



SES Zambia

International Evacuation



"Giving healthcare a human *touch*"



Our International Cover provides members with Emergency & Evacuation services.

With 2 International Plans available, SES offers site-based medical services, which include deployment by internationally trained 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.

SES Zambia recognises that everyone's needs are different and that not all may be able to afford medical aid or doctors' consultations. That's why we bring you a health policy that's affordable and will cover your day-to-day medical needs.



"Giving healthcare a human *touch*"

POLICY OVERVIEW

Silver & Gold

Silver

Cover Limit

\$ 400 000

Area of Cover

Emergency evacuation to South Africa and treatment of emergency conditions only whilst resident or traveling in Sub Saharan Africa subject to a maximum duration any one trip of 30 days.

Type of Cover

Emergency and Evacuation

Gold

Cover Limit

\$ 500 000

Area of Cover

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.

Type of Cover

Worldwide Cover outside Zambia
Comprehensive & Evacuation

* Prices will vary subject to our client's age, health, medical factors, bi-annual price reviews, and promotional and corporate discounts. Please contact our local sales office for an accurate quote, call **737**.



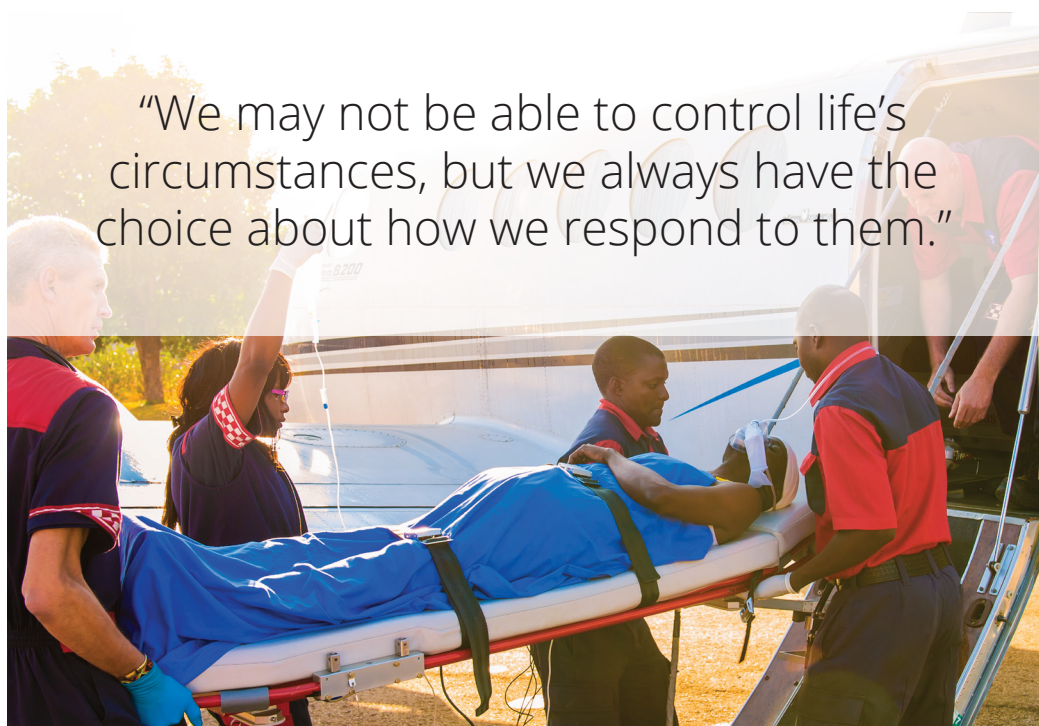
"Health and Wellness
is an inside job."

EMERGENCY EVACUATION & TREATMENT

	Silver	Gold
Road Ambulance	Paid in Full	
Air Ambulance		
Medical Evacuation		
Repatriation of Country of Residence		
Repatriation of Mortal Remains or Burial / Cremation	\$ 5'500	
Emergency Hospitalisation & Elective Hospitalisation	Paid in Full General Ward	
High Care & Intensive Care	Paid in Full	
Stabilisation of an Acute Episode of a Chronic Condition	\$ 10'000	
Reconstructive Surgery	Paid in Full	
Travel & Accommodation of a Third Party	Max \$ 100 / night	



Emergency Evacuation & Treatment:

- Travel & Accommodation
 - Max 30 Days
 - Emergency only
 - Paternal Accommodation for patients under 18 years of age.
 - Only Travel for one companion in an Emergency Evacuation



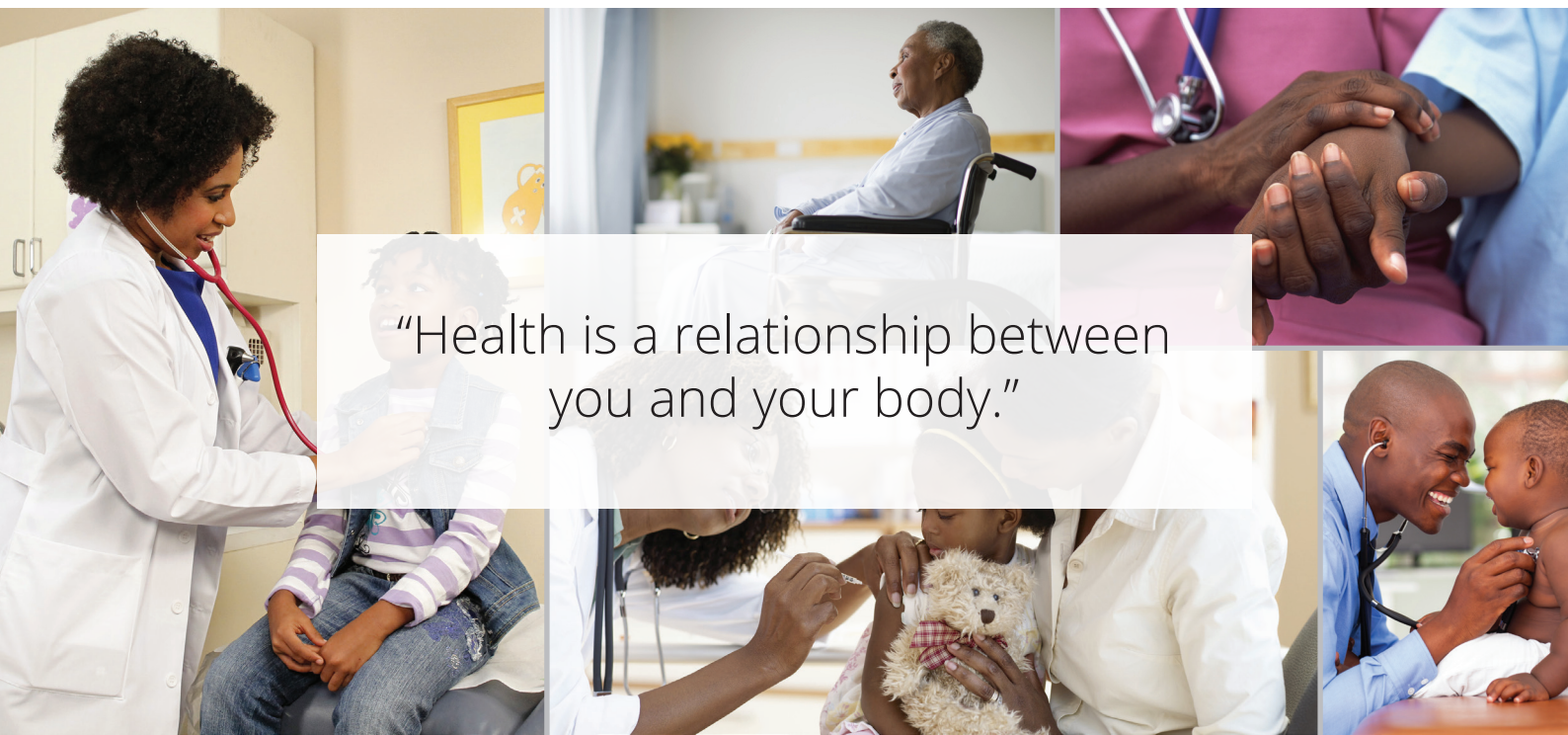
"We may not be able to control life's circumstances, but we always have the choice about how we respond to them."

OUT-PATIENT TREATMENT

	Silver	Gold
Doctor, Physician or Specialist Consultations, Test & Treatment		Paid in Full Out of Zambia Only
Prescription Medications	Emergency Only	\$ 1'000
X-rays & Pathology		Paid in Full Out of Zambia Only
Advanced Imaging		
Organ Transplants or Kidney Dialysis		
Cancer Diagnosis & Treatment		
Prosthesis Internal		
Prosthesis External		\$ 1'000
Routine Maintenance of Chronic Medical Conditions		\$ 2'000

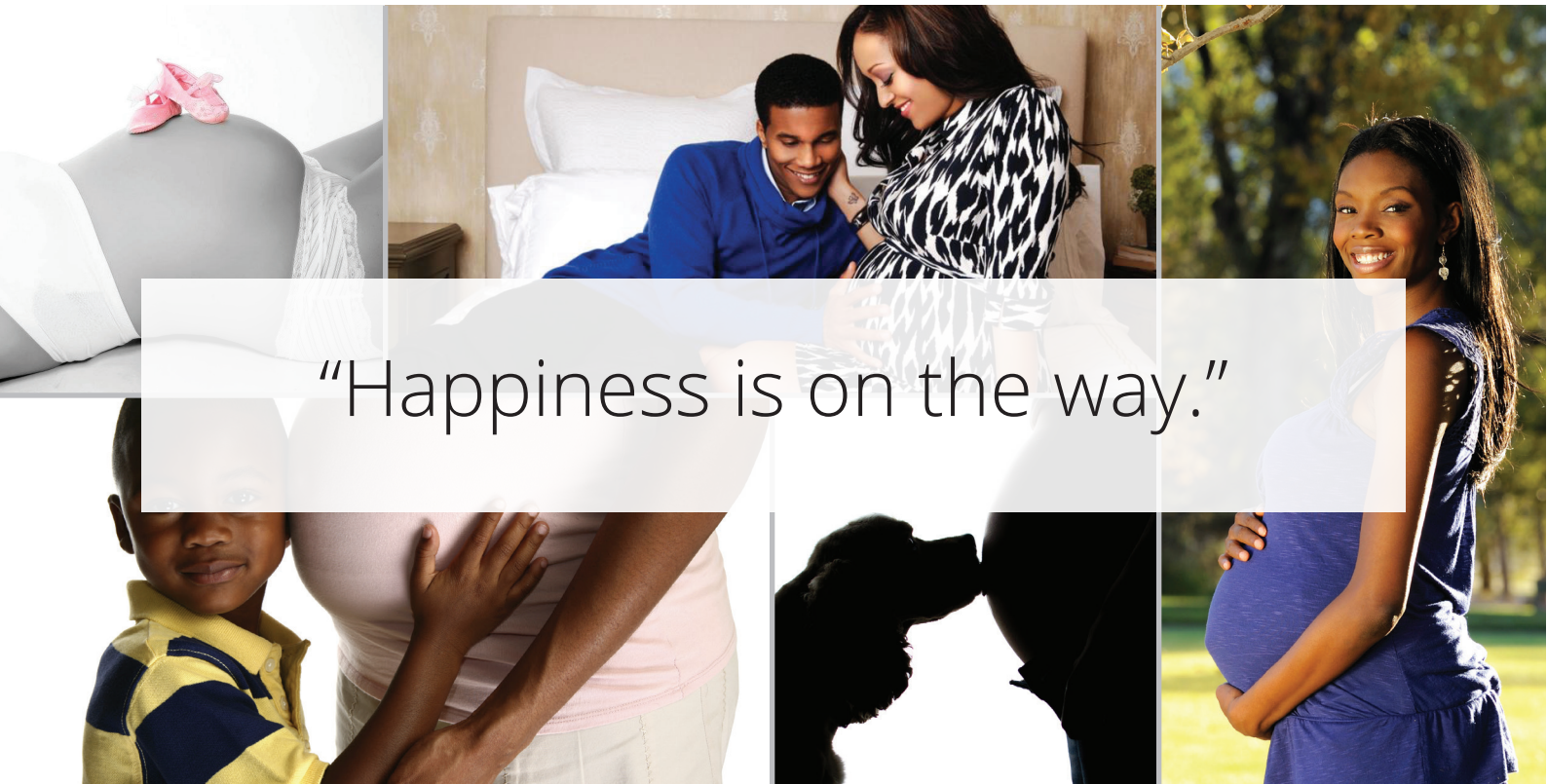
Out-Patient Treatment:

- This plan does not cover
 - Psychiatric Treatment



MATERNITY BENEFITS

	Silver	Gold
Complications During Ante natal Period & Childbirth	✗	First Two Trimesters Only



Maternity Benefits:

- Silver is not covered for Maternity benefits
- 10-month moratorium
- We do not cover birth defects & congenital
- We do not cover pregnancy, child birth or newborn hospitalisation
- Termination of Pregnancy is covered for Medical Reasons Only

WELLNESS

	Silver	Gold
Wellness Benefit	X	\$ 1'000 In South Africa Only
Oral Care & Dental Treatment		Consultations: \$ 200 Procedures: \$ 400
Optical		X



Wellness:

- Benefits every second year
- Optical:
 - 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.

TERMS AND CONDITIONS

Members require pre-authorisation 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 our network.

Full payment up to the overall limit will be paid for eligible pre-authorised treatment.

Non-medical costs not included.

Gold cover carries a USD 250 deductible for each elective medical procedure incurred outside of a member's country of residence

All prices in this document are in United States Dollars (US \$)

Gastric Bypass Surgery:

- Lifetime benefit
- 3-year moratorium

For more information contact us:

Call - **737**

Email - info@ses-zambia.com

KEY WORDS

Moratorium

- A Temporary waiting period

Repatriation

- Returning a person – voluntarily or forcibly – to his or her place of origin or citizenship.

