



SES LEGACY PLANS

Benefit Schedule | 2023



Policy Overview

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
OVERALL LIMIT	USD 100,000	USD 500,000
AREA OF COVER	Evacuation to South Africa only	Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates
TYPE OF COVER	Evacuation only	Worldwide Cover outside of Zambia, comprehensive and evacuation
EXCESS ¹	N/A	USD 175
HOSPITAL NETWORK	N/A	N/A

1: Excess - payable for all elective international benefits per condition

Major Medical Care

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Kidney failure treatment	N/A	Paid in full, out of Zambia only
Cancer diagnosis & treatment		
Organ Transplant		
Psychiatric treatment ²		N/A

2: Psychiatric treatment includes in-patient and out-patient treatment

Emergency Evacuation, Treatment & Care

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Local road ambulance		
Local air ambulance	Paid up to overall limit	Paid up to overall limit
International medical evacuation ³		
Emergency hospitalisation	N/A	Paid up to General ward
High care & Intensive care	N/A	Paid up to overall limit
Travel & accommodation of a third party	Max USD 70/night rebate for costs incurred. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 100/night rebate for costs incurred. 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 5,500	Paid in full
Repatriation of mortal remains, burial or cremation after international evacuation		USD 5,500
Home-based nursing care	N/A	N/A

3: International Medical Evacuation limited to 1 evacuation per condition per benefit year

3: International Medical Evacuation has no excess applied

3: International Medical Evacuation is applicable to immediately life or limb threatening conditions

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 Benefits

	REGIONAL PLANS	INTERNATIONAL PLANS	
	BRONZE	GOLD	
Medical doctor or specialist consultations	N/A	Paid in full, out of Zambia only	
Prescription Medication and medically indicated vaccination ⁵			
Over-the-counter medication		N/A	
X-rays (when requested by medical doctor)			
Pathology (when requested by medical doctor)			
Advanced imaging Pre-authorisation required			
COVID-19 Testing (when requested by a medical doctor. T's and C's apply)			USD 300 (Out of Zambia only)
Prosthesis external ⁶			USD 1,000
Physio & Chiropractor sessions			N/A
Chronic condition management			USD 2,000 (out of Zambia only)

5: Prescription medication and medically indicated vaccination applies to Covid-19 vaccinations where applicable

6: Prosthesis external includes medically indicated devices

In-patient Benefits

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Elective Hospitalisation & Surgery ⁴	N/A	Paid in full (General Ward)
Prosthesis internal		Paid in full, out of Zambia only
Palliative care		
Rehabilitation (Post-Hospitalisation) Requires pre-authorization		N/A
Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval is required)		

4: In-patient Care has a 3 month waiting period on initial application

Optional Benefits & Limits

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Sports loading ¹²	USD 100,000	USD 100,000

12: Sports Loading - USD 200 for USD 50,000 loading, USD 400 for USD 100,000 loading and USD 600 for USD 150,000 loading.

Maternity Benefits

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Pre-natal consults		
Normal Delivery, Planned and Emergency Caesarian		
Newborn hospitalisation	N/A	N/A
Complications during the pre-natal period & childbirth		
Birth defects & congenital abnormalities	N/A	N/A
IVF	N/A	N/A

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

	REGIONAL PLANS	INTERNATIONAL PLANS
	BRONZE	GOLD
Wellness benefit ⁹	N/A	USD 1,000 ¹⁰ (in South Africa only)
Oral care & dental treatment		USD 500
Optical ¹¹		
Nutritionist & Dietitian (Requires referral from SES doctors)		N/A
Under 5 Vaccinations		
Medical insurance travel benefit		Overall limit, outside of Africa
Funeral Cash Benefit	USD 1,000	USD 1,000

9: Wellness benefit applies every two years for clients over the age of 18

10: Gastric bypass surgery - lifetime benefit with a 3 year waiting period up to wellness limits

11: Optical Benefits - Frames have an event limit of once every 2 years, whereas lenses and consultations are covered up to the annual benefit limit



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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