



BENEFIT SCHEDULE | 2021



Your Health, Our Insurance

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Policy Overview

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
OVERALL LIMIT	USD 500,000	USD 500,000	USD 1,000,000	USD 1,000,000	USD 2,000,000	USD 4,000,000
AREA OF COVER	Africa wide Evacuation only	Treatment in Zambia plus international evacuation for emergencies only. Evacuation covers Africa-wide travel	Africa & India hospitalisation plan. Out-patient treatment covered in the event of hospitalisation, refer to T's & C's 1 & 2	Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates	Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates	Worldwide Treatment (excluding USA, Canada or South America)
TYPE OF COVER	International Evacuation & Related Treatment	Zambia Comprehensive & Evacuation	Local & International Hospitalisation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation
EXCESS*	N/A	N/A	USD 175	USD 175	USD 175	No Excess

*Payable for all elective international benefits per condition per benefit year

Giving healthcare a human touch

SES has a large service provider network in Zambia, South Africa & India, ensuring that we are able to refer our clients to the best possible facilities.

Major Medical Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Kidney failure treatment	N/A	Paid up to overall limit (Zambia only)	N/A	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Cancer diagnosis & treatment			Paid up to USD 75,000			
Organ transplants						
Psychiatric treatment*		USD 2,000	USD 5,000 (In-patient only)	USD 5,000	USD 5,000	USD 8,000 (Including developmental & learning difficulties management)

*Includes in-patient and out-patient treatment



Emergency Evacuation, Treatment & Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Local road ambulance	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Local air ambulance						
International medical evacuation*						
Emergency hospitalisation	Paid up to overall limit Shared ward	Paid up to overall limit Shared ward	Paid up to overall limit Private room subject to availability	Paid up to overall limit Private room subject to availability	Paid up to overall limit Private room subject to availability	Paid up to overall limit Private room subject to availability
High care & Intensive care	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Travel & accommodation of a third party	Max USD 120/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 120/night. Max 30 days emergency only. Accommodation for one immediate family member Only travel for one companion in an emergency evacuation	Max USD 150/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 150/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 170/night. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation	Max USD 200/night Max. 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation
Repatriation to country of residence after international evacuation (commercial flights only)	USD 5,000	USD 5,000	USD 11,000	USD 11,000	USD 11,000	USD 25,000 (To Country of citizenship)
Repatriation of mortal remains, burial or cremation after international evacuation						
Home based nursing care	N/A	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only	Covered up to 30 days up to USD 200 per day Pre-auth required In-country only

*International medical evacuation limited to 1 evacuation per condition per benefit year

*International medical evacuation has no excess applied

*International medical evacuation is applicable to immediately life or limb threatening conditions

In-patient Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Elective Hospitalisation & Surgery*	N/A	Paid up to overall limit Semi-private ward	Paid up to overall limit Semi-private ward	Paid up to overall limit Semi-private ward	Paid up to overall limit Private room subject to availability	Paid up to overall limit Private room subject to availability
Prosthesis internal	USD 20,000	USD 20,000	USD 50,000	USD 50,000	USD 50,000	USD 100,000
Palliative care	N/A	20 days per medical case (In-patient)	30 days per medical case (In-patient)	30 days per medical case (In-patient)	30 days per medical case (In-patient)	50 days per medical case (In-patient)
Rehabilitation (Post Hospitalisation) Requires pre-auth		USD 20,000	USD 35,000 (In-patient only)	USD 35,000	USD 35,000	USD 40,000
Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval)		N/A	N/A	N/A	N/A	Economy class airfare to South Africa only

*3-month waiting period applies on initial application

Emergency Evacuation, Treatment & Care

The SES Call Centre is operational 24/7 to dispatch Emergency medical care in order to insure your safety.



Out-patient Care

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Medical doctor or specialist consultations and procedures	N/A	USD 1,200	Paid up to overall limit subject to T's & C's points 1 & 2	USD 1,800	USD 1,800	Paid up to overall limit
Prescription medication and medically indicated vaccination*		USD 1,000		USD 1,600	USD 1,600	
Over the counter medication		USD 200		USD 200	USD 200	
X-rays (when requested by medical doctor)		USD 5,000		Paid up to overall limit	Paid up to overall limit	
Pathology (when requested by medical doctor)						
COVID-19 Testing (when requested by a medical doctor, T's and C's apply)		USD 150		USD 300	USD 300	USD 300
Advanced imaging Pre-auth required		USD 1,400		Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Prosthesis external		USD 600		USD 1,000	USD 1,000	USD 1,000
Physio and Chiropractor		USD 500	USD 800	USD 800	USD 800	
Chronic condition management**		USD 1,500	N/A	USD 3,500	USD 3,500	USD 5,500

Out-patient cover is not a benefit on Amber except in the instances where claims are incurred 30 days before hospitalisation and up to 60 days after hospitalisation. Please refer to T's & C's 2 for applicable benefit limits.

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

**Includes medically indicated devices.

All out-patient treatments require pre-authorisation in order to assure that our members are covered for their chosen procedures & checkups. Call our call centre agents on **737** to pre-authorise your treatment today.



Health benefits for you and your baby

Maternity Benefits*

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Prenatal consults	N/A	USD 1,000	USD 3,000 Subject to T's & C's point 3	Not Covered	USD 1,000	USD 1,000
Delivery	N/A	USD 1,500		Not Covered	USD 5,000	USD 6,000
Newborn hospitalisation		USD 10,000	USD 20,000 for the first 90 days. C-Section for medical reasons only		USD 100,000	USD 100,000
Complications during the prenatal period & childbirth					Paid up to overall limit	Paid up to overall limit
Termination of pregnancy	Medical reasons only					
Birth defects & congenital abnormalities	N/A	USD 2,000	USD 10,000	Not Covered	USD 15,000	USD 25,000

*10-month waiting period applies

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Wellness benefit*	N/A	USD 200 SES Clinics only	USD 200 SES Clinics only	USD 200 SES Clinics only	USD 1,000** Zambia or South Africa	USD 2,000** Worldwide
Oral care & dental treatment		USD 400	N/A	N/A	USD 900	USD 1,200
Optical		USD 250			USD 300	USD 400
Nutritionist & Dietitian (Requires referral from SES doctors)		3 Consults			5 Consults	5 Consults
Under 7 vaccinations		USD 500		USD 500	USD 500	USD 500
Medical insurance travel benefit	Unlimited in Africa	Overall limit, 30 days. Regional travel	Paid up to overall limit in Africa. 60 days travel within area of cover	Paid up to overall limit 60 days. Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit 60 days. Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit. Unlimited worldwide travel (excluding USA, Canada or South America)

*Wellness benefit applies every two years for clients over the age of 18 +

**Gastric bypass surgery - lifetime benefit with a 3-year moratorium up to wellness limits

Optional Benefits & Limits

	REGIONAL PLANS			INTERNATIONAL PLANS		
	Silver	Sapphire	Amber	Chrome	Gold+	Platinum+
Funeral cash benefit	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,500	USD 1,500
Sports loading (Opt-in)	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 150,000

Terms & Conditions

Loading T's and C's	USD 200 loading for USD 50,000 USD 400 loading for USD 100,000 USD 600 loading for USD 150,000		<ul style="list-style-type: none">• 1 International medical evacuation is applicable to acute life or limb threatening events per condition per benefit year• International medical evacuation has no excess applied• International medical evacuation is applicable to acute life or limb threatening conditions• Wellness benefit applies every two years for clients over the age of 18 +• Gastric bypass surgery - lifetime benefit with a 3-year moratorium up to wellness limits
Amber T's and C's 1	Out-patient cover is not a benefit on Amber except in the instances where claims are incurred 30 days before hospitalisation and up to 60 days after hospitalisation. Please refer to T's & C's 2 for applicable benefit limits.		
Amber T's and C's 2	Medical doctor and specialist consultations and procedures	USD 1,200	
	Prescription medication	USD 1,200	
	X-Rays (when requested by medical doctor)	USD 5,000	
	Pathology (when requested by medical doctor)	USD 5,000	
	Advanced imaging (Pre-auth required)	USD 1,400	
Amber T's and C's 3	Prosthesis external	USD 600	
	Physio & Chiropractor Sessions	5 Sessions	
Amber T's and C's 3	Prenatal claims payable from 30 days before expected delivery date.		

Get immediate emergency medical response when you need it most



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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