

SES 2018 TABLE OF BENEFITS

“Giving healthcare a human *touch*”

LOCAL

INTERNATIONAL

LOCAL & INTERNATIONAL

	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Silver	Gold	Sapphire	Gold+	Platinum	Platinum+
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POLICY OVERVIEW

Limit	US\$50,000	US\$50,000	US\$100,000	US\$150,000	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 outpatient treatment in Zambia only	In-patient and outpatient 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 Evacuation to South Africa and treatment of emergency conditions, 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

EMERGENCY EVACUATION AND TREATMENT

Road Ambulance	US\$10,000	US\$10,000	US\$20,000	Paid in Full						
Air Ambulance	Paid in Full	Paid in Full	Paid in Full							
Medical Evacuation					Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
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\$5000	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 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\$70/night Max 30 days Emergency Only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency Only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency Only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation	Max US\$150/night Max 30 days Emergency Only Parental Accommodation for Patients under 18yrs Travel for one companion in an Emergency Evacuation

LOCAL

INTERNATIONAL

LOCAL & INTERNATIONAL

Tanzanite	Tanzanite+	Amethyst	Amethyst+	Silver	Gold	Sapphire	Gold+	Platinum	Platinum+
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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\$800 Procedures: US\$1,200	Overall OP Limit: US\$3,500	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\$1,000	Paid in Full	US\$1,500	US\$1,500		
X-rays & Pathology	US\$600	US\$1,000	US\$1,200		US\$1,200						
Advanced Imaging	US\$600	US\$1,000	US\$1,200		US\$1,000						
Organ Transplants	N/A	N/A	N/A		US\$50,000	Paid in Full		Paid in Full	Paid in Full		
Cancer Limit & Kidney Dialysis			US\$50,000								
Cancer Diagnosis & Treatment			US\$20,000								
Prosthesis Internal	US\$600	US\$600	US\$600		US\$600	US\$1,000		US\$600	US\$1,000	US\$1,000	US\$1,000
Prosthesis External											
Psychiatric Treatment											
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
Physio and Chiropractor Sessions		3 Sessions	3 Sessions	N/A	5 Sessions	10 Sessions	15 Sessions	15 Sessions			

MATERNITY BENEFITS *

*Maternity Benefits carry a 10 month moratorium.

Routine Pregnancy and Antenatal Care	N/A	N/A	US\$700	US\$900	N/A	N/A	\$20,000 in Zambia only	US\$6,000	US\$7,000	US\$7,000
Newborn Hospitalisation			US\$3,000	US\$3,000				Paid in Full	Paid in Full	Paid in Full
Complications During the Antenatal Period & Childbirth			Up to Limit	Up to Limit						
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** (Every Second Year)	N/A	N/A	N/A	N/A	N/A	US\$1,000** In South Africa only	US\$200 SES Clinics Only	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			US\$150	US\$200		US\$500	US\$200	US\$900	US\$1,200	US\$1,200
Optical			US\$50	US\$100		N/A	US\$150	US\$300	N/A	US\$250

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

Pre authorizations are necessary, full payment will be paid up to the overall product limit. Non medical costs not included.

Physio/Chiropractor- prescriptions are necessary.

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 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.

Gold, Gold+ and Platinum carry a \$175 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.

Platinum+ has no deductible for elective medical procedure incurred each membership year.

Consultations at SES clinics are free. For all Products with Local Benefits (Amethyst, Amethyst +, Sapphire, Gold +, Platinum & Platinum +.)