEDULE 2020



A Unisure Group Company

www.ses-zambia.com

Your Health, Our Insurance

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Policy Overview

		REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+	
OVERALL LIMIT	USD 500,000	USD 500,000	USD 1,000,000	USD 1,000,000	USD 2,000,000	USD 4,000,000	
AREA OF COVER	Africa wide Evacuation only	Treatment in Zambia plus international evacuation for emergencies only. Evacuation covers Africa- wide travel	Africa & India hospitalisation plan. Out-patient treatment covered in the event of hospitalisation, refer to T's & C's 1 & 2	Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates	Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates	Worldwide Treatment (excluding USA, Canada or South America)	
TYPE OF COVER	International Evacuation & Related Treatment	Zambia Comprehensive & Evacuation	Local & International Hospitalisation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation	
EXCESS*	N/A	N/A	USD 175	USD 175	USD 175	No Excess	

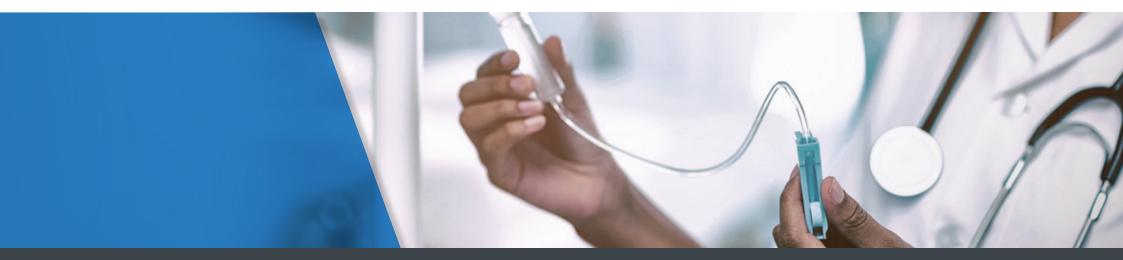
*Payable for all elective international benefits

Giving healthcare a human touch

SES has a large service provider network in Zambia, South Africa & India, ensuring that we are able to refer our clients to the best possible facilities.

Major Medical Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Kidney failure treatment			N/A			
Cancer diagnosis & treatment		Paid up to overall limit (Zambia only)	Paid up to	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Organ transplants	N/A		USD 75,000			
Psychiatric treatment		USD 2,000	USD 5,000 (In-patient only)	USD 5,000	USD 5,000	USD 8,000 (Including developmental & learning difficulties management)



Emergency Evacuation, Treatment & Care

		REGIONAL PLANS		INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Local road ambulance						
Local air ambulance	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
International medical evacuation*						
Emergency hospitalisation	Paid up to overall limit Shared ward	Paid up to overall limit Shared ward	Paid up to overall limit Private room subject to availability			
High care & Intensive care	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Travel & accommodation of a third party	Max USD 120/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 120/night. Max 30 days emergency only. Accommodation for one immediate family member Only travel for one companion in an emergency evacuation	Max USD 150/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 150/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 170/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 200/night Max. 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation
Repatriation to country of residence after international evacuation (commercial flights only) Repatriation of mortal remains, burial or cremation after international evacuation	USD 5,000	USD 5,000	USD 11,000	USD 11,000	USD 11,000	USD 25,000 (To Country of citizenship)
Home based nursing care	N/A	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only

*International medical evacuation has no excess applied *International medical evacuation is applicable to immediately life or limb threatening conditions

In-patient Care

		REGIONAL PLANS		INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Elective Hospitalisation & Surgery	N/A	Paid up to overall limit Semi-private ward	Paid up to overall limit Semi-private ward	Paid up to overall limit Semi-private ward	Paid up to overall limit Private room subject to availability	Paid up to overall limit Private room subject to availability
Prosthesis internal	USD 20,000	USD 20,000	USD 50,000	USD 50,000	USD 50,000	USD 100,000
Palliative care		20 days per medical case (In-patient)	30 days per medical case (In-patient)	30 days per medical case (In-patient)	30 days per medical case (In-patient)	50 days per medical case (In-patient)
Rehabilitation (Post Hospitalisation) Requires pre-auth	N/A	USD 20,000	USD 35,000 (In-patient only)	USD 35,000	USD 35,000	USD 40,000
Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval)		N/A	N/A	N/A	N/A	Economy class airfare to South Africa only

Emergency Evacuation, Treatment & Care

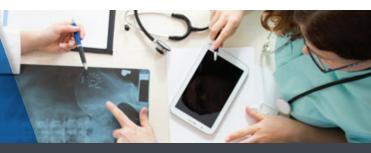
The SES Call Centre is operational 24/7 to dispatch Emergency medical care in order to insure your safety.

Out-patient Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Medical doctor or specialist consultations		USD 1,200	Paid up to overall limit subject to T's & C's points 1 & 2	USD 1,800	USD 1,800	
Prescription medication		USD 1,200		USD 1,800	USD 1,800	
X-rays (when requested by medical doctor) Pathology (when requested by medical doctor)		USD 5,000		Paid up to overall limit		Paid up to overall limit
Advanced imaging Pre-auth required	N/A	USD 1,400				
Prosthesis external		USD 600		USD 1,000	USD 1,000	USD 1,000
Physio & Chiropractor sessions		5 Sessions		10 Sessions	10 Sessions	10 Sessions
Routine maintenance of Chronic medical conditions (Paid up to limit on SES chronic management plan)		USD 1,000	N/A	USD 3,000	USD 3,000	USD 5,000

Out-patient cover is not a benefit on Amber except in the instances where claims are incurred 30 days before hospitalisation and up to 60 days after hospitalisation. Please refer to T's & C's 2 for applicable benefit limits.

All out-patient treatments require pre-authorisation in order to assure that our members are covered for their chosen procedures & checkups. Call our call centre agents on **737** to pre-authorise your treatment today.





Health benefits for you and your baby

Maternity Benefits*

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Prenatal consults		USD 2,500	USD 3,000		USD 6,000	USD 7,000
Delivery		202 2,000	Subject to T's & C's point 3			
Newborn hospitalisation	N/A		USD 20,000 for the first 90 days. C-Section for medical reasons only	Not Covered	USD 100,000	USD 100,000
Complications during the prenatal period & childbirth		USD 10,000			Paid up to overall limit	Paid up to overall limit
Termination of pregnancy	Medical reasons only					
Birth defects & congenital abnormalities	N/A	USD 2,000	USD 10,000	Not Covered	USD 15,000	USD 25,000

* 10-month moratorium applies

Wellness

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Wellness benefit*		USD 200 SES Clinics only	USD 200 SES Clinics only	USD 200 SES Clinics only	USD 1,000** Zambia or South Africa	USD 2,000** Worldwide
Oral care & dental treatment		USD 400	N/A		USD 900	USD 1,200
Optical	N/A	USD 250		N/A	USD 300	USD 400
Nutritionist & Dietitian (Requires referral from SES doctors)		3 Consults			5 Consults	5 Consults
Under 5 Vaccinations		USD 500		USD 500	USD 500	USD 500
Medical insurance travel benefit	Unlimited in Africa	Overall limit, 30 days. Regional travel	Paid up to overall limit in Africa. 60 days travel within area of cover	Paid up to overall limit 60 days. Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit 60 days. Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit. Unlimited worldwide travel (excluding USA, Canada or South America)

*Wellness benefit applies every two years for clients over the age of 18 +

**Gastric bypass surgery - lifetime benefit with a 3-year moratorium up to wellness limits

Optional & Additional Benefits & Limits

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Funeral cash benefit	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,500	USD 1,500
Sports loading (Opt-in)	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 150,000

Terms & Conditions

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Loading T's and C's	USD 200 loading for USD 50,000 USD 400 loading for USD 100,000 USD 600 loading for USD 150,000		
Amber T's and C's 1	Out-patient cover is not a benefit on Amber except in the instances where claims are incurred 30 days before hospitalisation and up to 60 days after hospitalisation. Please refer to T's & C's 2 for applicable benefit limits.		International medical evacuation has no excess applied
Amber T's and C's 2	Medical Doctor or Specialist Consultations Prescription medication X-Rays (when requested by medical doctor) Pathology (when requested by medical doctor) Advanced imaging (Pre-auth required) Prosthesis external Physio & Chiropractor Sessions	USD 1,200 USD 1,200 USD 5,000 USD 5,000 USD 1,400 USD 600 5 Sessions	 International medical evacuation is applicable to acute life or limb threatening conditions Wellness benefit applies every two years for clients over the age of 18 + Gastric bypass surgery - lifetime benefit with a 3-year moratorium up to wellness limits
Amber	Prenatal claims payable from 30 days before expe	cted delivery date.	

Get immediate emergency medical response when you need it most



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