



SES Zambia

Local Comprehensive



"Giving healthcare a human *touch*"



Our Local Cover provides members with In-patient and Out-patient treatment in Zambia only.

For more than 20 years, SES has cared for Zambian families of all sizes and cultures. Due to this privilege and experience, we have specially designed our health care plans to suit family, as well as individual needs. You now have the option to select from a list of packages that include inpatient and outpatient care. We warmly welcome you to our family, where our motto: **"Giving healthcare a human touch"** is evident in everything we do.

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

Tanzanite

Tanzanite

Cover Limit

\$ 50 000

Area of Cover

Treatment in Zambia only.

Type of Cover

Zambia Emergency

Tanzanite +

Cover Limit

\$ 50 000


Area of Cover

Treatment in Zambia only.

Type of Cover

Zambia Emergency and Basic Local Cover

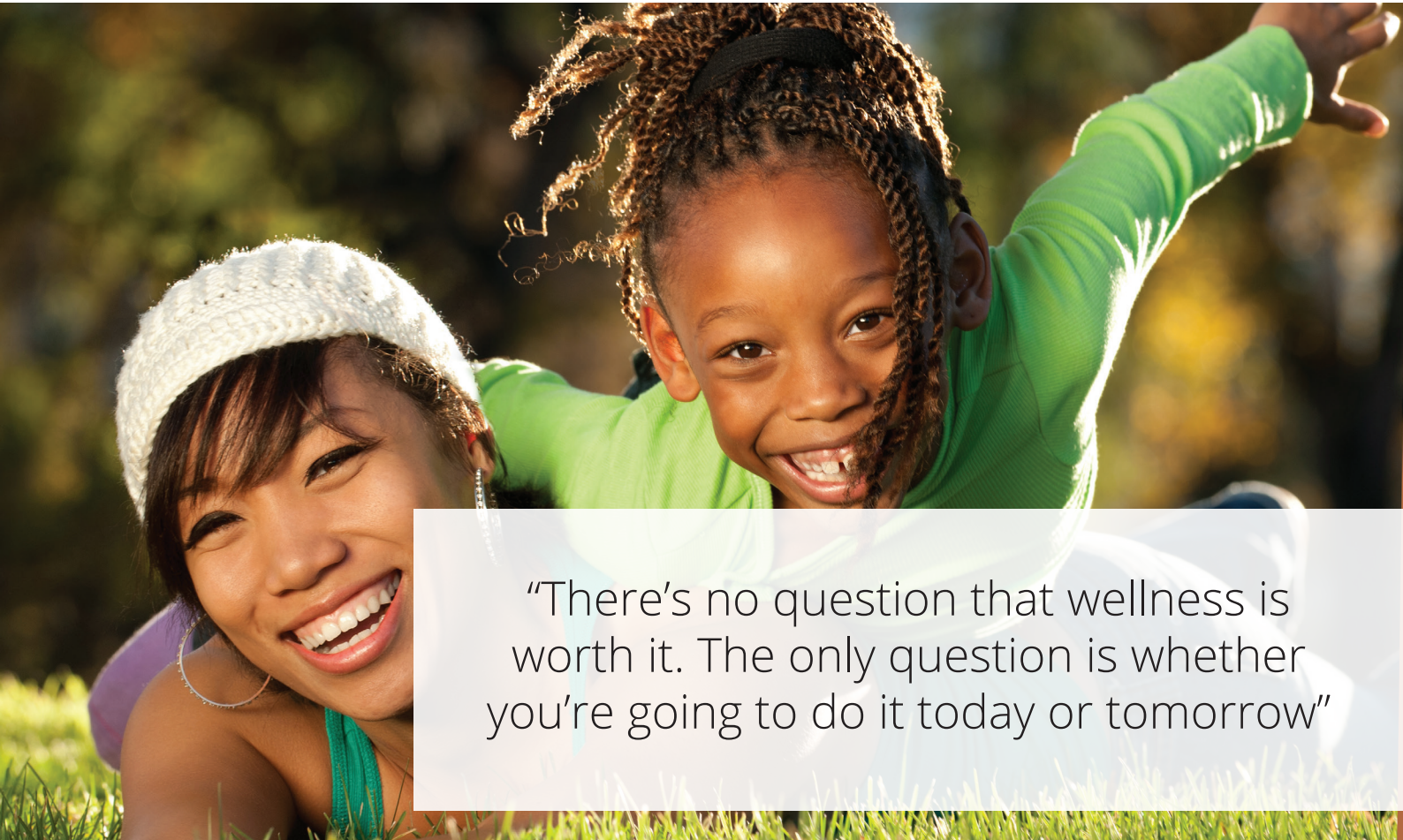
* Prices will vary subject to our client's age, health, medical factors, bi-annual price reviews, and promotional and corporate discounts. Please contact our local sales office for an accurate quote, call **737**.

A photograph of a young Black couple smiling and embracing each other outdoors. The woman is wearing a light blue sweater and has her arms around the man's shoulders. The man is wearing a blue and white striped shirt. They are both looking towards the camera. The background is a soft-focus outdoor setting with greenery and a bright light source, possibly the sun, creating a warm, golden glow.

“Life is not merely being
alive, but being well”

POLICY OVERVIEW

Amethyst



Amethyst

Cover Limit

\$ 100 000

Area of Cover

In-patient and out-patient treatment in Zambia only.

Type of Cover

Zambia Comprehensive

Amethyst +

Cover Limit

\$ 100 000

Area of Cover


In-patient and out-patient treatment in Zambia only.

Type of Cover

Zambia Comprehensive

* 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**.

EMERGENCY EVACUATION & TREATMENT

	Tanzanite	Tanzanite +	Amethyst	Amethyst +
Road Ambulance	\$ 10'000		\$ 20'000	Paid in Full
Air Ambulance	Paid in Full			
Emergency Hospitalisation & Elective Hospitalisation	Emergency medical diagnosis and treatment charges only		Paid in Full General Ward	
High Care & Intensive Care	\$ 4'000		Paid in Full	
Stabilisation of an Acute Episode of a Chronic Condition	\$ 4'000			
Reconstructive Surgery			\$ 12'500	\$ 20'000
Travel & Accommodation of a Third Party	Max \$ 70 / night			Max \$ 100 / night






Emergency Evacuation & Treatment:

- This plan does not cover
 - Medical Evacuation
 - Repatriation of country of residents
 - Repatriation of Mortal Remains or Burial / Cremation
- Travel & Accommodation
 - Max 30 Days
 - Emergency only
 - Paternal Accommodation for patients under 18 years of age.
 - Travel for one companion in an Emergency Evacuation

"Health is a relationship
between you and your body"

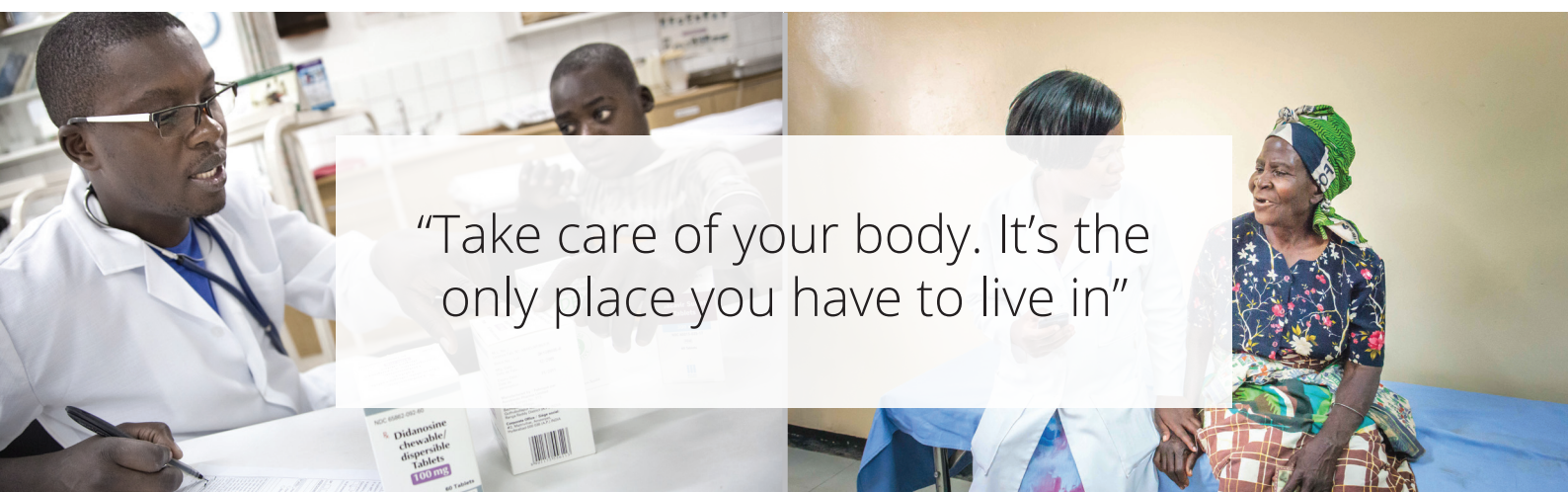


OUT-PATIENT TREATMENT

	Tanzanite	Tanzanite +	Amethyst	Amethyst +
Doctor, Physician or Specialist Consultations, Test & Treatment		Consultations: \$ 300 Procedures: \$500	Consultations: \$ 600 Procedures: \$1'000	Consultations: \$ 800 Procedures: \$1'200
Prescription Medications		\$ 500	\$ 800	\$ 1'000
X-rays & Pathology		\$ 600		
Advanced Imaging			\$ 1'000	\$ 1'200
Organ Transplants or Kidney Dialysis				Paid in Full
Cancer Diagnosis & Treatment				
Prosthesis Internal				
Prosthesis External	\$ 600			
Routine Maintenance of Chronic Medical Conditions			\$ 500	\$ 1'000

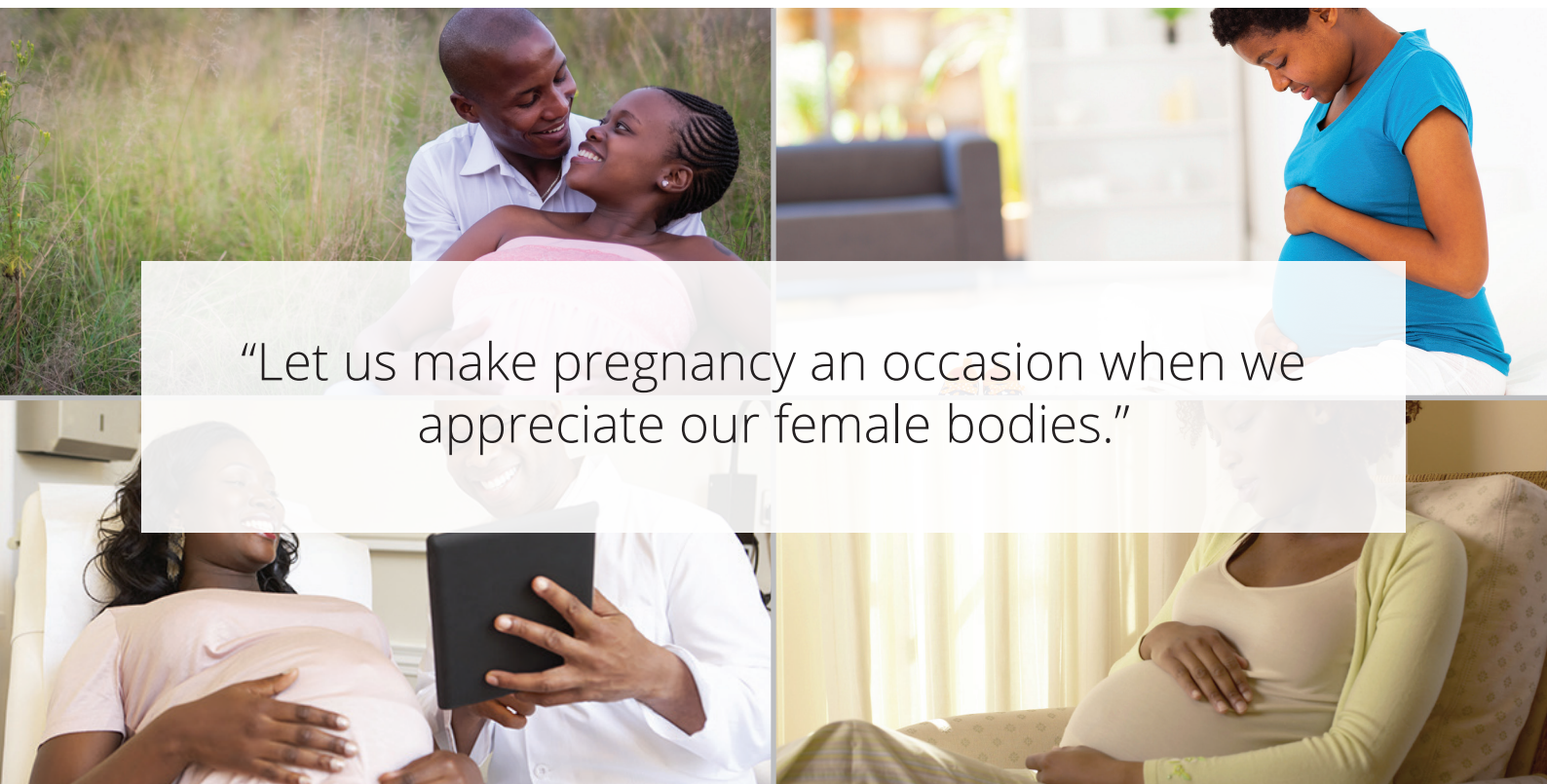
Out-Patient Treatment:

- This plan does not cover
 - Psychiatric Treatment



MATERNITY BENEFITS

	Amethyst	Amethyst +
Normal Pregnancy & Childbirth	\$ 700	\$ 900
Newborn Hospitalisation	\$ 3'000	
Birth Defects & Congenital Abnormalities	\$ 2'000	



“Let us make pregnancy an occasion when we appreciate our female bodies.”

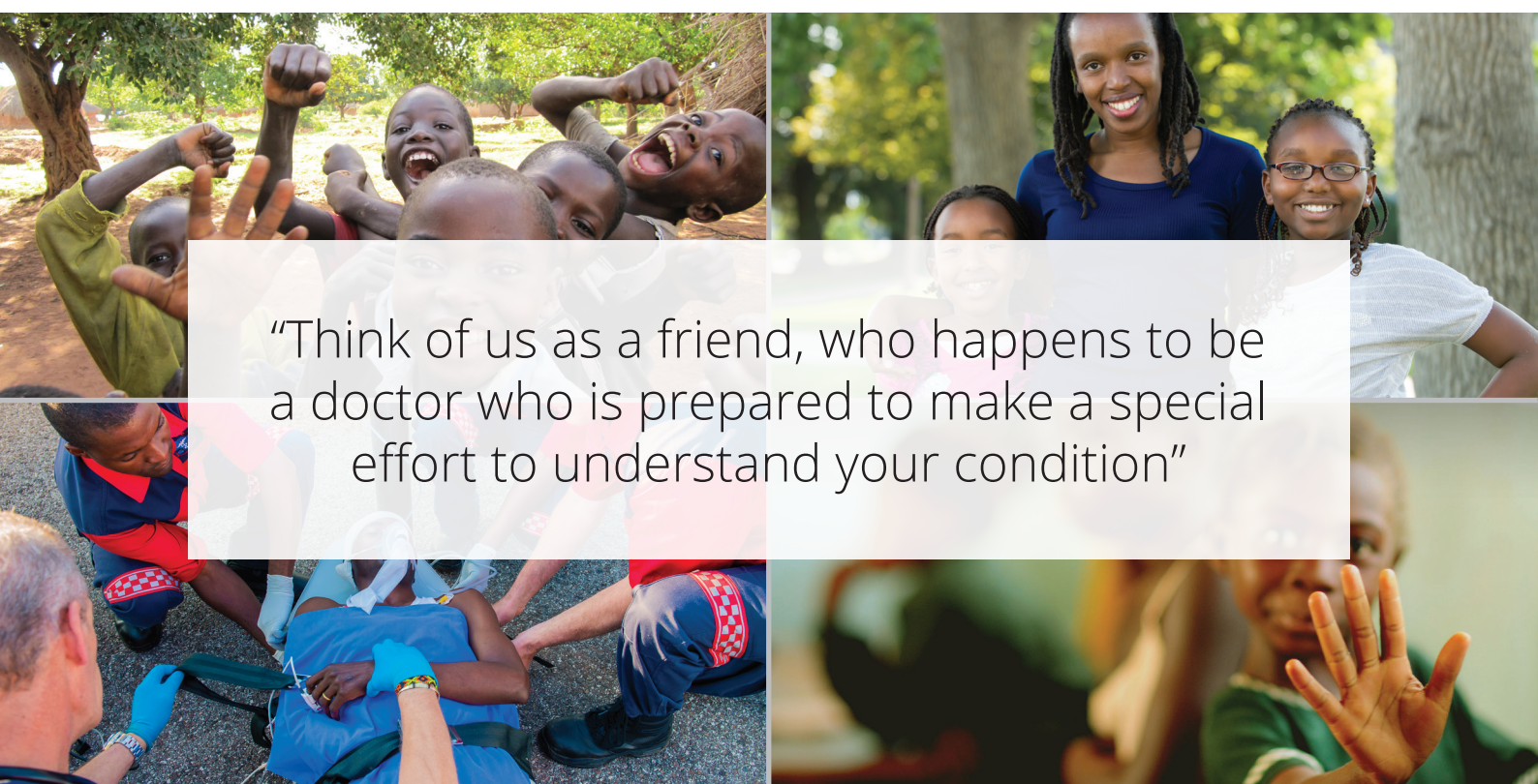
Maternity Benefits:

- Neither Tanzanite or Tanzanite + are covered for Maternity benefits
- 10-month moratorium
- We do not cover complications during ante-natal period & Childbirth
- Termination of Pregnancy is covered for Medical Reasons Only



WELLNESS

	Amethyst	Amethyst +
Wellness Benefit	✗	\$ 200
Oral Care & Dental Treatment	Consultations: \$ 150	Consultations: \$ 200
Optical	✗	\$ 100



“Think of us as a friend, who happens to be a doctor who is prepared to make a special effort to understand your condition”

Wellness:

- Neither Tanzanite or Tanzanite + are covered for Wellness benefits
- 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.
 - All up to the specific limits as described in the table of benefits for Amethyst+.

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.

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.



"Giving healthcare
a human *touch*"