



## TIER 2 BENEFIT SCHEDULE | 2021

## Policy Overview

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
OVERALL LIMIT	USD 50,000	USD 50,000	USD 100,000	USD 150,000	USD 100,000	USD 500,000
AREA OF COVER	Treatment in Zambia only	Treatment in Zambia only	In-patient and out-patient treatment in Zambia only	In-patient and out-patient treatment in Zambia only	Evacuation to South Africa only	Worldwide treatment (excluding Zambia, USA, Canada or South America) paid at South Africa Medical Rates. Whilst resident in sub-Saharan Africa and for travel worldwide (excluding USA/Canada), subject to a maximum duration any one trip of 30 days
TYPE OF COVER	Zambia emergency	Zambia emergency and basic local cover	Zambia comprehensive	Zambia comprehensive	Evacuation only	Worldwide cover outside of Zambia, comprehensive and evacuation <sup>1</sup>

1. Excess of USD 175 payable for all elective international benefits per condition per benefit year

## Major Medical Care

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Kidney failure treatment	N/A	N/A	N/A	USD 50,000	N/A	Paid in full, out of Zambia only
Cancer diagnosis & treatment	N/A	N/A	N/A		N/A	
Organ transplants	N/A	N/A	N/A	N/A	N/A	Paid in full, out of Zambia only
Psychiatric treatment	N/A	N/A	N/A	N/A	N/A	N/A

## Emergency Evacuation, Treatment & Care

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Local road ambulance	USD 10,000	USD 10,000	USD 20,000	Paid up to overall limit	Paid up to overall limit	Paid in full
Local air ambulance	Paid in full	Paid up to overall limit	Paid in full	Paid up to overall limit	Paid up to overall limit	Paid in full
International medical evacuation <sup>2</sup>	N/A	N/A	N/A	N/A	Paid up to Overall Limit	Paid in full
Emergency hospitalisation	Emergency medical diagnosis and treatment charges only	Emergency medical diagnosis and treatment charges only	Paid in full (General Ward)	Paid up to overall limit (General Ward)	N/A	Paid in full (General Ward)
High care & intensive care	USD 4,000	USD 4,000	Paid in full	Paid up to overall limit	N/A	Paid in full
Travel & accommodation of a third party	Max USD 70/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)	Max USD 40/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)	Max USD 70/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)	Max USD 100/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)	Max USD 70/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)	Max USD 100/night Max 30 days emergency-only parental accommodation for patients under 18 years (Travel for one companion only in an emergency evacuation)
Repatriation to country of residence after international evacuation (Commercial flights only)	N/A	N/A	N/A	N/A	USD 5,500	Paid in full
Repatriation of mortal remains, burial or cremation after international evacuation	N/A	N/A	N/A	N/A		USD 5,500
Home-based nursing care	N/A	N/A	N/A	N/A	N/A	N/A

2. International medical evacuation limited to one evacuation per condition per benefit year. It is applicable to immediately life and limb-threatening conditions and it has no excess applied

## Out-patient Care

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Medical doctor or specialist consultations and procedures	N/A	USD 400	USD 800	USD 1,000	N/A	Paid in full (out of Zambia only)
Prescription medication and medically-indicated vaccination <sup>4</sup>	N/A	USD 400	USD 800	USD 1,000	N/A	
X-rays (when requested by a medical doctor)	N/A	USD 150	USD 800	USD 400	N/A	Paid in full (out of Zambia only)
Pathology (when requested by a medical doctor)	N/A	USD 250		USD 525	N/A	
COVID-19 Testing (when requested by a medical doctor, T's and C's apply)	N/A	USD 50	USD 50	USD 75	N/A	USD 300 Out of Zambia Only
Advanced Imaging (pre-authorisation is required)	N/A	USD 600	USD 1,000	USD 1,200	N/A	Paid in full (out of Zambia only)
Prosthesis (external)	USD 600	USD 600	USD 600	USD 600	N/A	USD 1,000
Physio & chiropractor	N/A	N/A	USD 300	USD 300	N/A	N/A
Chronic condition management <sup>5</sup>	N/A	N/A	USD 500	USD 1,000	N/A	USD 2,000 (out of Zambia only)

4. Benefit limit applies to COVID-19 vaccinations where applicable

5. Includes medically-indicated devices

## In-patient Care

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
<b>Elective hospitalisation and surgery<sup>3</sup></b>	Emergency medical diagnosis and treatment charges only	Emergency medical diagnosis and treatment charges only	Paid in full (General Ward)	Paid up to overall limit (General Ward)	N/A	Paid in full (General Ward)
<b>Prosthesis internal</b>	N/A	N/A	USD 10,000	USD 10,000	N/A	Paid in full (out of Zambia only)
<b>Palliative care</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Rehabilitation (post-hospitalisation, requires pre-authorization)</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Economy flight for in-patient elective treatment (where in-country treatment is deemed inappropriate, SES doctor's pre-approval is required)</b>	N/A	N/A	N/A	N/A	N/A	N/A

3. Three-month waiting period applies on initial application

## Optional Benefits & Limits

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
<b>Funeral cash benefit</b>	USD 500	USD 500	USD 500	USD 500	USD 1,000	USD 1,000
<b>Sports loading (opt in)</b>	USD 100,000	USD 50,000	USD 100,000	USD 50,000	USD 100,000	USD 100,000

## Maternity Benefits<sup>6</sup>

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Prenatal consults	N/A	N/A	USD 200	USD 800	N/A	N/A
Delivery	N/A	N/A	USD 500	USD 1,000	N/A	N/A
Newborn hospitalisation	N/A	N/A	USD 3,000	USD 6,000	N/A	N/A
Complications during the prenatal period & childbirth	N/A	N/A	N/A		N/A	N/A
Termination of pregnancy	Medical reasons only	Medical reasons only	Medical reasons only	Medical reasons only	N/A	Medical reasons only
Birth defects & congenital abnormalities	N/A	N/A	USD 2,000	USD 2,000	N/A	N/A

6. Ten-month waiting period applies

# Your Health, Our Insurance

SES has a large service provider network, ensuring that we are able to refer our clients to the best possible facilities.

# Wellness

	ZAMBIA LOCAL PLANS				EVACUATION PLAN	INTERNATIONAL PLAN
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Wellness benefit <sup>7</sup>	N/A	N/A	N/A	N/A	N/A	USD 1,000 <sup>8</sup> (In South Africa only)
Oral care & dental treatment	N/A	N/A	USD 150	USD 200	N/A	USD 500
Optical	N/A	N/A	N/A	USD 150	N/A	N/A
Nutritionist and dietician (requires referral from an SES doctor)	N/A	N/A	N/A	N/A	N/A	N/A
Under 7 vaccinations	N/A	N/A	USD 50	USD 300	N/A	N/A
Medical insurance travel benefit	Overall limit local only	Overall limit local only	Overall limit local only	Overall limit local only	N/A	30 days outside of Africa

7. Wellness benefit applies every two years for clients aged 18+

8. Gastric bypass surgery - lifetime benefit with a three-year moratorium up to wellness limits



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## Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

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