

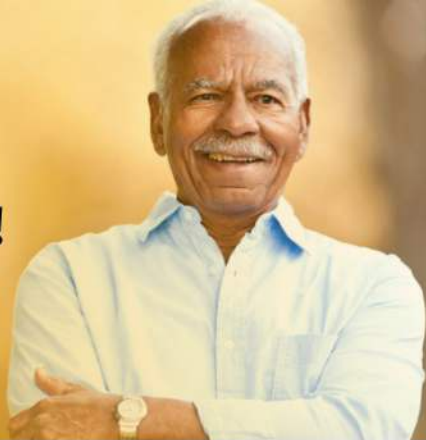
**MARCH  
2024**

# DIASPORA PLANS **SAGE PACKAGE**

Comprehensive medical aid  
cover for senior citizens

# CellMed is *more* than medical aid!

Keep your loved ones covered in their golden years.



## Minimum to no shortfalls & co-payment

Pay minimum to no top-ups with our plans, and enjoy more peace of mind knowing your loved ones' medical requirements are catered for.



## Wellness and health risk management program

Stay pro-active about healthy living and lifestyle with ongoing fitness and wellness activities designed to keep you fit, active and smiling. Included in all our packages!



## Access to a wide range of medical facilities & services

We give you access to a vast world of medical services! From general practitioners and specialists to radiology services, and pharmacies - you've got coverage.



## Hospital Cash Back plan

We'll pay a discretionary cash amount for the inconvenience of a hospital stay exceeding two days through our hospital cash back plan. That's real value!



## Insurance Premium Discount

CellMed membership comes with a 10% premium discount on motor vehicle insurance. This benefit is offered exclusively through Cell Insurance.



## Pay easily & flexibly. Anywhere, anytime.

Make payments for your loved ones online.

**VISA**



## Enjoy convenience with the Healthmate App!

Manage subscription, claims, and access support on-the-go.



**CELLMED  
SWEET  
REWARDS**

# SAGE PLAN

## 216<sup>00</sup>

### MONTHLY SUBSCRIPTION

Adult above 65 years.  
Amounts quoted in USD.

#### PLAN BENEFITS

|  |                                |
|--|--------------------------------|
| Type of Hospital                               | Private Group A-F              |
| Foreign Treatment (Pre-authorisation required) | Covered (South Africa & India) |
| Annual Limit                                   | 33,000.00                      |
| Facility Admission - Hospitalization           | 13,000.00                      |
| Ward Admission (Pre-notification required)     | All (P,G,M,I) 2 bedded wards   |
| ER Consultations - Outpatient                  | 1,000.00                       |
| GP Consultations - Outpatient                  | 700.00                         |
| Specialists Consultations - Outpatient         | 1,000.00                       |
| Surgical procedures                            | Accrues to hospital limit      |
| Chronic Medication                             | 1,500.00                       |
| Acute Medication                               | 1,300.00                       |
| Oncology (Chemotherapy & Radiotherapy)         | Accrues to hospital limit      |
| Organ transplant                               | Accrues to hospital limit      |
| Blood Transfusion                              | Accrues to hospital limit      |
| Ambulance services                             | Accrues to hospital limit      |
| Air Evacuation (Pre-notification required)     | Accrues to hospital limit      |
| Allergy tests                                  | 320.00                         |

Note: All quoted benefits are in USD

Terms and conditions apply



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|   |   |
|---|---|
| Other Pathology Tests   | 460.00  |
| MRI, CT & PET Scans, (Pre-notification required)              | 1,800.00  |
| Other Radiology   | 1,200.00  |
| Dental - Preventative incl. scaling & polishing               | 200.00  |
| Dental - Treatment incl. fillings, extractions & periodontics | 500.00  |
| Orthodontic/Prosthetics                                       | 1,000.00  |
| Preventative Care   | Annual GP Check-Ups, Authorised Rabies Vaccines, (2per year), Check-up tests (Pap Smear, Cholesterol, Lipogram, Blood Glucose, TB Tests, Prostate Cancer & HIV Tests) |
| Physiotherapy   | 400.00  |
| Mental benefit  | 1,500.00  |
| Psychiatric/Psychology Consultations                          | Maximum of 6 per year   |
| Psychiatric Admissions  | Maximum of 30 days per year   |
| Optical (2 year benefit)                                      | 400.00  |
| Prosthesis  |   |
| i. Internal   | 2,600.00  |
| ii. External  | 2,290.00  |
| Special Appliances (Once per lifetime)                        |   |
| i. BP Machine   | 100.00  |
| ii. Glucometer  | 100.00  |
| iii. Nebuliser  | 200.00  |
| Bereavement Token   | 300.00  |
| Hospital Cash-Back daily payout (after 48 hours)              | 100.00  |

Note: All quoted benefits are in USD

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## CONDITIONS OF SERVICE: BENEFITS WAITING PERIODS

| Benefit   | Waiting Period |
|---|----------------|
| General Practitioners                           | 6 Months       |
| Acute Medication                                | 6 Months       |
| Dental  | 6 Months       |
| Specialist Services                             | 6 Months       |
| Diabetes  | 6 Months       |
| Hypertension                                    | 6 Months       |
| Asthma  | 6 Months       |
| HIV/ AIDS                                       | 6 Months       |
| Arthritis                                       | 6 Months       |
| General Scans and X-rays                        | 6 Months       |
| Congestive Cardiac Failure                      | 6 Months       |
| Minor surgeries (e.g. appendix, tonsil removal) | 6 Months       |
| Hospitalisation                                 | 6 Months       |
| Optical Benefit                                 | 12 Months      |
| MRI , PET and CT Scans                          | 12Months       |
| Bereavement Token                               | 12 Months      |
| Thyroidectomy                                   | 24 Months      |
| Head Surgery                                    | 24 Months      |
| Spinal Surgery                                  | 24 Months      |
| Organ Transplant                                | 24 Months      |
| Knee and Hip Replacement                        | 24 Months      |
| Lupus   | 24 Months      |
| Cancer Treatment                                | 24 Months      |
| Haemodialysis                                   | 24 Months      |
| Orthodontic Treatment                           | 24 Months      |
| Major Surgeries                                 | 24 Months      |

\* CellMed retains the right to underwrite and invoke additional waiting periods

\* High Claims performance of account will result in loading of subscriptions

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## Sign up for the Sage Plan **today!**

Visit the website or scan the QR code to get started



## Get in touch

### CONTACT CENTRE

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### HEAD OFFICE

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Rhodesville, Harare

### HARARE CUSTOMER SERVICE CENTRE

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84-86 Kwarne Nkrumah Avenue

### BULAWAYO

The Beehive Centre  
18 Browning Rd, Malindela

### MUTARE

85 H. Chitepo Street

### HWANGE

Office Number 21  
Health Services Section  
Hwange Colliery Hospital

### ZVISHAVANE

782 Goddard Avenue

### NGEZI

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5503 Turf Business Centre