

Benefit Schedule



ACTIVE HEALTH PLANS 2024

LOCAL HEALTH PLANS / REGIONAL HEALTH PLANS / INTERNATIONAL HEALTH PLANS





INTRODUCTION - KEY FEATURES

SES ACTIVE HEALTH PLANS AND BENEFITS



Emergency Evacuation, Treatment & Care

- Local road ambulance
- Local air ambulance
- International medical evacuation
- Emergency hospitalisation
- High care & Intensive care
- Travel & accommodation of a third party
- Repatriation to country of residence after international evacuation
- Repatriation of mortal remains, burial or cremation after international evacuation
- Home-based nursing care



Major Medical Care

- Kidney failure treatment
- Cancer diagnosis & treatment
- Organ Transplant
- Psychiatric treatment



Out-patient Benefits

- Medical doctor or specialist consultations
- Prescription Medication and medically indicated vaccination
- Over-the-counter medication
- X-rays (when requested by medical doctor)
- Pathology (when requested by medical doctor)
- Advanced imaging Pre-authorisation required
- COVID-19 Testing
- Prosthesis external
- Physio & Chiropractor sessions
- Chronic condition management



In-patient Benefits

- Elective Hospitalisation & Surgery
- Prosthesis internal
- Palliative care
- Rehabilitation (Post-Hospitalisation)
- Economy flight for in-patient elective treatment



Maternity Benefits

- Pre-natal consults
- Normal Delivery, Planned and Emergency Caesarian
- Newborn hospitalisation
- Complications during the pre-natal period & childbirth
- Birth defects & congenital abnormalities
- IVF



Wellness, Dental & Optical Benefits

- Wellness benefit
- Oral care & dental treatment
- Optical
- Nutritionist & Dietitian
- Under 5 Vaccinations
- Medical insurance travel benefit
- Funeral Cash Benefit



Optional Benefits & Limits









- Sports loading

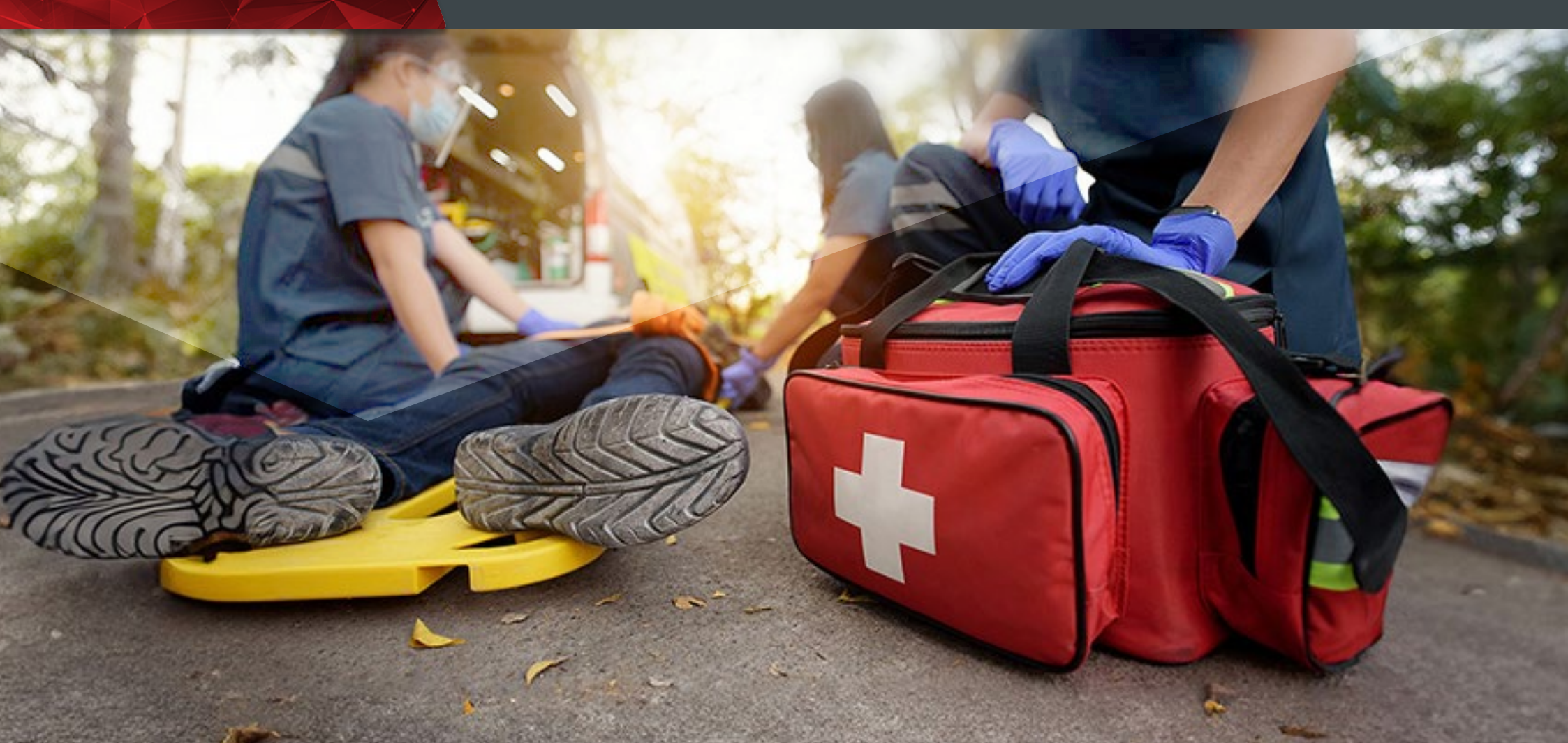
The key feature indication is not a contract and does not include full details about your cover. Please refer to the Benefits Schedule for full cover limits.



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Emergency Evacuation, Treatment & Care

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



SHORT COMPARISON GUIDE

SES HEALTH PLANS AND BENEFITS

COMPARISON

The below cover indication is not a contract and does not include full details about your cover. Please refer to the Benefits Schedule for full cover limits.

LOCAL HEALTH PLANS

Accident & emergency insurance cover
OR
Comprehensive health insurance cover*

UP TO USD 150,000 OVERALL LIMIT

REGIONAL HEALTH PLANS

Accident & emergency insurance cover
OR
Comprehensive health insurance cover*

UP TO USD 500,000 OVERALL LIMIT

INTERNATIONAL HEALTH PLANS

Basic health insurance cover
OR
Comprehensive health insurance cover*

UP TO USD 4,000,000 OVERALL LIMIT

| KEY BENEFITS | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | |
|------------------------|--------------------|-----------|-----------------------|----------|----------------------------|-------|-----------|
| | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| Major Medical | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ | ✓ |
| Out-patient | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ | ✓ |
| In-patient (Emergency) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| In-patient (Elective) | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ | ✓ |
| Maternity | ✗ | ✓ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Optical | ✗ | ✓ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Dental | ✗ | ✓ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Wellness | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ |

*Cover only applies in Zambia.

*Cover applies within the country of residence and the region.

*Cover can be accessed worldwide, excluding North, Central and South America and Canada.



POLICY OVERVIEW

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | | |
|---------------------------|--------------------|--------------------------|---|--|---|--|--|--|
| | HEALTH PLAN | 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 |
| Excess¹ | | N/A | N/A | N/A | USD 100 for treatment in India | 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.



MAJOR MEDICAL BENEFITS

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | |
|---|--------------------|------------|-----------------------|--|----------------------------|--------------------------|--|
| | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| Kidney failure treatment | | USD 50,000 | | | | | |
| Cancer diagnosis & treatment² | | | | Paid up to overall limit (India and Zambia only) | Paid up to overall limit | Paid up to overall limit | Paid up to overall limit |
| Organ Transplant | N/A | | N/A | | | | |
| Psychiatric treatment³ | | N/A | | USD 2,000 | USD 5,000 | USD 5,000 | USD 8,000 (Including developmental & learning difficulties management) |
| HIV Treatment⁴ | N/A | USD 1,000 | N/A | USD 2,000 | USD 8,000 | USD 8,000 | USD 10,000 |

2: Cancer diagnosis & treatment: please refer to the applicable terms and conditions.

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

4: HIV Treatment: please refer to the applicable terms and conditions



EMERGENCY EVACUATION, TREATMENT & CARE

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | | |
|--|--------------------|---|--|--|--|--|--|---|
| | HEALTH PLAN | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| Local road / 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 | Paid up to overall limit |
| International medical evacuation⁵ | | 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 the overall limit. Private room subject to availability | 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 | Paid up to overall limit | Paid up to overall limit | Paid up to overall limit |
| Travel & accommodation of a third party⁶ | | 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) | | | | 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 | | N/A | N/A | | | | | |
| 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 |

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

5: International Medical Evacuation has no excess applied

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

6: Travel and Accommodation of a third party: please refer to the applicable terms and conditions



Get immediate emergency medical response when you need it most

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.



IN-PATIENT BENEFITS

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | | |
|---|--------------------|-----------|---|------------|---|---|--|--|
| | HEALTH PLAN | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| Elective Hospitalisation & Surgery⁷ | | | 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. 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 | | N/A | | | 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 | Economy class airfare to South Africa only |

7: In-patient care has a 3 month waiting period on initial application





OUT-PATIENT BENEFITS

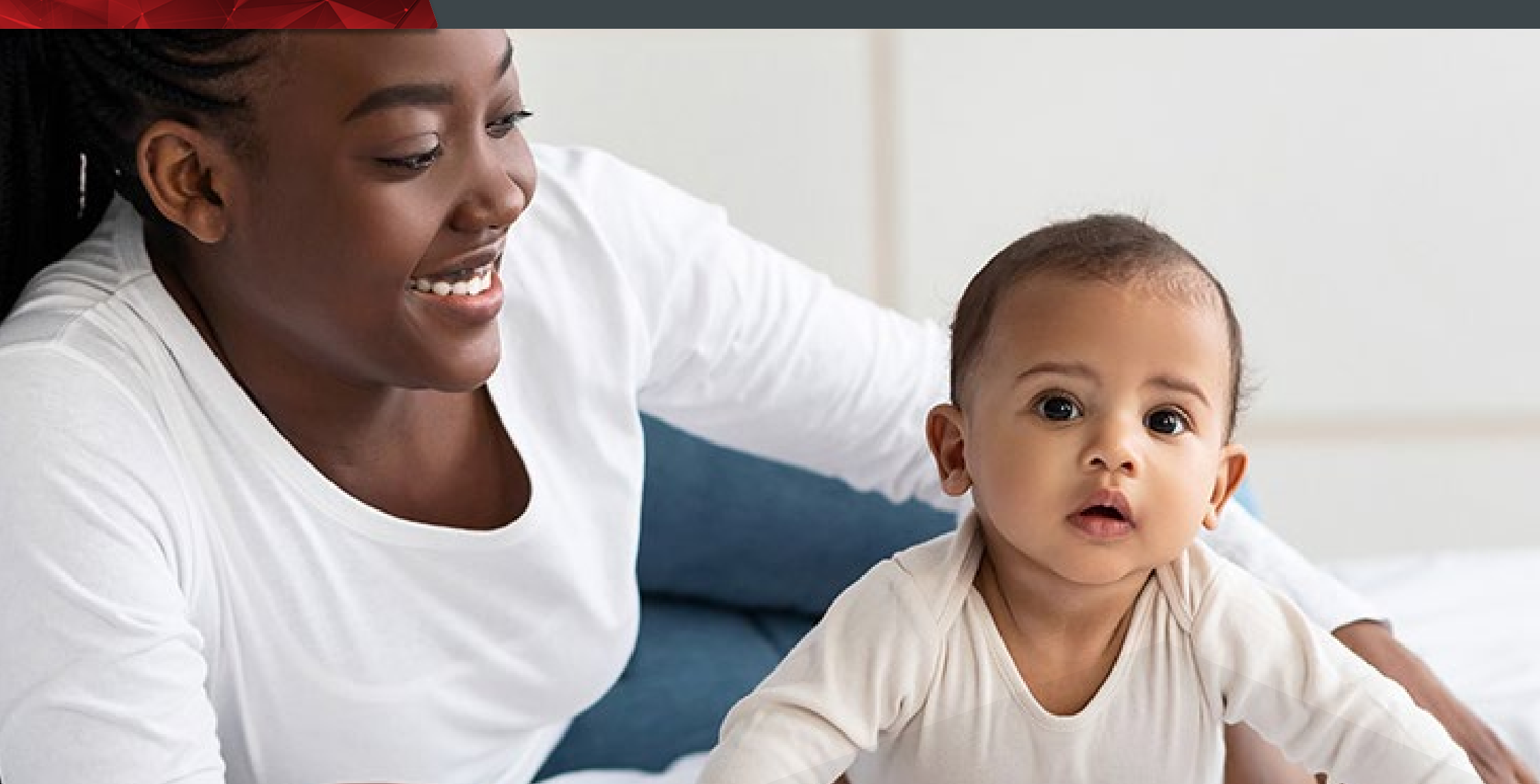
BENEFITS SCHEDULE

| BENEFIT HEALTH PLAN | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH 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 ⁸ | 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-authorization required | N/A | USD 1,200 | N/A | USD 1,400 | | | | |
| Prosthesis external ⁹ | 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 |

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.

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

9: Prosthesis external includes medically indicated devices



Health benefits for you and your baby



MATERNITY BENEFITS¹⁰

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | | |
|--|--------------------|-----------|-----------------------|---------------------------|----------------------------|-------------|--------------------------|--|
| | HEALTH PLAN | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| Pre-natal consults | | USD 800 | | USD 1000 Zambia only | | | USD 1000 | USD 1000 |
| Normal Delivery, Planned and Emergency Caesarian | | USD 1,000 | | USD 1500 Zambia only | | | USD 5000 | USD 7000 |
| Newborn hospitalisation | N/A | USD 6,000 | N/A | USD 10,000 Zambia only | | Not Covered | 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 Zambia only | | 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 ¹¹ |

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

11: 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

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | |
|--|--------------------|-----------------------------|-----------------------|------------------------------------|-----------------------------|---|--|
| | HEALTH PLAN | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ |
| Preventative Health Screening benefit¹² | N/A | N/A | N/A | USD 200 SES Zambia Clinics only | USD 200 SES Clinics only | USD 1,000 ¹³ Zambia or South Africa | USD 2,000 ¹³ Worldwide |
| Oral care & dental treatment | N/A | USD 200 | N/A | USD 400 Zambia only | N/A | USD 900 | USD 1,200 |
| Optical¹⁴ | | USD 150 | | USD 250 Zambia only | | USD 300 | USD 400 |
| Nutritionist & Dietitian (Requires referral from SES doctors) | | N/A | | 3 Consults Zambia only | | 5 Consults | 5 Consults |
| Medically Indicated Vaccinations | | USD 300 | | USD 500 Zambia only | | 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 |
| Funeral Cash Benefit | USD 500 | USD 500 | USD 1,000 | USD 1,000 | USD 1,000 | USD 1,500 | USD1, 500 |

12: Preventative Health Screening benefit applies every two years for clients over the age of 18

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

14: 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

BENEFITS SCHEDULE

| BENEFIT | LOCAL HEALTH PLANS | | REGIONAL HEALTH PLANS | | INTERNATIONAL HEALTH PLANS | | |
|--|--------------------|-------------|-----------------------|-------------|----------------------------|-------------|-------------|
| HEALTH PLAN | TANZANITE | AMETHYST+ | SILVER | SAPPHIRE | CHROME | GOLD+ | PLATINUM+ |
| High-risk activity loading ¹⁵ | USD 50,000 | USD 100,000 | USD 100,000 | USD 100,000 | USD 100,000 | USD 100,000 | USD 150,000 |

15: High-risk activity loading - USD 200 for USD 50,000 loading, USD 400 for USD 100,000 loading and USD 600 for USD 150,000 loading.



Your Health, Our Insurance

Service and Administration Contact Details

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