



MARCH  
2024

## DIASPORAS PLANS **SAGE PACKAGE**

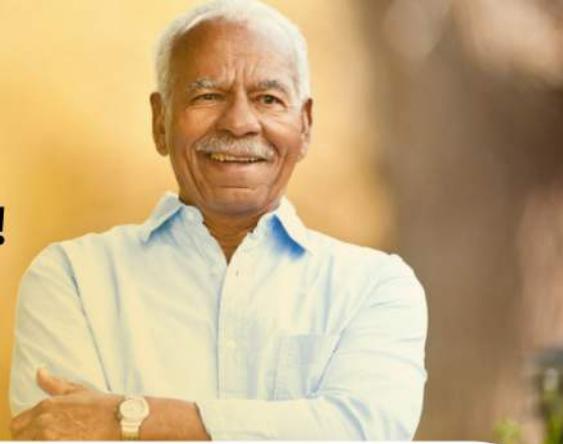
Comprehensive medical aid  
cover for senior citizens

UNDERWRITTEN BY:



# 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.



## Enjoy convenience with the Healthmate App!

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



# 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	12 Months
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

25 Rhodesville Avenue  
Rhodesville, Harare

### HARARE CUSTOMER SERVICE CENTRE

Ground Floor, Finsure House  
84-86 Kwame 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

Nectacare Building  
5503 Turf Business Centre

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**DIASPORA MEDS**

