

# Alliance Options Select

# 2026

February

	<b>Select 1</b>	<b>Select 2</b>	<b>Select 3</b>	<b>Select 4</b>	<b>Benefit Requires</b>	<b>Waiting Period</b>
	<b>USD</b>					
<b>Annual Global Limit</b>	\$ 20,000	\$ 25,000	\$ 50,000	\$ 100,000	<b>Pre-Authorisation</b>	
A&E, 24 HR Clinics and Casualty	\$ 250	\$ 310	\$ 380	\$ 650	✓	
Air Ambulance Services	\$ -	\$ -	\$ 8,000	\$ 25,000	✓	
Road 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	\$ 920	\$ 1,225	\$ 2,190	\$ 4,680		3 Months
Dental & Orthodontics	\$ 600	\$ 800	\$ 1,400	\$ 2,000		Refer to T's & C's
Dialysis	\$ 5,000	\$ 6,700	\$ 11,700	\$ 25,000	✓	24 Months
→ Foreign Treatment (This is a benefit ceiling not an additional benefit)	\$ 7,500	\$ 10,000	\$ 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	\$ 1,850	\$ 2,450	\$ 3,750	\$ 5,000	✓	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	\$ 620	\$ 875	\$ 1,200		3 Months
Prescribed Medication	\$ 620	\$ 820	\$ 1,460	\$ 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)	\$ 450	\$ 550	\$ 820	\$ 1,750	✓	12 Months
Funeral Grant	\$ 200	\$ 250	\$ 350	\$ 600		12 Months
<b>Territory of benefits use</b>	<b>ZW + Zambia + India</b>	<b>ZW + Zambia + India</b>	<b>ZW+ SA, ZAM + India</b>	<b>ZW + SA + ZAM + India</b>		

<b>Claims Payment Terms</b>	<b>ZRVS Tariffs</b>	<b>ZRVS Tariffs</b>	<b>Up to Negotiated Rates</b>	<b>Up to Negotiated Rates</b>
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<b>Contribution Rates for Group Employees</b>				
<b>Monthly Premiums</b>	<b>SELECT 1</b>	<b>SELECT 2</b>	<b>SELECT 3</b>	<b>SELECT 4</b>
<b>ADULT</b>	\$ 54	\$ 83	\$ 126	\$ 168
<b>CHILD</b>	\$ 39	\$ 59	\$ 83	\$ 126

<b>Contribution Rates for Individuals</b>				
<b>Monthly Premiums</b>	<b>SELECT 1</b>	<b>SELECT 2</b>	<b>SELECT 3</b>	<b>SELECT 4</b>
<b>ADULT</b>	\$ 69	\$ 129	\$ 165	\$ 220
<b>CHILD</b>	\$ 48	\$ 76	\$ 108	\$ 160



**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.

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**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: 31 December 2025