“Giving healthcare a human touch”

MEDICAL SOLUTIONS COMPANY
INTRODUCTION

SES is the benchmark of emergency medical service providers in Zambia. Our aim is to provide access to the highest quality medical care for all our clients and members. With over 21 years of working experience within Zambia, SES is embedded in the local community and committed to sustainable long term business practices.

SES has partnered with an International Health Solutions Company - Unihealth. Unihealth focuses exclusively on healthcare in organisations throughout the African region, minimising medical related issues by providing international standard clinics and medical personnel on the ground. Unihealth’s primary focus is providing cover for corporations in petrochemical, oil and gas, and mining sectors. Unihealth provides bespoke services on the ground, offering healthcare solutions to organisations and supporting their corporate objectives. Currently Unihealth has over 50,000 lives covered in Africa, with direct presence in over 13 cities and towns in the region, offering a range of products to fit individual and corporate needs.

Unihealth provides our corporate clients with a high level of service. We are the only healthcare provider that offers a comprehensive healthcare solution for companies operating in Africa. Unihealth offers a single contract ‘one-stop-shop’ providing healthcare solutions for your foreign employed staff and expatriates with 150 highly trained and professional staff on the ground to assist our members operating in Africa. Unihealth is a sister company to the Bupa Advisor Office in Johannesburg.

We are able to offer a wide range of healthcare products ranging from in-hospital cover only to full comprehensive health plans including international cover and evacuation.

Unihealth Provides:

- A fully licenced and regulated presence in each country
- 24/7 call centres in each country, offering support in Portuguese and English
- Our own dedicated paramedics and medical personnel on the ground to assist members
- Our own emergency service response team on the ground
- Extensive network of service providers
- Administration offices in each country
- Direct billing

Our Vision

Our vision is to be the leading provider of healthcare and healthplan solutions to corporate clients on the African continent. Our overall plan is to make a meaningful difference to healthcare in Africa. We seek to make world-class medical services available to all.
SES Primary Health Care Clinics

In 2015 SES opened its first primary health care clinics, based in Lusaka and Kitwe.

Our staff is internationally trained and combined, have over 30 years of experience in their respective medical fields.

Our first clinic opened its doors in early 2015, located at SES Offices, Sandys Creations, Llalyi, Lusaka. Dr. Sarah Taylor is our Family Physician (with post grad in Dermatology) and Mrs. Irene Muwono, Clinic Nurse, (with over 15 years of experience in South Africa and the UK) are available to see to members and non-members (on a fee for service basis) during office hours.

In November 2015, our Kitwe clinic opened its doors, Dr. Witu is our Specialist Family physician,(who holds a masters in Family Medicine from Stellenbosch University(2008) and had previously gained his MD from Varna Bulgaira (1996). Dr. Witu has specialist interests in general practice; emergency medicine, child/family health and chronic disease management, particularly diabetes/hypertension. He is accompanied by our clinical Nurse.

SES health plans that are covered at the Clinic:

Tanzanite+, Amethyst, Amethyst+, Sapphire, Gold+, Platinum and Platinum+.

No pre-authorisation required.

Our doctors and nurses measure, amongst other things BMI, waist circumference, cholesterol, blood pressure and blood glucose levels, the primary risk factor for cardio vascular disease.

These include;
- Nurse Wellness Checks- at client premises
- Nurse and Doctor Wellness Checks- at client premises
- Executive Well-Man
- Executive Well-Woman
- Pre-Employment Medicals
- Annual fitness to work
- Life Insurance Medicals
- Wellness talks, advice, lectures and workshops

Pharmacy

Our very own in-house pharmacy was launched on the 1st of January 2016. The benefit of the pharmacy is that it will allow our members to collect and place orders for medication immediately, after visiting our SES Clinic. This will ensure our members receive the correct medication quickly and with ease.
SES Exclusive Emergency Services

SES has extensive knowledge in emergency and evacuation procedures in sub-Saharan Africa. We are able to provide medical cover that allows members immediate access to our services. From our central bases in Zambia, we are able to deploy rapid emergency response services across Sub-Saharan Africa.

These services include:
- Advanced Life Support paramedics (ALS)
- Road Ambulances
- Air Ambulances

We are able to provide paramedic and ambulance services on-site for all your business, event or healthcare needs. Furthermore, we have access to helicopters, stationed in Livingstone and Solwezi. They are available for evacuation and may be used for difficult landing situations in remote areas.

Aircrafts in Lusaka are able to deploy 24/7 in the event of an emergency, providing immediate response.

Medical Cover Plans

We offer a range of membership options to suit your individual needs. From local medical emergency only plans to international comprehensive cover.

SES will provide you, your family and/or employees with peace of mind through our trusted medical services. (page 6)

Bespoke Medical Cover Plans
(Available to Corporates Only)

We offer a range of bespoke membership plans to corporates with over 25 main members. This allows a group of individuals to have a tailored medical plan.

Tailored Corporate Products

Teacher Forum

SES has launched an exciting range of local medical covers for teachers where the teacher finally gets all the benefits.

The cover includes out-patient and in-patient cover, along with optical and dental benefits.

Pupil Forum

In 2015 SES launched the pupil product that provides local emergency cover, which covers pupils throughout Zambia.

wwwSES-zambia.com
SES SITE BASED SOLUTIONS

(Corporate Clients)

Medical Services
SES is a Zambian based service provider. We offer site-based medical services, including the appointment of experienced 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, employee numbers, geographic locations and specific risk profiles.

Clinical Services
SES specialises in the placement and implementation of remote-site clinics to suit the unique requirements of the client. These services include, but are not limited to:

- Mobile clinics
- Site based doctors
- Site based nurses
- Site based Advanced Life Support Paramedics (ALS)

In addition to on-site clinic services and medical personnel placement, SES also offers the following additional services:

- Onsite training first aid, basic life support, etc
- Evacuation preparedness
- Evacuation and disaster management planning

Online Payment Portal
SES is proud to announce that we have launched an online payment system for new members. This means that registering members will be able to choose whether they would prefer to pay monthly, quarterly or yearly for SES membership.

Furthermore, this payment system allows membership fees to be directly debited from the members bank account, making it that much easier for our members to ensure that they are always covered.
# Table of Benefits

**Giving healthcare a human touch**

## Policy Overview

<table>
<thead>
<tr>
<th>Plan</th>
<th>Local</th>
<th>International</th>
<th>Local &amp; International</th>
<th>Local &amp; International</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Evacuation and Treatment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Road Ambulance</strong></td>
<td>US$10,000</td>
<td>US$10,000</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
</tr>
<tr>
<td><strong>Air Ambulance</strong></td>
<td>Paid In Full</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
</tr>
<tr>
<td><strong>Medical Evacuation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Repatriation to Country of Residence</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Repatriation of Mortal Remains or Burial / Cremation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Hospitalisation &amp; Elective Hospitalisation</strong></td>
<td>US$4000</td>
<td>US$4000</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
</tr>
<tr>
<td><strong>High Care &amp; Intensive Care</strong></td>
<td>US$4000</td>
<td>US$4000</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
</tr>
<tr>
<td><strong>Stabilisation of an Acute Episode of a Chronic Condition</strong></td>
<td>US$4000</td>
<td>US$4000</td>
<td>Paid In Full</td>
<td>Paid In Full</td>
</tr>
<tr>
<td><strong>Reconstructive Surgery</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>US$12,500</td>
<td>US$20,000</td>
</tr>
<tr>
<td><strong>Travel &amp; Accommodation of a Third Party</strong></td>
<td>Max US$70/night</td>
<td>Max 30 days</td>
<td>Max 30 days</td>
<td>Max 30 days</td>
</tr>
</tbody>
</table>

## Website Information

www.ses-zambia.com
# Out-Patient Treatment

<table>
<thead>
<tr>
<th>Doctor, Physician or Specialist Consultations, Tests &amp; Treatment</th>
<th>Local</th>
<th>Local &amp; International</th>
<th>International</th>
<th>Local &amp; International</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional Visit</td>
<td>US$300</td>
<td>US$600</td>
<td>US$500</td>
<td>US$500</td>
</tr>
<tr>
<td>DISC &amp; Pathology</td>
<td>US$400</td>
<td>US$800</td>
<td>US$700</td>
<td>US$700</td>
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<tr>
<td>Advanced Imaging</td>
<td>N/A</td>
<td>US$1200</td>
<td>US$1200</td>
<td>US$1200</td>
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<tr>
<td>Organ Transplant</td>
<td>N/A</td>
<td>N/A</td>
<td>US$50000</td>
<td>N/A</td>
</tr>
<tr>
<td>Cancer Limb &amp; Kidney Dialysis</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Cancer Diagnosis &amp; Treatment</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Prosthesis Internal</td>
<td>US$10000</td>
<td>US$10000</td>
<td>US$10000</td>
<td>US$10000</td>
</tr>
<tr>
<td>Prosthesis External</td>
<td>US$10000</td>
<td>US$10000</td>
<td>US$10000</td>
<td>US$10000</td>
</tr>
<tr>
<td>Psychiatric Treatment</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Routine Maintenance of Chronic Medical Conditions</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Physical &amp; Chiropractor Sessions</td>
<td>3 Sessions</td>
<td>3 Sessions</td>
<td>N/A</td>
<td>5 Sessions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10 Sessions</td>
</tr>
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<td></td>
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<td></td>
<td></td>
<td>15 Sessions</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>15 Sessions</td>
</tr>
</tbody>
</table>

## Maternity Benefits*

*Maternity Benefits carry a 10 month moratorium.

<table>
<thead>
<tr>
<th>Routine Pregnancy and Antenatal Care</th>
<th>Local</th>
<th>Local &amp; International</th>
<th>International</th>
<th>Local &amp; International</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newborn Hospitalization</td>
<td>N/A</td>
<td>N/A</td>
<td>US$3000</td>
<td>US$3000</td>
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<tr>
<td>Complications During the Antenatal Period &amp; Childbirth</td>
<td>Up to Limit</td>
<td>Up to Limit</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Termination of Pregnancy</td>
<td>Medical Reasons Only</td>
<td>Medical Reasons Only</td>
<td>Medical Reasons Only</td>
<td>Medical Reasons Only</td>
</tr>
<tr>
<td>Birth Defects &amp; Congenital Abnormalities</td>
<td>N/A</td>
<td>N/A</td>
<td>US$2000</td>
<td>US$2000</td>
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</tbody>
</table>

## Wellness

<table>
<thead>
<tr>
<th>Wellness Benefit**</th>
<th>N/A</th>
<th>N/A</th>
<th>N/A</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral Care &amp; Dental Treatment</td>
<td>N/A</td>
<td>N/A</td>
<td>US$150</td>
<td>US$200</td>
</tr>
<tr>
<td>Optical</td>
<td>N/A</td>
<td>N/A</td>
<td>US$150</td>
<td>US$100</td>
</tr>
</tbody>
</table>

## Gold, Silver & Platinum *

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>In South Africa only</td>
<td>US$2000</td>
<td>US$1900</td>
<td>US$1800</td>
<td>US$1700</td>
</tr>
</tbody>
</table>

*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. Prescription/Chiropractic pre-authorizations are necessary. Please see the defined benefits for Optical below. Maximum one eye lens per year which includes the cost of the member's consultation and sight/visual testing. Spectacle frames only if the member has been prescribed spectacles lenses. One frame every two years. All up to the specific limits as described in the table of benefits.

www.ses-zambia.com
CONTACT US

Zambia
Contact Number 737

Accounts Queries accounts@ses-zambia.com
More Information info@ses-zambia.com
Sales Queries sales@ses-zambia.com
Medical Queries assist@ses-zambia.com

Office Locations
Lusaka Offices
Office 2, Sandy’s Creations, Kafue Road, Lusaka
Kabulonga Office: SES Offices, DG Office Park, 1 Chilu Road, Kabulonga Lusaka, Zambia.

Kitwe Offices
6127 Zambezi Way, Riverside, Kitwe

Livingstone Offices
41B Likute Ave (c/o Obote Ave and Mambo Drive), Livingstone

Opening Hours Mon - Fri | 8.00 - 12.30 | 14.00 - 16.30
Closed weekends and Public Holidays
Strictly by appointment only

DRC
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