



SES Zambia

Local and International Comprehensive



"Giving healthcare a human *touch*"



Our Local & International Cover provides members with Comprehensive Cover.

Local & International Comprehensive & Evacuation Medical cover plans available. Our staff is internationally trained and combined, have over 30 years of experience in their respective medical fields. We know how much your life is worth and you and your families safely and wellbeing is our first priority.

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

Sapphire and Gold +

Sapphire

Cover Limit

\$ 200 000

Area of Cover

Treatment in Zambia plus emergency only evacuation to South Africa. Whilst resident or traveling in Sub Saharan Africa subject to a maximum duration any one trip of 30 days.

Type of Cover

Zambia Comprehensive & Evacuation

Gold +

Cover Limit

\$ 500 000

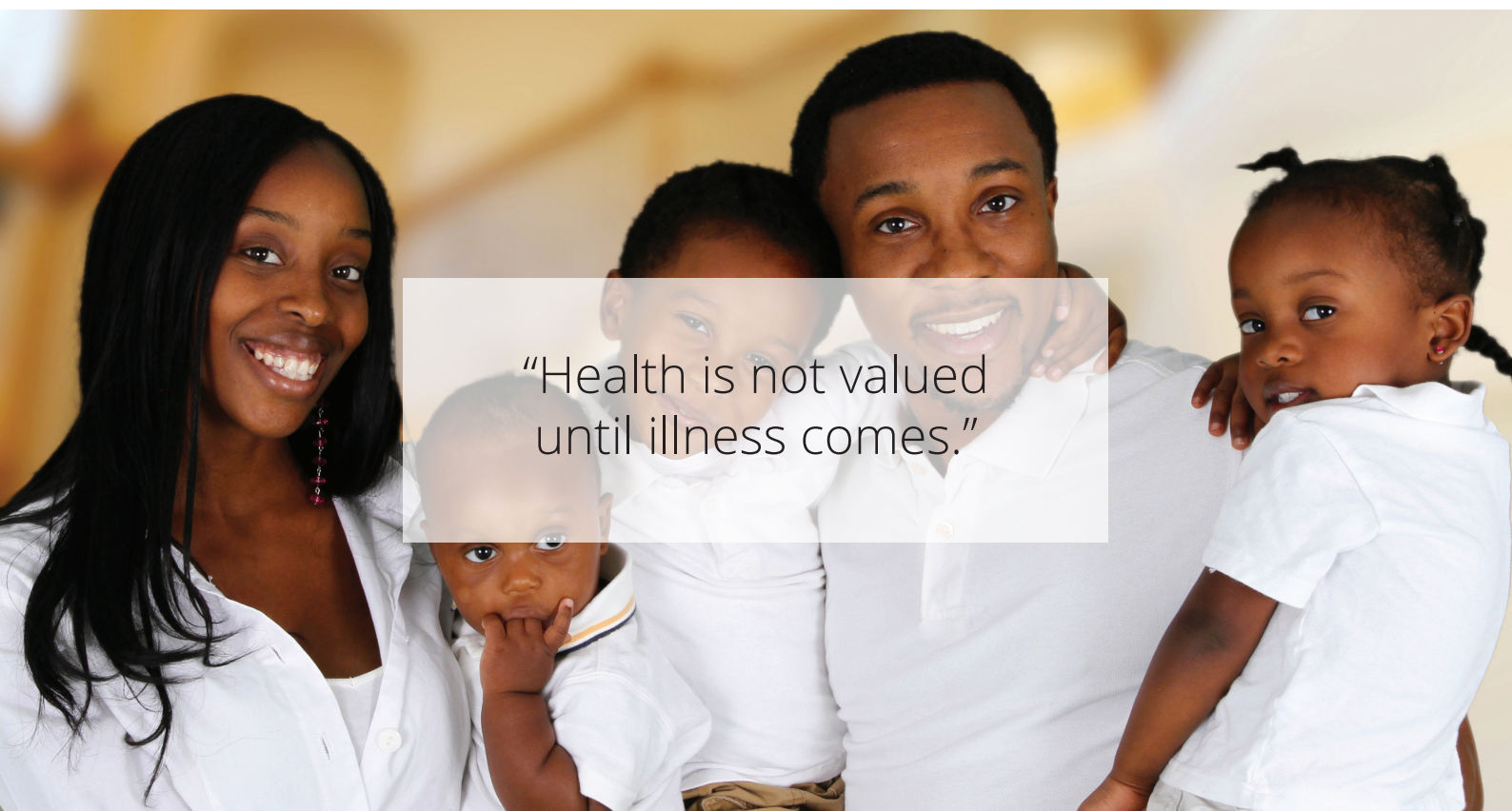
Area of Cover

Worldwide Treatment (excluding USA, Canada or South America) Whilst resident or traveling in Sub Saharan Africa and for travel world-wide (excluding USA/Canada), subject to a maximum duration any one trip of 60 days.

Type of Cover

Local & International 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 is not valued
until illness comes."

POLICY OVERVIEW

Platinum



"A healthy outside starts from the inside."

Platinum

Cover Limit

\$ 1 000 000

Area of Cover

Worldwide Treatment
(excluding USA, Canada or South America)

Type of Cover

Local & International Comprehensive &
Evacuation

Platinum +

Cover Limit

\$ 1 000 000

Area of Cover

Worldwide Treatment
(excluding USA, Canada or South America)

Type of Cover

Local & International 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](tel:737).

EMERGENCY EVACUATION & TREATMENT

	Sapphire	Gold +	Platinum	Platinum +
Road Ambulance	Paid in Full			
Air Ambulance				
Medical Evacuation				
Repatriation of Country of Residence				
Repatriation of Mortal Remains or Burial / Cremation	\$ 5'000	\$ 11'000	\$ 25'000	
Emergency Hospitalisation & Elective Hospitalisation	Paid in Full General Ward	Paid in Full Shared Ward	Paid in Full Private Room s/a availability	
High Care & Intensive Care	Paid in Full			
Stabilisation of an Acute Episode of a Chronic Condition	\$ 10'000	Paid in Full		
Reconstructive Surgery	Paid in Full			
Travel & Accommodation of a Third Party	Max \$ 70 / night	Max \$ 150 / night		

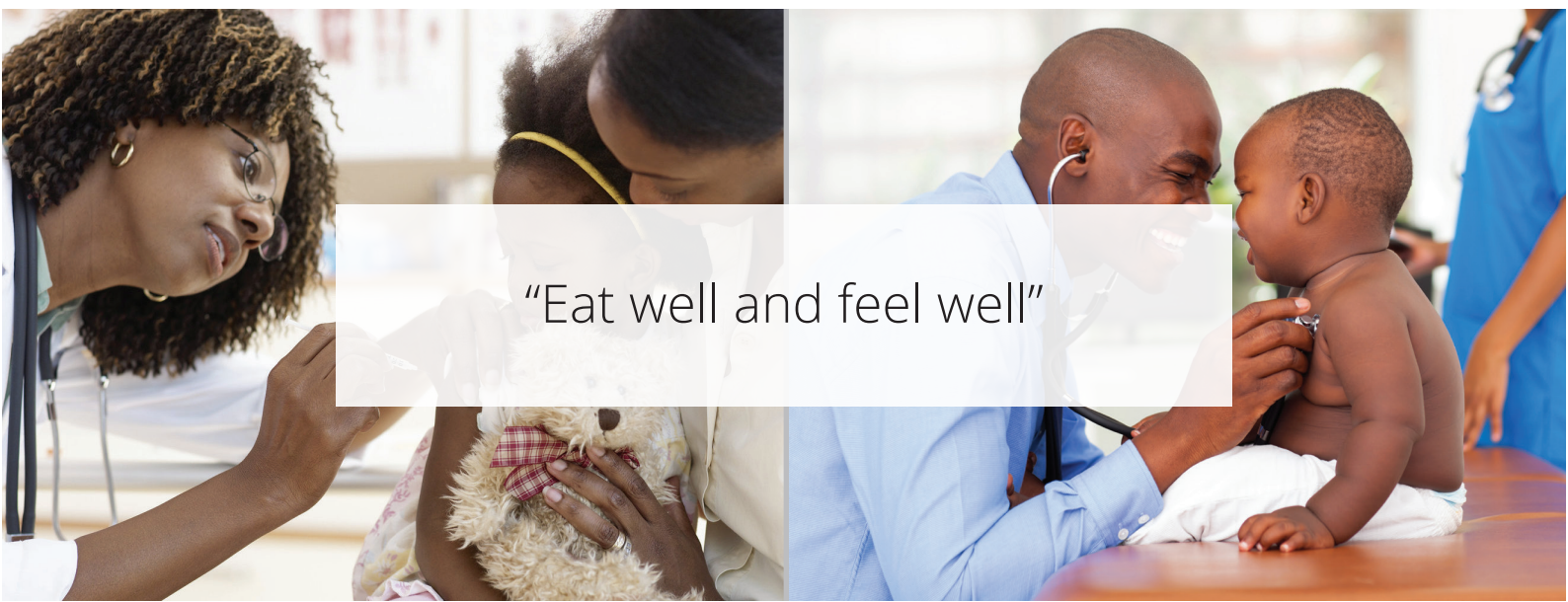
Emergency Evacuation & Treatment:

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




OUT-PATIENT TREATMENT

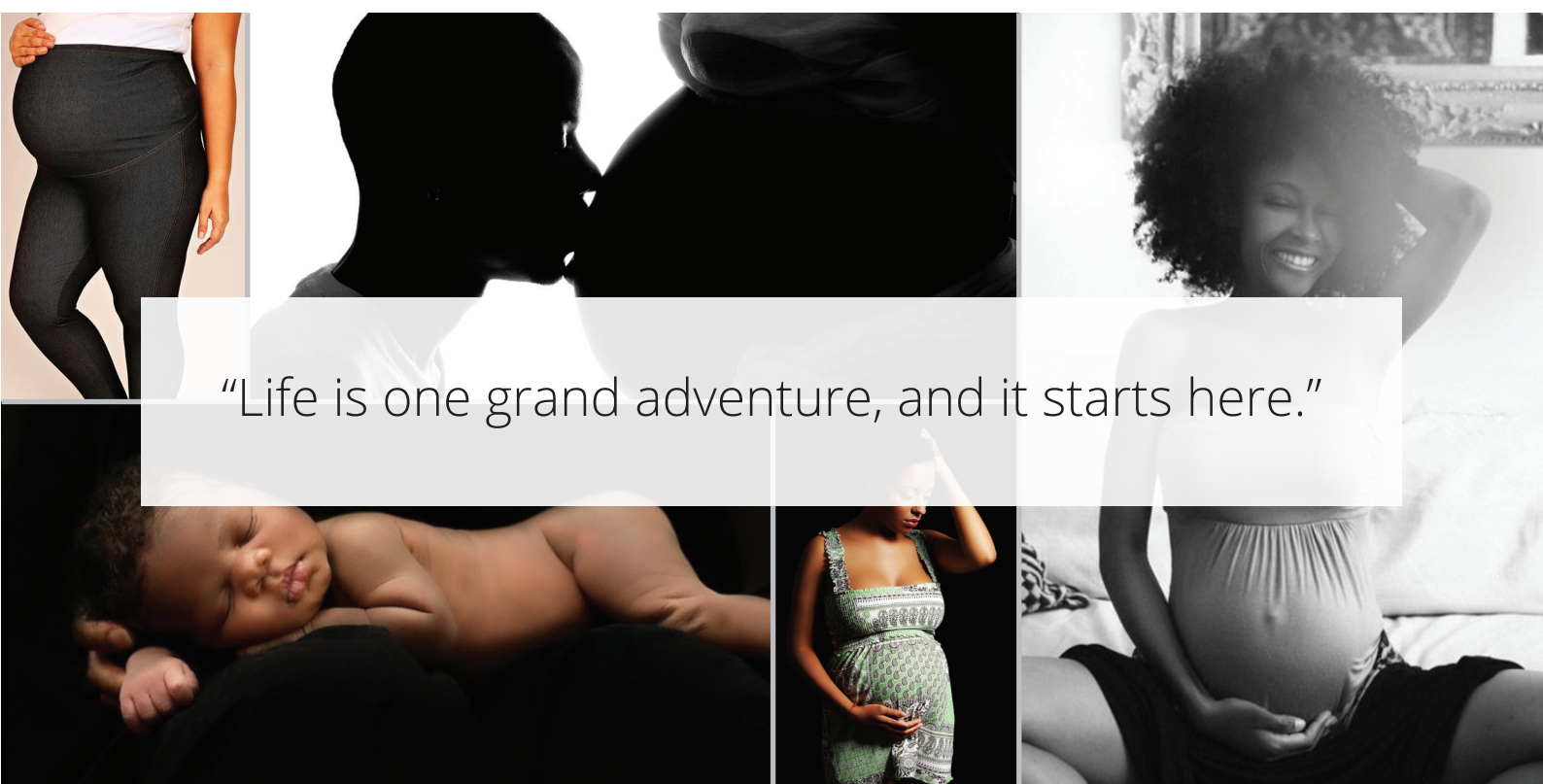
	Sapphire	Gold +	Platinum	Platinum +
Doctor, Physician or Specialist Consultations, Test & Treatment	Consultations: \$ 600 Procedures: \$1'000	Consultations: \$ 900 Procedures: \$1'000	Consultations: \$ 2'500 Procedures: \$1'500	
Prescription Medications	\$ 800	\$ 1'000	\$ 1'500	
X-rays & Pathology		Paid in Full		
Advanced Imaging				
Organ Transplants or Kidney Dialysis				
Cancer Diagnosis & Treatment				
Prosthesis Internal				
Prosthesis External	\$ 20'000			
	\$ 600	\$ 1'000		
Psychiatric Treatment	X	\$ 5'000	\$ 8'000	
Routine Maintenance of Chronic Medical Conditions	\$ 1'000	\$ 3'000	\$ 5'000	



"Eat well and feel well"

MATERNITY BENEFITS

	Sapphire	Gold +	Platinum	Platinum +
Normal Pregnancy & Childbirth	\$ 700 Zambia only	\$ 6'000	\$ 7'000	
Newborn Hospitalisation	\$ 4'000	Paid in Full		
Complications During Ante natal Period & Childbirth				
Birth Defects & Congenital Abnormalities	\$ 2'000	\$ 15'000	\$ 25'000	



"Life is one grand adventure, and it starts here."

Maternity Benefits:

- 10-month moratorium
- Termination of Pregnancy is covered for Medical Reasons Only



WELLNESS

	Sapphire	Gold +	Platinum	Platinum +
Wellness Benefit	✗	\$ 1'000 Zambia or South Africa	\$ 2'000 Zambia or South Africa	
Oral Care & Dental Treatment	Consultations: \$ 100 Procedures: \$ 100	Consultations: \$ 400 Procedures: \$ 600	Consultations: \$ 600 Procedures: \$ 800	
Optical	✗			\$ 250



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.
 - 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.

Gold +, Platinum and Platinum + Covers carry 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.

