



TIER 1 BENEFIT SCHEDULE | 2022



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.	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 and Related Treatment	Zambia Comprehensive & Evacuation	Local & Regional 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
HOSPITAL NETWORK	Tier 1	Tier 1	Tier 1	Tier 1	Tier 1	Tier 1

*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						
Organ Transplant		Paid up to USD 75,000				
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						
Local air 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
International medical evacuation*						
Emergency hospitalisation	Paid up to Shared ward	Paid up to Shared ward	Paid up to private room, subject to availability	Paid up to overall limit	Paid up to overall limit Private room subject to availability	Paid up to the 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	Private room subject to availability	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		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	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	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	N/A	USD 1,200	Paid up to Overall limit subject to hospitalisation	USD 1,800	USD 1,800	Paid up to overall limit	
Prescription Medication and medically indicated vaccination*	N/A	USD 1,000		USD 1,600	USD 1,600		
Over the counter medication	N/A	USD 200		USD 200	USD 200		
X-rays (when requested by medical doctor)	N/A	USD 5,000		Paid up to overall limit	Paid up to overall limit		
Pathology (when requested by medical doctor)	N/A						
Advanced imaging Pre-auth required	N/A	USD 1,400					
COVID-19 Testing (when requested by a medical doctor. T's and C's apply)	N/A	USD 150		USD 300	USD 300		USD 300
Prosthesis external	USD 600	USD 600		USD 1,000	USD 1,000		USD 1,000
Physio & Chiropractor sessions	N/A	USD 500		USD 800	USD 800		USD 800
Chronic condition management	N/A	USD 1,500		N/A	USD 3,000		USD 3,000

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-authorization 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 1000	USD 3,000 subject to hospitalisation	Not Covered	USD 1000	USD 1000
Delivery		USD 1500			USD 5000	USD 7000
Newborn hospitalisation		USD 10,000	USD 20,000 for the first 90 days only. 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	Medical reasons only	Medical reasons only	Medical reasons only	Medical reasons only	Medical reasons only
Birth defects & congenital abnormalities	N/A	USD 2,000	USD 10,000	Not Covered	USD 15,000	USD 25,000
IVF	N/A	N/A	N/A	N/A	N/A	USD 6,500 subject to T's and C's***

*10-month waiting period applies

***IVF T's and C's: 1. Area of cover limited to RSA & India only. 2. Waiting period of 8 months since joining Platinum+. 3. Limited to 3 cycles per lifetime. 4. Age of members 40 and below. 5. Requires pre-approval by SES' doctors only, with medical justification.

Wellness, Dental and Optical Benefits

	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	N/A	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 5 Vaccinations		USD 500			USD 500	USD 500
Medical insurance travel benefit		Unlimited in Africa			Overall limit, 30 days. Regional travel	Overall limit, 60 days. Regional travel

*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	USD 1,000	USD 1,000	USD 1,000	USD 500	USD 1,500	USD 500
Sports loading	USD 100,000	USD 100,000	USD 100,000	USD 50,000	USD 100,000	USD 50,000

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															
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.	<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 2	<table border="0"> <tr> <td>Medical doctor and specialist consultations and procedures</td> <td>USD 1,200</td> </tr> <tr> <td>Prescription medication</td> <td>USD 1,200</td> </tr> <tr> <td>X-Rays (when requested by medical doctor)</td> <td>USD 5,000</td> </tr> <tr> <td>Pathology (when requested by medical doctor)</td> <td>USD 5,000</td> </tr> <tr> <td>Advanced imaging (Pre-auth required)</td> <td>USD 1,400</td> </tr> <tr> <td>Prosthesis external</td> <td>USD 600</td> </tr> <tr> <td>Physio & Chiropractor Sessions</td> <td>5 Sessions</td> </tr> </table>	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	Prosthesis external	USD 600	Physio & Chiropractor Sessions	5 Sessions	
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															
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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