

2022



# PREMIUM USD PLAN

Benefits & Contributions



CELLMED HEALTH  
MEDICAL FUND

# We've got you **covered.**

CellMed Health Medical Fund offers comprehensive medical aid cover through an extensive service provider network with countrywide distribution, guaranteeing that our members can access medical services in any part of the country. We have also made strategic partnerships regionally and internationally which allow CellMed members to access medical treatment outside our borders. We always strive for excellence in service delivery and we are ISO9001:2015 certified.

## Why Choose CellMed?

It's more than just medical aid!



### Baby welcome benefit

Get a baby welcome benefit when you or any of the dependants covered under your subscriptions give birth, as a heart-warming gift from us, to you. We'll be there to celebrate with you.

### Wellness and health risk management program

We encourage our members to be pro-active about healthy living and lifestyle. In order to support this, we designed a robust continuous health programme which engages members in various activities which improve quality of life. Among many, this includes fitness activities - all included in our packages.



### HealthMate App: 24-hour support

The free CellMed HealthMate app is your gateway to full information your membership, anytime you need it. From subscription details to hosting support functions, it is designed to make your consumption of our custom packages both, efficient and memorable. HealthMate is available on both Google Play Store and Apple App Store.

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

Your CellMed membership gives you access to a vast world of medical services! From general practitioners and specialists to radiology services, and pharmacies, you've got coverage.



### Bereavement token in the event of the death of a member

In the unfortunate event of death of a member, we provide a star bereavement token to help their dependants and family in covering expenses. Our payment program is quick, efficient and hassle-free.



### Access to regional and international cover

In cases where there are no specialists or facilities to treat an ailment within our wide network in Zimbabwe, we will cover your medical expenses to get services within the region, or internationally.



### Hospital Cash-Back

A cash pay-out is made when one is hospitalized for more than 48hours. This is meant to lighten the financial burden of hospital bills and cushion members against the loss of income and personal expenses incurred whilst hospitalized.

## PLAN BENEFITS

	ESSENTIAL PLUS	VITAL PLUS	PRIME PLUS	SUPERIOR PLUS	SUPREME PLUS	UNIVERSAL PLUS
Type of Hospital	Private Group B-F, Regional	Private Group B-F, Regional	Private Group A-F, Regional & International			
Annual Limit	10,000.00	15,000.00	25,000.00	30,000.00	50,000.00	90,000.00
Hospitalisation Limit	3,235.00	5,085.00	8,500.00	8,880.00	16,500.00	41,500.00
Chronic Medication	800.00	1,000.00	1,350.00	1,500.00	2,000.00	2,500.00
Acute Medication (Family benefit)	600.00	1,000.00	1,200.00	1,500.00	2,500.00	3,000.00
Dental – Preventative incl. scaling & polishing	50.00	80.00	100.00	120.00	200.00	300.00
Dental – Treatment incl. fillings, extractions & periodontics	200.00	300.00	350.00	400.00	600.00	700.00
Orthodontic/Prosthetics	250.00	420.00	550.00	680.00	1,200.00	2,000.00
Optical plus Refraction (2 year benefit)	230.00	260.00	350.00	400.00	500.00	950.00
Prosthesis & Appliances	650.00	970.00	3,500.00	4,550.00	7,250.00	9,500.00
Pathology	300.00	450.00	600.00	700.00	1,000.00	1,500.00
Radiology	1,600.00	2,500.00	2,800.00	3,000.00	5,000.00	7,000.00
Ambulance Services	Hospital Limit					
Preventive Care Benefit	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year
Bereavement Token	200.00	250.00	280.00	300.00	500.00	750.00
Baby Benefit	20.00	25.00	28.00	30.00	50.00	100.00
Hospital cash back daily payout (after 48-hours):						
- Adult	100.00	100.00	100.00	100.00	100.00	100.00
- Child	50.00	50.00	50.00	50.00	50.00	50.00

Note: All quoted prices are in USD.

Terms and conditions apply

## CONTRIBUTION

	ESSENTIAL PLUS	VITAL PLUS	PRIME PLUS	SUPERIOR PLUS	SUPREME PLUS	UNIVERSAL PLUS
Principal Member/Spouse/ Adult Monthly SME Subscription	–	–	93.00	106.00	176.00	246.00
Child Dependent Monthly SME Subscription	–	–	64.00	73.00	123.00	173.00
Principal Member/Spouse/ Adult Monthly Small Corporate Subscription	–	–	60.00	68.00	114.00	158.00
Child Dependent Monthly Small Corporate Subscription	–	–	34.00	39.00	65.00	89.00
Principal Member/Spouse/ Adult Monthly Large Corporate Subscription	32.00	45.00	60.00	68.00	114.00	158.00
Child Dependent Monthly Large Corporate Subscription	19.00	26.00	34.00	39.00	65.00	89.00

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# CellMed Hospital Cash-Back

## How it works

- A claim pay-out is made when one is hospitalised for more than 48hours
- A lumpsum cash pay-out is done after one is discharged from hospital or after 30 days whichever is earlier
- Pre-existing conditions are covered
- Benefits are paid out directly to member

## Exclusions

- Pre-existing conditions and spinal conditions (this will be covered after a 12-month waiting period)
- Complications arising from abortion
- Effects of alcohol
- Hospitalisation because of or related to Diabetes and or Epilepsy
- Sexually Transmitted Disease or Aids (this will be covered after a 12-month waiting period)
- Mental or psychiatric illness
- Drug taken unless they followed the manufacturer's instructions, or a doctor prescribed it
- Drug they take for treating drug addiction
- Injury or illness while flying unless they were a paying passenger
- Accident that happens while driving any motor vehicle while the alcohol content in the blood or urine is over the legal limit
- Bodily injury suffered while directly involved in an illegal activity
- Dangerous situation got into on purpose
- Sport played or trained for as a professional, even if this is not a direct or main cause
- Accident directly caused by war
- Congenital defect (a problem they were born with)
- Cosmetic surgery, for example a skin graft or face-lift
- Use of explosives
- Sex change operation or similar procedure
- Any hospitalisation undertaken in nature, cure clinics, or hydro's or during periods of quarantine will not be covered

## Waiting periods

- Immediate cover is provided for accidents
- 3 months waiting period for illness
- 6 months waiting period for surgeries
- 12 months waiting period for maternity benefits
- 12 months waiting period for pre-existing injuries and illness

## Claiming Process

1. Notify CellMed Health Medical Fund of a claim, email on [claims@cellinsurance.co.zw](mailto:claims@cellinsurance.co.zw)
2. Obtain and complete the form
3. Return the completed claim form attached together with confirmation of hospitalisation from doctor or the hospital and a copy of the patient's identification document
4. The claim will be assessed, processed, and payment made directly into the members' bank account within five (5) to fourteen (14) days from the date of submission of final assessor's report where liability is not in dispute.

## Why you need the Hospital Cash Back Plan

- Help with financial expenses incurred due to hospitalisation
- You can use it to access over the counter medication
- It can assist you with medical aid shortfalls
- You can spend the money as you wish

## CONDITIONS OF SERVICE

BENEFIT	SME's	CORPORATES (SMALL)	CORPORATES (LARGE)
NUMBER OF PRINCIPAL MEMBERS	5-19	20-49	50+
General Practitioners	3 months	Waiver	Waiver of all waiting periods
Acute Medication	3 months	Waiver	
Dental - Fillings and extraction	6 months	Waiver	
Specialist services	6 months	Waiver	
Diabetes	6 months	Waiver	
Hypertension	6 months	Waiver	
Asthma	6 months	Waiver	
HIV/AIDS	6 months	Waiver	
Arthritis	6 months	Waiver	
General Scans & X-rays	6 months	Waiver	
Congestive Cardiac Failure	6 months	Waiver	
Hospitalisation	6 months	Waiver	
Maternity	9 months	Waiver	
Optical Benefit	12 months	Waiver	
MRI, PET, CT Scans	12 months	Waiver	
Knee & Hip Replacement	24 months	24 months	
Auto immune conditions	24 months	24 months	
Chemotherapy	24 months	24 months	
Haemodialysis	24 months	24 months	
Orthodontic Treatment	24 months	24 months	
Thyroidectomy	24 months	24 months	
Head Surgery	24 months	24 months	
Spinal Surgery	24 months	24 months	
Organ Transplant	24 months	24 months	
Major Surgeries	24 months	24 months	

\* Hospital Cash-Back conditions: Refer to detailed Hospital Cash-Back section.

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

\* Large corporates have access to all benefits on the first contribution.

\* High claims performance of account will result in loading of subscriptions.

\* Fund age limit is 65 years

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**ZVISHAVANE**  
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**DIGITAL PLATFORMS**  
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