



FACT SHEET

JANUARY 2023

24 HOUR CLAIMS CASE MANAGEMENT

Members' claims, both emergency and elective, are supported by our team of medically trained professionals. Both your condition and your treatments are monitored by our Case Managers.

Health International has dedicated nurses in Harare and Bulawayo, 24 hour Case Management in The Region and a full team at Air Health International in R.S.A.



24 HOUR LOCAL EMERGENCY CONTACT NUMBERS

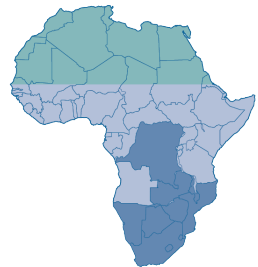
In an emergency our team will be on hand every step of the way.

Members are provided with all Regional and International 24 hour emergency numbers.

WE ARE WHERE YOU NEED US TO BE

Health International has authorised representatives in Zimbabwe, South Africa, Zambia and Malawi. Contact persons throughout the Region with knowledge of local conditions and medical facilities.

Cover in your Country of Residence, Southern Africa and for short trips into Sub-Saharan Africa.



NO SHORTFALLS OR CO-PAYMENTS

Health International members are not required to make co-payments or pay shortfalls for Specialist referred pre-authorised elective or emergency claims.



CONTINUOUS COVER, BENEFITS AND DISCOUNTS FOR GROUP MEMBERSHIP

Discounts awarded to Group Membership.

When a member of a Corporate or School Group leaves the Group, or retires, and wishes to remain on their Health International Membership Plan, they will enjoy continuous cover, benefits and discounts applicable to the Group.

TRAVEL WORLDWIDE WITH TOP-UP DAYS

Members may extend their area of cover by purchasing travel top-up days when travelling outside of Sub-Saharan Africa and Worldwide.

Case Management for Members travelling on top-up days outside of Sub-Saharan Africa are supported by UK based Healix.



ANNUAL NO CLAIMS BONUS

A no claims bonus is awarded for a claim free year, this being accumulative for a maximum of three years and up to a maximum of 15 percent.

Applicable to family and individual memberships only.

EASY ACCESS TO MEDICAL FACILITIES

Health International Members enjoy easy access to medical facilities throughout The Region with guarantees of payment in place with all major local and regional service providers.

Co-payments and shortfalls are not applicable to Health International Members.



PERSONAL ACCIDENT COVER

Cover for death or dismemberment resulting from an accident included on Diamond and Emerald Membership Plans.

Applicable to Members 18 years and over.

What am I covered for?

- Medical Emergencies
- Evacuations by Road or Air
- Specialist referred **pre-authorised** Elective Procedures and Treatments
- Full cover for Cancer and Other Illnesses
- In-Patient Psychiatric Treatment
- Pregnancy and Childbirth
- Complications during Pregnancy
- Newborn Cover for **pre-registered** Babies
- Lifetime in-hospital benefit for H.I.V. / A.I.D.S.
- Personal Accident Benefit
- Participation in school, club and university sport
- Participation in Dressage, Polo, Polocrosse, Show Jumping and Horse Riding
- Short-term Accident and Emergency cover for Members' direct family* when visiting (*Aged 40 years and below only)
- Some extreme sports covered with a payment of a loading i.e. BMX, Motocross, Karting, Enduro, Downhill Mountain Bike Racing

Where do I need to live?

Residents of Botswana, D.R.C., Lesotho, Malawi, Mozambique, Namibia, R.S.A., Eswatini (formerly Swaziland), Zambia & Zimbabwe are eligible for Health International Membership.

Where am I covered?

- Cover in your country of residence and for short-term trips into Sub-Saharan Africa.
- Travelling Abroad? Extend your cover by buying **Top-Up Days**.

Frequent Worldwide Traveller?

- Are you a frequent Worldwide Traveller? Speak to your Health International Agent about the **Garnet Evac Plus Plan**.

For a confidential quotation please contact the Marketing Team on
+263 (0) 86 7700 8964 or marketing@healthintergrp.com

	DIAMOND PLAN	EMERALD PLAN
Maximum Annual Benefit	USD 2 Million per member per annum	USD 1 Million per member per annum
All Emergencies	✓	✓
Evacuation by Road / Air	✓	✓
SPECIALIST referred PRE-AUTHORISED Elective Treatments / Procedures	✓	✓
Full Cover for Cancer and Other Illnesses	✓	✓
In-Patient Psychiatric Treatment	Maximum benefit of 28 nights	Maximum benefit of 14 nights
Pregnancy and Childbirth Benefit	USD 7,500	USD 3,500 (Childbirth only)
Complications during Pregnancy	USD 30,000 per pregnancy	USD 15,000 per pregnancy
Newborn Benefit	USD50,000 per birth	USD30,000 per birth
Personal Accident Cover	USD50,000	USD25,000



BENEFITS SCHEDULE - DETAILED INFORMATION

Please refer to Membership Guide for full explanation of Terms and Conditions.

MEMBERSHIP PLANS - All figures shown are in USD		
	DIAMOND	EMERALD
MAXIMUM BENEFIT LIMIT		
Emergency medical services, EVACUATION, RELOCATION and / or REPATRIATION , medical expenses, and ELECTIVE TREATMENT .	2,000,000 per MEMBER per year and maximum 2,000,000 per any one event	1,000,000 per MEMBER per year and maximum 1,000,000 per any one event
Medical expenses are reimbursed at the PREFERRED RATE where services are provided in the Republic of South Africa.	Applicable to MEMBERSHIP PLAN	Applicable to MEMBERSHIP PLAN
ELECTIVE INCLUDING MEDICALLY NECESSARY TREATMENT		
Cost of ELECTIVE TREATMENTS including IN-PATIENT, DAY CASES, HOSPITAL ACCOMMODATION , surgery costs, specialist cost etc.	Up to a MAXIMUM BENEFIT limit per MEMBER per year	Up to a MAXIMUM BENEFIT limit per MEMBER per year
CHRONIC LIFE TIME BENEFIT For costs incurred for the monitoring of an established CHRONIC CONDITION(S) or ACUTE ON CHRONIC episodes (Excluding routine check-ups / consultations, drugs and dressings).	50,000 LIFE TIME LIMIT per CHRONIC CONDITION	20,000 LIFE TIME LIMIT per CHRONIC CONDITION
ONCOLOGY BENEFIT TREATMENT aimed to cure CANCER including IN-PATIENT, OUT-PATIENT , or DAY CASE from the time of diagnosis including all tests, drugs, chemotherapy and radiotherapy, and any diagnosed secondaries / reoccurrences of an established primary CANCER .	Up to MAXIMUM BENEFIT	Up to MAXIMUM BENEFIT
CANCER LIFE TIME MAINTENANCE BENEFIT For costs incurred following ONCOLOGY TREATMENT for check-ups / consultations, tests, drugs, dressings, monitoring, chemotherapy and radiotherapy if required.	50,000 LIFE TIME LIMIT	20,000 LIFE TIME LIMIT
HIV / AIDS LIFE TIME BENEFIT For IN-PATIENT costs which arise from or are in a way related to Human Immunodeficiency Virus (HIV) and / or HIV related illness, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex Syndrome (ARCS) and or any mutant derivative or variation thereof.	20,000 LIFE TIME LIMIT following a 24 month WAITING PERIOD	5,000 LIFE TIME LIMIT following a 24 month WAITING PERIOD
IN-PATIENT PSYCHIATRIC TREATMENT For IN-PATIENT costs associated with PSYCHIATRIC TREATMENT which must be done IN-PATIENT , under the direct supervision of a PSYCHIATRIST or PSYCHOLOGIST , have been referred by a DOCTOR and follow a specified plan of care that WE have PRE-AUTHORISED .	MAXIMUM BENEFIT of 28 nights	MAXIMUM BENEFIT of 14 nights
PREGNANCY AND CHILDBIRTH Including pre- and post-natal checkups, delivery costs and the initial well baby check at birth - Excluded if conception is within the first 12 months from date of new MEMBERSHIP .	7,500 any one MEMBER any one SUBSCRIPTION PERIOD	3,500 any one MEMBER any one SUBSCRIPTION PERIOD – Limited to IN-PATIENT costs associated with delivery including the initial well baby check at birth
COMPLICATIONS DURING PREGNANCY Complications during PREGNANCY which directly affect the health of the mother or child (or both).	30,000 per PREGNANCY	15,000 per PREGNANCY
NEWBORN BENEFIT For PRE-REGISTERED newborn BABIES , for IN-PATIENT TREATMENT of ACUTE ILLNESS which presents symptoms at birth or which manifests within 60 days following birth for DIAMOND and 14 days following birth for EMERALD . To include HOSPITAL ACCOMMODATION costs for the maternal parent whilst the newborn receives TREATMENT as an IN-PATIENT .	50,000 per birth	30,000 per birth
TERMINAL ILLNESS BENEFIT Cost associated to PALLIATIVE TREATMENT and / or LIFE EXTENDING TREATMENT on approval by OUR MEDICAL DIRECTOR up to the limit.	80,000 per MEMBER	40,000 per MEMBER
MEDICAL EXPENSES We shall pay for all reasonable expenses for medical TREATMENT , diagnosis and advice.	Up to the benefits indicated	Up to the benefits indicated
PATIENT MONITORING	Up to the benefits indicated	Up to the benefits indicated
POST OPERATIVE AND / OR MEDICALLY NECESSARY REHABILITATION (At the discretion of OUR MEDICAL DIRECTOR) In a step-down or related facility after discharge from HOSPITAL / clinic and / or OUT-PATIENT REHABILITATION (at the discretion of OUR MEDICAL DIRECTOR).	Maximum Limit 15,000 or maximum 90 days up to the maximum limit or 12 months from date of procedure	Maximum Limit 15,000 or maximum 90 days up to the maximum limit or 12 months from date of procedure
EMERGENCY TREATMENTS		
EMERGENCY EVACUATION Including cost of TREATMENT for IN-PATIENT, HOSPITAL ACCOMMODATION , surgery costs, specialist cost, etc.	Up to a MAXIMUM BENEFIT limit per MEMBER per year	Up to a MAXIMUM BENEFIT limit per MEMBER per year
REPATRIATION OF MORTAL REMAINS.	Up to maximum of 5,000, in respect of any one MEMBER in respect of repatriation of mortal remains by scheduled aircraft or burial or cremation in the country of demise up to the equivalent costs	Up to maximum of 5,000, in respect of any one MEMBER in respect of repatriation of mortal remains by scheduled aircraft or burial or cremation in the country of demise up to the equivalent costs
DENTAL TREATMENT from BODILY INJURY and relief of pain.	The full reasonable and MEDICALLY NECESSARY costs of EMERGENCY DENTAL TREATMENT and dental procedures necessary to restore and replace sound natural teeth lost or damaged as a result of BODILY INJURY . Additionally, up to a maximum of 250 per MEMBER per year for EMERGENCY DENTAL TREATMENT	The full reasonable and MEDICALLY NECESSARY costs of EMERGENCY DENTAL TREATMENT and dental procedures necessary to restore and replace sound natural teeth lost or damaged as a result of BODILY INJURY . Additionally up to a maximum of 250 per MEMBER per year for EMERGENCY DENTAL TREATMENT
Travel as per the BENEFITS SCHEDULE in AREA OF COVER , with an option to purchase additional travel days for TRAVEL WORLDWIDE . This is subject to the overall policy limit.	A MEMBER may purchase up to 90 days for TRAVEL WORLDWIDE . Maximum limit 250,000 per person per trip and limited to 30 days per SUBSCRIPTION PERIOD for USA and Canada – The first 21 days of Worldwide travel of a SUBSCRIPTION PERIOD is included under the MEMBERSHIP PLAN but excludes travel to USA and Canada, thereafter the MEMBER may purchase the remaining travel days	A MEMBER may purchase up to 90 days for TRAVEL WORLDWIDE . Maximum limit 100,000 per person per trip and limited to 30 days per SUBSCRIPTION PERIOD for USA and Canada
PERSONAL ACCIDENT		
For DISMEMBERMENT of a limb or death as a result of an ACCIDENT as defined under clause 2.62. WE shall pay to the MEMBER or the MEMBERS Executors or Administrators as per the BENEFIT LIMIT	50,000	25,000
Accidental Death.	100% of benefit limit	100% of benefit limit
Loss of two limbs	100% of benefit limit	100% of benefit limit
Loss of one limb.	50% of benefit limit	50% of benefit limit
ASSISTANCE SERVICES		
Compassionate Emergency Visit (at the discretion of HEALTH INTERNATIONAL).	Cost of one economy class return air ticket on a scheduled airline / flight to enable person nominated to visit a MEMBER who is hospitalised outside COUNTRY OF RESIDENCE	Cost of one economy class return air ticket on a scheduled airline / flight to enable person nominated to visit a MEMBER who is hospitalised outside COUNTRY OF RESIDENCE
Compassionate Emergency Visit of parent / guardian of a child 18 years and under (at the discretion of HEALTH INTERNATIONAL).	Cost of one economy class return air ticket on a scheduled airline / flight and accommodation costs of a parent / guardian of a child (18 years and under) who is hospitalised up to a maximum of 100 per day up to 30 days	Cost of one economy class return air ticket on a scheduled airline / flight and accommodation costs of a parent / guardian of a child (18 years and under) who is hospitalised up to a maximum of 100 per day up to 30 days
Childcare (at the discretion of HEALTH INTERNATIONAL).	Pay for a responsible person to accompany the minor(s) under 12 years of age of a MEMBER left unattended due to a MEDICAL EMERGENCY to their RESIDENCE or place of safety	Pay for a responsible person to accompany the minor(s) under 12 years of age of a MEMBER left unattended due to a MEDICAL EMERGENCY to their RESIDENCE or place of safety
General		
COUNTRY OF RESIDENCE	THE REGION	THE REGION
AREA OF COVER - SUB-SAHARAN AFRICA	Unlimited travel per year, but no more than 90 days any one trip	Unlimited travel per year, but no more than 90 days any one trip
Maximum Aggregate Limit per family per year.	Not applicable	Not applicable



Authorised Representatives of Health International

Zimbabwe

**Stratton Agencies (Pvt) Ltd t/a
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ADMINISTRATORS FOR HEALTH INTERNATIONAL

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