

## Dear Member

We are pleased to present to you a summary of your plan benefit summary and how the Savings Accounts operate. Detailed information on the benefits is obtainable from our membership guide and other benefit limits.



## Medical Savings Accounts

This covers all your primary care and out-patient treatment e.g. Doctors consultation, prescription drugs from the available balances

## Shortfall Cover

Where the available balance in members savings account is not sufficient the shortfall cover will make up the difference

## Insured Benefit Cover

This will cover all high cost treatment benefits e.g. in-hospital treatment, specialist treatment, laboratory and radiology, chronic illnesses (cancer, kidney failure, HIV/AIDS treatment, ARVs etc) at Grace C Private Hospital, Government and mission hospitals.

Member benefits are per membership year, they are effective the date the member/beneficiary joins the Fund.

These benefits are paid up to an annual global limit. First Mutual Medical Savings Fund, reserves the right to recommend members and or beneficiaries to a less expensive treatment where benefit usage is excessive.

## Medical Benefits

- Paid in full in a Grade C Private Hospital, Government, Mission or Municipal hospital up to a general or private ward
- In-hospital drugs are paid in full
- All life threatening emergency admissions in a Grade C Private Hospital, Government, Municipal or Mission hospital are fully covered
- General practitioners are paid in full at AHFoZ rates with an additional shortfall insurance cover
- Blood Transfusion Services, Pathology & Radiology Services at Grace C Private Hospital, Mission or Government institutions
- Government Specialist treatment services

### **Maternity Benefits**

- Paid in full at AHFoZ rates and there is shortfall insurance cover on the benefit
- Caters for delivery, hospitalisation and maternity care in a Grade C Private Hospital, Government, Mission & Municipal Clinics.
- Ante- and post-natal visits are limited to 9 & 5 months respectively
- Ante-natal Ultra-sound Scans are limited to 2 per pregnancy

### **Optical Benefit**

- Paid for in full up to annual optical limit thereafter every 2 years at a Government, Municipal and Mission Institutions
- The optical benefit is accessed after pre-authorisation by the Fund
- The fund has agreements with a wide range of service providers

### **Drug Benefit**

- The drug benefit is a family annual drug limit and covers registered beneficiaries of First Mutual Medical Savings Fund at the Fund's rate.
- The Fund has a drug facility arrangement with a wide range of pharmacies countrywide.
- Over the counter drugs are not covered under the drug benefit

### **Dental Benefit**

- Awards are paid in full up to annual dental limit at Government, Municipal and Mission Hospitals.
- It covers preventive and general dentistry including fillings, inlays, root treatment, crowns, bridges, implants periodontic and orthodontic treatment provided by Government, Municipal and Mission Hospitals ONLY

### **Prosthetics & Appliances**

- Awards are paid up to annual prosthetic and appliance limit in full in a Government, Municipal and Mission Hospital
  - Internal prosthetics
  - External prosthetics
  - Hearing and repairs
  - Nebulisers
  - Ostomy bags
  - Miscellaneous appliances
- Lifetime Limits - benefits are accessed once in a lifetime, paid in full up to annual limit
  - Glucometers
  - HearingAids

### **Psychiatry Services**

- Covers consultation by a specialist psychiatrist and is paid in full up to limit at a Grade C Private Hospital, General or Mission Hospital

## **Rehabilitative Services**

- Covers Clinical psychology, Social Work, Physiotherapy, Occupational and Speech Therapy. Awards are paid up to rehabilitative services limit in a Grade C Private Hospital, General or Mission Hospital

## **Travel Insurance**

- It is available to members & non-members of the Fund

## **Student Cover**

- Available to students from High School, Vocational training centres, technical and Teachers colleges through to university

## **Chronic Diseases**

- The First Mutual Medical Savings Fund Chronic Disease covers all ailments e.g. Kidney Failure, Cancer, and HIV/AIDS and ARVS

Note - members are required to seek pre-authorisation before accessing the benefit

## **Other Services**

- Awards are paid up to an annual limit
- Homes for the disabled
- Road and Air Evacuation in Zimbabwe (EMRAS and
- Inter- and intra-hospital transfer (provided by
- Family planning at Grade C Private Hospital, Government or Municipal Hospital

## **Waiting Periods**

Subject to waiver at the Fund-s discretion, the following benefits have waiting periods. Waiting periods are imposed on members joining the fund for the first time or with a lapse on membership. Waivers may be granted to members transferring from an AHFoZ affiliated Medical Aid business upon presentation of a certificate.

## **List of Waiting Periods**

### **Four Months**

- Admission or treatment at a hospital (in-hospital)
- Specialist treatment
- Upgrading to a higher plan
- MRI, CT Scans and nuclear medicine at Government & mission hospitals only

### **Nine Months**

- Maternity benefit at Grade C Private Hospital, Government, Council and or Mission Hospital

### **Ten (10) Months**

Spectacle or contact lenses at Government, Mission Hospital

**Eighteen (18) Months [1 year 6 months] at Grade C Private Hospital, Government or Mission Hospital**

- Internal prosthetic devices
- Haemodialysis
- Chemotherapy
- Chronic disease at Grade C Private Hospital, Government, Mission Hospital

**Forty-Eight Months [Four Years]**

- Orthodontic treatment at Grade C Private Hospital, Government or Mission Hospitals
- Ex-gratia drug award
- Periodontic