

Benefit Schedule



LEGACY HEALTH PLANS 2026

REGIONAL HEALTH PLANS / INTERNATIONAL HEALTH PLANS













Emergency Evacuation, Treatment & Care

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



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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.

REGIONAL HEALTH PLANS

Evacuation only*

UP TO USD 100,000 OVERALL LIMIT

INTERNATIONAL HEALTH PLANS

Evacuation only Worldwide Cover out of Zambia, comprehensive and evacuation*

UP TO USD 500,000 OVERALL LIMIT

KEY BENEFITS

BRONZE

GOLD

Major Medical



Emergency



Out-patient



In-patient



Maternity



Optical



Dental



Wellness



*Evacuation to South Africa only

*Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates





POLICY OVERVIEW

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH 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 out 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

2: Excess fee of US\$250 is payable when a member chooses a service provider outside our service provider network.





MAJOR MEDICAL BENEFITS

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
Kidney failure treatment		
Cancer diagnosis & treatment ²	N/A	Paid in full, out of Zambia only
Organ Transplant		
Psychiatric treatment		N/A
HIV Treatment ³	N/A	Out of Zambia only

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

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





EMERGENCY EVACUATION, TREATMENT & CARE

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
Local road ambulance		
Local air ambulance	Paid up to overall limit	Paid up to overall limit
International medical evacuation ⁴		
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 ⁵	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

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

4: International Medical Evacuation has no excess applied

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

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





IN-PATIENT BENEFITS

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
Elective Hospitalisation & Surgery ⁶		Paid in full (General Ward)
Prosthesis internal		Paid in full, out of Zambia only
Palliative care		
Rehabilitation (Post-Hospitalisation) Requires pre-approval	N/A	Out of Zambia only
Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval is required)		N/A

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





OUT-PATIENT BENEFITS

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
Medical doctor or specialist consultations		Paid in full, out of Zambia only
Prescription Medication and medically indicated vaccination ⁷		N/A
Over-the-counter medication		N/A
X-rays (when requested by medical doctor)		
Pathology (when requested by medical doctor)	N/A	Paid in full, out of Zambia only
Advanced imaging Pre-authorisation required		
External Devices & Medical Equipment ⁸		USD 1,000
Physio & Chiropractor sessions		N/A
Chronic condition management		USD 2,000, out of Zambia only

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

8: External devices & medical equipment includes medically indicated devices.





WELLNESS, DENTAL AND OPTICAL BENEFITS

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
Preventative Health Screening benefit ⁹		USD 1,000 (in South Africa only)
Oral care & dental treatment		USD 500
Optical ¹⁰	N/A	
Nutritionist & Dietitian (Requires referral from SES doctors)		N/A
Medically Indicated Vaccinations		
Medical insurance travel benefit		Overall limit, out of Zambia only
Funeral Cash Benefit	N/A	USD 1,000

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

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





MATERNITY BENEFITS

BENEFITS SCHEDULE

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



OPTIONAL BENEFITS & LIMITS

BENEFITS SCHEDULE

BENEFIT	REGIONAL HEALTH PLANS	INTERNATIONAL HEALTH PLANS
	BRONZE	GOLD
High-risk activity loading ¹¹	USD 100,000	USD 100,000

11: 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.



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:

SES 24/7 Zambia / Pre-Authorisation
Tel: 737

Unisure Assist South Africa
Tel: +27 87 238 2600

SES Claims

Email: payandclaim@ses-unisure.com

SES

Tel: +260 962 740 300 / +260 977 770 302

WhatsApp: +260 962 740 300

Central email enquiries: info@ses-unisure.com

Please specify within your query which country or area your enquiry relates to

[ses-unisure.com](https://www.ses-unisure.com)

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