

Alliance Options Select

2025

February

	Select 1		Select 2		Select 3		Select 4			
	USD								Benefit Requires	
Annual Global Limit	\$	20,000	\$	25,000	\$	50,000	\$	100,000	Pre-Authorisation	Waiting Period
A&E, 24 HR Clinics and Casualty	\$	245	\$	306	\$	374	\$	624	✓	
Air Ambulance Services	\$	-	\$	-	\$	8,000	\$	20,000	✓	
Ambulance Services	\$	1,000	\$	1,200	\$	2,000	\$	5,000	✓	
Appliances and Equipment	\$	300	\$	400	\$	700	\$	1,000	✓	12 Months
Auto-immune Health	\$	1,000	\$	2,000	\$	4,000	\$	8,000	✓	3 Months
Consultations	\$	919	\$	1,225	\$	2,184	\$	4,680		3 Months
Dental & Orthodontics	\$	600	\$	800	\$	1,400	\$	2,000		Refer to T's & C's
Dialysis	\$	5,000	\$	6,667	\$	11,667	\$	25,000	✓	24 Months
➔Foreign Treatment*	\$	-	\$	-	\$	20,000	\$	35,000	✓	Refer to T's & C's
Hospital and Surgery	\$	7,500	\$	10,000	\$	17,500	\$	37,500	✓	6 Months
Imaging - MRI, CT & PET	\$	1,000	\$	1,500	\$	2,500	\$	5,000	✓	6 Months
Imaging - Radiology and Ultrasounds	\$	300	\$	400	\$	700	\$	1,500		3 Months
Maternity	\$	1,838	\$	2,450	\$	3,744	\$	4,992	✓	12 Months
Nursing and Hospice	\$	1,500	\$	2,000	\$	3,000	\$	7,500	✓	3 Months
Oncology	\$	7,500	\$	10,000	\$	17,500	\$	37,500	✓	24 Months
Optical	\$	150	\$	200	\$	350	\$	750	✓	9 Months
Other Outpatient Services	\$	500	\$	650	\$	850	\$	1,000		3 Months
Pathology	\$	490	\$	613	\$	874	\$	1,123		3 Months
Prescribed Medication	\$	613	\$	817	\$	1,456	\$	3,120		3 Months
Prosthetics	\$	2,000	\$	3,000	\$	5,000	\$	8,500	✓	Refer to T's & C's
Reproductive Health & Wellness	\$	150	\$	200	\$	350	\$	750		9 Months
Therapy (incl. mental health)	\$	343	\$	458	\$	816	\$	1,749	✓	12 Months
Funeral Grant	\$	200	\$	200	\$	350	\$	500		12 Months
Territory of benefits use	ZW + Zambia + India		ZW + Zambia + India		ZW+ SA, ZAM + India		ZW + SA + ZAM + India			

*This is a benefit ceiling not an additional benefit

Claims Payment Terms	ZRVS Tariffs	ZRVS Tariffs	Up to 200% of ZRVS tariff	Up to 200% of ZRVS tariff
----------------------	--------------	--------------	---------------------------	---------------------------

Contribution Rates for Group Employees									
Monthly Premiums		SELECT 1		SELECT 2		SELECT 3		SELECT 4	
ADULT	\$	50	\$	77	\$	117	\$	156	
CHILD	\$	36	\$	55	\$	77	\$	117	

Contribution Rates for Individuals									
Monthly Premiums		SELECT 1		SELECT 2		SELECT 3		SELECT 4	
ADULT	\$	64	\$	119	\$	153	\$	204	
CHILD	\$	44	\$	70	\$	100	\$	148	

Alliance
Options
Select

Notes:

Benefits may be used for pre-existing conditions, subject to the underwriting of applications. Contributions will be loaded.
Contributions may be loaded at renewal for serious pre-existing conditions or ongoing chronic conditions.
Applicants over the age of 54 can be accepted subject to underwriting and a percentage loading.
Minimum group size is 10 employees.

Term & Conditions:

Errors and Omissions

Correct at the time of going to print as per the month indicated. Please request the latest version of this document from marketing@healthzim.com

Rates and benefits are subject to change with notice being given. Date of last revision: 1 February 2025