



Student Care

Currency in USD	Student Care	Benefit Requires
Annual Global Limit	\$ 10,000	Pre-Authorisation
Hospitalisation	\$ 8,400	✓
GP Consultations	10 Visits	
Physiotherapy Sessions	10 Visits	✓
Ambulance Services	\$ 1,000	✓
Dialysis	\$ 825	✓
Optical Appliances	\$ 160	✓
Dental	\$ 320	✓
Acute Drugs	\$ 150	
Chronic Drugs	\$ 650	
Nursing and hospice	\$ 500	
Therapy	\$ 250	✓
Radiology and Imaging	\$ 900	✓
Pathology	\$ 200	✓

SPECIAL BENEFITS

Appliances and Equipment	\$ 400	✓
Glucometre/Nebulizer	\$ 120	
Hospital Cashback*	\$ 3,000	
Travel Cover*	On Demand	

Claims Payment Terms

AHFoZ Rates

Student Care		
Monthly Contribution - GROUPS	Student Care	
Student	\$ 13.00	

Notes:

1. Benefits may be used for pre-existing conditions, subject to the underwriting of applications.
2. Claims are paid up to tariff on Student Care Cover
3. Hospital Cash Back is paid in USD as per the T&Cs
4. Out-Patient treatment outside Zimbabwe is on a pay and claim basis.
5. Specialist treatment is covered on referral.
6. Travel Insurance is on demand and costs \$3/student (Africa) & \$5.90 (International).