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PRODUCT NAME	PRIVATE MEDICAL AID PACKAGE

Summary of Cover

This package gives access to both private and public healthcare institutions. Popular with the middle income groups, access in public healthcare institutions is fully covered. It offers access to any private healthcare institution.

Medical Benefits

The following benefits are paid at AHFoZ awards.

- Hospitalization in a Private Hospital is paid at 100% up to a two bedded ward.
- Hospitalization in a Government, Mission or Municipal hospital including Parirenyatwa is paid in full.
- In-hospital drugs are paid in full whilst in a Private, Government, municipal or Mission hospital (To-Take-Out Drugs are paid up to 7 days stock).
- Ambulance Service:- Private Critical Care Ambulance is fully covered for life threatening situations only.
- General practitioners.
- Specialist Treatment Services by Private/Government specialists.
- Pathology and Radiology Services at Private/Government facilities (a non-refundable co-payment may apply for certain tests).
- Blood Transfusion Services (BTS) (a non- refundable 20% co-payment applies).

Drug Benefits

There is an Annual Family Limit to cover prescription drugs. Benefit limits depend on your family size and are available to any beneficiary registered under a principal member. Drugs supplied on prescription outside Zimbabwe are paid at 75% of cost up to the Annual Family Limit. Members can access generic prescription drugs on the Society's Drug Facility arrangement with some pharmacies. Drugs are paid at approved Medical Aid Award rate.

Optical Benefits

The benefit is paid at 100% of cost up to the package limit every three (3) year period. It caters for lenses, frames and contact lenses. Eye tests are paid for in full at Cimas rates up to an annual limit.

Maternity Benefits

Maternity is generally paid at 70% of AHFoZ rates. It caters for maternity care and delivery. Hospitalization is paid in full up to AHFoZ rates. Antenatal and postnatal visits are restricted to nine (9) and five (5) respectively. Two (2) antenatal Ultra Sound Scans.

Dental Benefit

This caters for general and preventive dentistry including inlays, root treatment, fillings, crowns and bridges, implants and orthodontic work at AHFoZ rates. Awards are paid up to an annual limit. Prior authorization is required for crowns, bridges, dentures and orthodontic treatment.

Foreign Treatment

This caters for treatment which is not available in Zimbabwe. The Society will pay 70% of cost up to package limit provided approval is obtained from Cimas before the treatment is rendered. Where approval is not sought, the claim will be paid at 50% of cost up to 50% of package limit.

Prosthetics and Appliances

Awards are paid up to an Annual Limit

Internal prostheses	paid at 90% of cost
External prostheses	paid at 80% of cost
Hearing aid repairs	paid at 80% of cost
Nebulisers	paid at 50% of cost
Ostomy bags	paid at 80% of cost
Miscellaneous appliances	paid at 50% of cost

Lifetime Limits:

Hearing Aids	paid at 80% of cost
Glucometers	paid at 80% of cost

Rehabilitative services

This caters for Occupational and Speech Therapy, Clinical Psychology, Social Work and Physiotherapy. Awards are paid up to an annual limit.

Psychiatry Benefits

Caters for consultation by a specialist psychiatrist. Awards are paid at AHFoZ rates up to annual limit.

Alternative Services

This caters for Chiropractic, Chiropractic, Homeopathy, Osteopathy and Naturopathy provided the suppliers are registered in terms of the appropriate regulations. Awards are paid at AHFoZ rates up to an annual limit.

Supplementary Services

Awards are paid up to an Annual Limit

- Air Evacuation
- Homes Providing Constant Nursing Care
- Homes for the disabled
- Hospital transfers
- Family Planning

Waiting periods

The following benefit waiting periods shall apply to those who will be joining the Society for the first time or where there has been a lapse in membership. The Society reserves the right to waive waiting periods for the members transferring from AHFoZ affiliated medical aid Societies.

A mandatory three (3) months waiting period will apply to all new members:-

Subject to the foregoing, where a member downgrades to lower packages, these waiting periods will not apply.

Six months for:-

- Specialist treatment
- MRI, CT scans and Nuclear medicine
- Admission or treatment at a hospital
- Upgrading to a higher package i.e. the benefits of the new package only accrue after the sixth month waiting period.
- Dental treatment

Nine months for:-

- Maternity benefits

One year for:-

- Homes providing constant nursing care
- Foreign Treatment
- Spectacles /Contact lenses

Two (2) years for:-

- All internal prosthetic devices
- Chemotherapy
- Chronic Disease Add-On
- Pre-existing chronic condition

All conditions with a two (2) year waiting period listed above or needing the remedies set out above have no cover. Cover is subject to prior-authorisation by the Society. Prior-Authorisation must be sought at all times before a service is enjoyed.

Five Years for:-

- Ex-Gratia Chronic Drug Award
- Orthodontic Treatment

Members must apply to the Society for ex-gratia chronic medication. For orthodontic work, members must seek prior authorization from the Society before accessing treatment.

Prior Authorization

For all instances requiring prior-authorisation, members must approach the Society's Marketing and Client Services Department. The Marketing and Client Services Department will readily explain the procedure and factors considered in granting or withholding such authorization. Members that require information should approach this department.

Members may also approach the Marketing and Client Services Department if they have any other queries or concerns about these benefits, waiting periods or any terms herein.