



TIER 2 BENEFIT SCHEDULE | 2022

Policy Overview

	ZAMBIA LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	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 & out-patient treatment in Zambia only	Evacuation to South Africa only	Worldwide Treatment (excluding USA, Canada or South America) Claims paid at SES Network Rates
TYPE OF COVER	Zambia Emergency Cover	Zambia Emergency & Basic Local Cover	Zambia Comprehensive	Zambia Comprehensive	Evacuation only	Worldwide Cover outside of Zamba, comprehensive and evacuation
EXCESS*	N/A	N/A	N/A	N/A	N/A	USD 175
HOSPITAL NETWORK	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2

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

Major Medical Care

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	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						
Organ Transplant						
Psychiatric treatment				N/A		

Emergency Evacuation, Treatment & Care

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	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 up to overall limit
Local air ambulance	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit			
International medical evacuation*	N/A	N/A	N/A	N/A		
Emergency hospitalisation	Emergency medical diagnosis & treatment charges only	Emergency medical diagnosis & treatment charges only	Paid up to General ward	Paid up to General ward	N/A	Paid up to General ward
High care & intensive care	USD 4000	USD 4000	Paid up to overall limit	Paid up to overall limit	N/A	Paid up to overall limit
Travel & accommodation of a third party	Max USD 40/night. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 40/night. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 70/night. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 100/night. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 70/night. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 100/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)	N/A	N/A	N/A	N/A	USD 5,500	Paid in full
Repatriation of mortal remains, burial or cremation after international evacuation						USD 5,500
Home based nursing care					N/A	N/A

*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

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Medical doctor or specialist consultations	N/A	USD 400	USD 800	USD 1,000	N/A	Paid in full, out of Zambia only
Prescription Medication and medically indicated vaccination*	N/A	USD 400	USD 800	USD 1000		
Over the counter medication	N/A	N/A	N/A	N/A		N/A
X-rays (when requested by medical doctor)	N/A	USD 150	USD 800	USD 400		Paid in full, out of Zambia only
Pathology (when requested by medical doctor)	N/A	USD 300		USD 525		
Advanced imaging Pre-auth required	N/A	USD 600	USD 1,000	USD 1,200		
COVID-19 Testing (when requested by a medical doctor. T's and C's apply)	N/A	USD 50	USD 50	USD 75		
Prosthesis external	USD 600	USD 600	USD 600	USD 600		USD 1,000
Physio & Chiropractor sessions	N/A	N/A	USD 300	USD 300		N/A
Chronic condition management	N/A		USD 500	USD 1,000		USD 2,000 (out of Zambia only)

*Benefit limit applies to COVID-19 vaccinations where applicable

In-patient Care

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Elective Hospitalisation & Surgery	N/A	N/A	Paid up to overall limit General ward	Paid up to overall limit General ward	N/A	Paid in full (General Ward)
Prosthesis internal			USD 10,000	USD 10,000		Paid in full, out of Zambia only
Palliative care						
Rehabilitation (Post Hospitalisation) Requires pre-auth						
Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval)						

Optional Benefits & Limits

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Funeral cash	USD 500	USD 500	USD 500	USD 500	USD 1,000	USD 1,000
Sports loading	USD 50,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000

Maternity Benefits*

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold
Prenatal consults	N/A	N/A	USD 200	USD 800	N/A	N/A
Delivery			USD 500	USD 1,000		
Newborn hospitalisation			USD 3,000	USD 6,000		
Complications during the prenatal period & childbirth			N/A			
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	N/A	USD 2,000	USD 2,000	N/A	N/A
IVF	N/A	N/A	N/A	N/A	N/A	N/A

*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, Dental and Optical Benefits

	LOCAL PLANS				REGIONAL PLANS	INTERNATIONAL PLANS		
	Tanzanite	Tanzanite+	Amethyst	Amethyst+	Bronze	Gold		
Wellness benefit*	N/A	N/A	N/A	N/A	N/A	USD 1,000 (in South Africa only)**		
Oral care & dental treatment	N/A	N/A	N/A	USD 200		USD 500		
Optical				USD 150		N/A		
Nutritionist & Dietitian (Requires referral from SES doctors)				N/A				
Under 5 Vaccinations				USD 300				
Medical insurance travel benefit				Overall limit local only			Overall limit local only	Overall limit local only

*Wellness benefit applies every two years for clients over the age of 18+
 **Gastric bypass surgery - lifetime benefit with a 3 year waiting period up to wellness limits



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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