



SES ACTIVE PLANS Benefit Schedule | 2023



A photograph of a blue stethoscope resting on a teal surgical drape. The background is slightly blurred, showing a white surface with faint ECG lines. On the left side, there is a red geometric overlay consisting of various triangles and polygons. The text "Your Health, Our Insurance" is written in white on this red background.

Your Health, Our Insurance

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Policy Overview

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
OVERALL LIMIT	USD 50,000	USD 150,000	USD 500,000	USD 500,000	USD 1,000,000	USD 2,000,000	USD 4,000,000
AREA OF COVER	Treatment in Zambia only	In-patient & out-patient treatment in Zambia only (Only available for Groups of 10 employees or more)	Africa-wide Evacuation Only	Out-patient in the country of residence only. In-patient and Major Medical in the country of residence or India. Emergency evacuation to RSA.	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	Zambia Emergency Cover	Zambia Comprehensive	International Evacuation and Related Treatment	Zambia Comprehensive & Evacuation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation	Local & International Comprehensive & Evacuation
EXCESS ¹	N/A	N/A	N/A	N/A	USD 175	USD 175	No Excess
HOSPITAL NETWORK	Tier 2	Tier 2	Tier 1 - Stabilisation only	Tier 1	Tier 1	Tier 1	Tier 1

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

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 Benefits

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Kidney failure treatment	N/A	USD 50,000	N/A	Paid up to overall limit (India and Zambia only)	Paid up to overall limit	Paid up to overall limit	Paid up to overall limit
Cancer diagnosis & treatment							
Organ Transplant							
Psychiatric treatment ²		N/A		USD 2,000	USD 5,000	USD 5,000	USD 8,000 (Including developmental & learning difficulties management)

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



Emergency Evacuation, Treatment & Care

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	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	Paid up to overall limit
Local air ambulance							
International medical evacuation ³	N/A	N/A					
Emergency hospitalisation	Emergency medical diagnosis & treatment charges only	Paid up to General ward	Paid up to Shared ward	Paid up to Shared ward	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	USD 4000	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 40/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. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation	Max USD 120/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	Max USD 120/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	Max USD 150/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	Max USD 170/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	Max USD 200/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)	N/A	N/A	USD 5,000	USD 5,000	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

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.

In-patient Benefits

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Elective Hospitalisation & Surgery ⁴	N/A	Paid up to overall limit. General ward	N/A	Paid up to overall limit. Semi-private ward (India and Zambia only)	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 10,000	USD 20,000	USD 20,000	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)	50 days per medical case (In-patient)
Rehabilitation (Post-Hospitalisation) Requires pre-authorization				USD 20,000	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 is required)			N/A	N/A	N/A	N/A	N/A

4: In-patient Care has a 3 month waiting period 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 Benefits

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Medical doctor or specialist consultations	N/A	USD 1,000	N/A	USD 1,200	USD 1,800	USD 1,800	Paid up to overall limit
Prescription Medication and medically indicated vaccination ⁵	N/A	USD 1000	N/A	USD 1,000	USD 1,600	USD 1,600	
Over-the-counter medication	N/A	N/A	N/A	USD 200	USD 200	USD 200	
X-rays (when requested by medical doctor)	N/A	USD 400	N/A	USD 5,000	Paid up to overall limit	Paid up to overall limit	
Pathology (when requested by medical doctor)	N/A	USD 525	N/A				
Advanced imaging Pre-authorisation required	N/A	USD 1,200	N/A	USD 1,400			
COVID-19 Testing (when requested by a medical doctor. T's and C's apply)	N/A	USD 75	N/A	USD 150	USD 300	USD 300	USD 300
Prosthesis external ⁶	USD 600	USD 600	USD 600	USD 600	USD 1,000	USD 1,000	USD 1,000
Physio & Chiropractor sessions	N/A	USD 300	N/A	USD 500	USD 800	USD 800	USD 800
Chronic condition management	N/A	USD 1,000	N/A	USD 1,500	USD 3,000	USD 3,000	USD 5,000

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

⁶: Prosthesis external 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 Benefits⁷

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Pre-natal consults	N/A	USD 800	N/A	USD 1000	Not Covered	USD 1000	USD 1000
Normal Delivery, Planned and Emergency Caesarian		USD 1,000		USD 1500		USD 5000	USD 7000
Newborn hospitalisation		USD 6,000		USD 10,000		USD 100,000	USD 100,000
Complications during the pre-natal period & childbirth						Paid up to overall limit	Paid up to overall limit
Birth defects & congenital abnormalities	N/A	USD 2,000	N/A	USD 2,000	Not Covered	USD 15,000	USD 25,000
IVF	N/A	N/A	N/A	N/A	N/A	N/A	USD 6,500 subject to T's and C's ⁸

7: Maternity benefits have a 10-month waiting period for new joiners.

8: IVF T's and C's: SA & India only.

Waiting period of 8 months since joining Platinum+. Limited to 3 cycles per lifetime (a limit of US\$6,500 per membership year). Age of members below 40. Platinum+ members only.

Pre-approved by SES' doctors with medical justification

Wellness, Dental and Optical Benefits

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Wellness benefit ⁹	N/A	N/A	N/A	USD 200 SES Clinics only	USD 200 SES Clinics only	USD 1,000 ¹⁰ Zambia or South Africa	USD 2,000 ¹⁰ Worldwide
Oral care & dental treatment	N/A	USD 200	N/A	USD 400	N/A	USD 900	USD 1,200
Optical ¹¹		USD 150		USD 250		USD 300	USD 400
Nutritionist & Dietitian (Requires referral from SES doctors)		N/A		3 Consults		5 Consults	5 Consults
Under 5 Vaccinations		USD 300		USD 500		USD 500	USD 500
Medical insurance travel benefit	Overall limit local only	Overall limit local only	Unlimited in Africa	Overall limit, 30 days. Regional travel	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)
Funeral Cash Benefit	USD 500	USD 500	USD 1,000	USD 1,000	USD 1,000	USD 1,500	USD 1,500

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

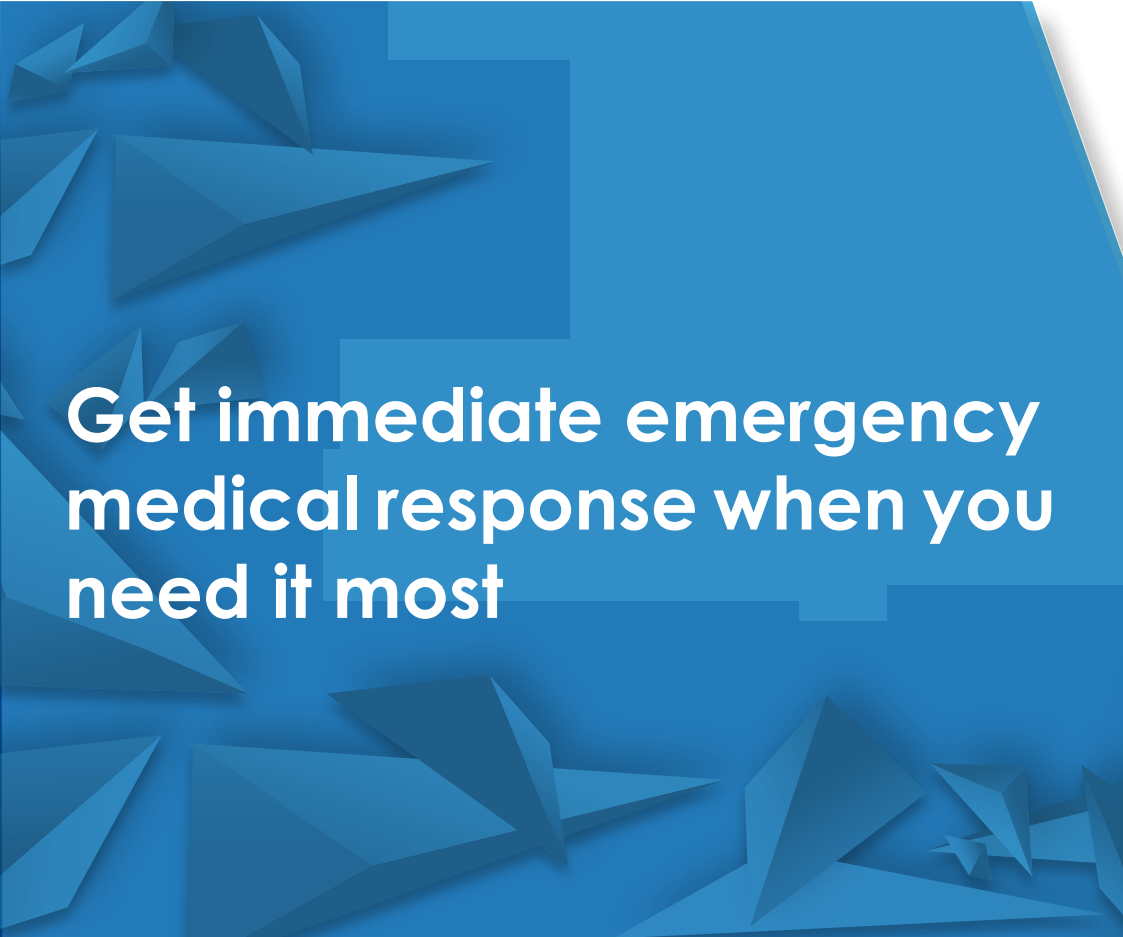
10: Gastric bypass surgery - lifetime benefit with a 3 year waiting period up to wellness limits.

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.

Optional Benefits & Limits

	LOCAL PLANS		REGIONAL PLANS		INTERNATIONAL PLANS		
	TANZANITE	AMETHYST+	SILVER	SAPPHIRE	CHROME	GOLD+	PLATINUM+
Sports loading¹²	USD 50,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	USD 150,000

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.



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