

Summary of Benefits and Contributions With Effect from 01 February 2026



Annual Benefit Limits	
Annual Global Limits	\$150 000.00
Hospitalisation	\$ 70,000.00
GP Consultations	\$ 1,000.00
Physiotherapy Sessions	\$ 1,500.00
Specialist Consultations	\$ 3,700.00
ER, 24Hr Clinics & Casualty	\$ 700.00
Oncology	\$ 70,000.00
Dialysis	\$ 8,000.00
Optical Appliances	\$ 1,000.00
Routine Dental	\$ 950.00
Orthodontics	\$ 1,500.00
Medicines and Drugs	\$ 3,300.00
Psychiatric Care	\$ 1,800.00
Radiology and Imaging	\$ 6,500.00
Pathology (out patient)	\$ 1,000.00
Maternity	\$ 6,000.00
Wellness	\$ 750.00
ARV/ART	\$ 1,000.00
Special Benefits	
Hearing Aid	\$ 1,000.00
Appliances and Equipment	\$ 6,000.00
Road/Air Ambulance	\$ 20,000.00
Funeral Services	\$ 1,100.00

Age Group	Monthly Contributions	
	Individual Rates	Corporate Rates
0-30	\$ 173	\$ 160
31-40	\$ 213	\$ 191
41-50	\$ 248	\$ 225
51-60	\$ 323	\$ 300
over 60	\$ 456	\$ 421

→ Waiting periods apply to use of routine benefits:

- 3 months for general treatment
- 6 months for routine Dental services
- 6 months for Hospitalisation
- 6 months for Optical appliances (benefit available once every 2 years)
- 12 months waiting period for use of Maternity benefits
- 12 months waiting period for Appliances and equipment
- 12 months waiting period for routine, wellness and good health check ups
- 24 months waiting period for Oncology
- 24 months waiting period for Dialysis
- 24 months waiting period for Orthodontic treatment

→ All claims are subject to settlement at reasonable and customary rates

→ All benefits are pro-rated accordingly if the join date is after January

→ Members can use private facilities in Zimbabwe and other territories as listed in the terms & conditions

→ Orthodontic benefits are subject to board approval

→ The hearing aid benefit is available once every 5 years

→ The costs of drugs available as over the counter purchases cannot be claimed

→ Maximum enrolment age - 54 years

→ Rates and benefits are subject to change with notice being given. Date of last revision: 31 December 2025.



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ALL BENEFITS ARE SUBJECT TO THE TERMS AND CONDITIONS OF MEMBERSHIP FOUND IN THE RULES OF MEMBERSHIP.

**Group rates are only applicable to groups of 20 lives or more-