

Alliance Options Select

2021

April

	Select 1	Select 2	Select 3	Select 4	Benefit Requires	Waiting Period
	USD				Pre-Authorisation	
Annual Global Limit *	\$ 15,000	\$ 20,000	\$ 35,000	\$ 75,000		
A&E, 24 HR Clinics and Casualty	\$ 200	\$ 250	\$ 300	\$ 500	✓	
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	\$ 803	\$ 1,000	\$ 1,750	\$ 3,750		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	✓	3 Months
→ Foreign Treatment**	\$ -	\$ -	\$ 20,000	\$ 35,000	✓	Refer to T's & C's
Hospital and Surgery	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	3 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	\$ 1,605	\$ 2,140	\$ 3,270	\$ 4,360	✓	12 Months
Nursing and Hospice	\$ 1,500	\$ 2,000	\$ 3,000	\$ 7,500	✓	3 Months
Oncology	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	3 Months
Optical	\$ 150	\$ 200	\$ 350	\$ 750	✓	9 Months
Other Outpatient Services	\$ 500	\$ 650	\$ 850	\$ 1,000		3 Months
Pathology	\$ 428	\$ 535	\$ 763	\$ 981		3 Months
Prescribed Medication	\$ 535	\$ 714	\$ 1,272	\$ 2,725		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)	\$ 321	\$ 428	\$ 763	\$ 1,635	✓	12 Months
Territory of benefits use =	Zimbabwe	Zimbabwe	ZW + South Africa	ZW + South Africa		
→ **THIS IS A BENEFIT CEILING, NOT AN ADDITIONAL BENEFIT						

Claims Payment Terms	AHFOZ ZRVS Tariffs	AHFOZ ZRVS Tariffs	Up to 200% of ZRVS AHFOZ tariff	Up to 200% of ZRVS AHFOZ tariff
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Contribution Rates for Group Employees *				
Monthly Premiums - GROUPS	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 39	\$ 60	\$ 86	\$ 114
CHILD	\$ 28	\$ 42	\$ 57	\$ 86

Contribution Rates for Individuals *				
Monthly Premiums	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 49	\$ 91	\$ 112	\$ 149
CHILD	\$ 33	\$ 54	\$ 74	\$ 109



Notes:

Benefits may be used for pre-existing conditions, subject to the underwriting of applications, for GROUP members only. 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. New members may pay 3 months subscriptions upfront to waive the 3 month general waiting period. Completed application forms are required two weeks before enrolment. Minimum group size is 20 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 clientservices@healthzim.com
Rates and benefits are subject to change with notice being given. Date of last revision: April 2021