

Dear Member

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



Medical Savings Accounts

This covers all your primary care and all out-patient treatment e.g. Doctors consultation, prescription drugs, general dentistry from the available balances. This also covers in-hospitalisation benefits.

Shortfall Cover

Where the available balance in members savings account is not sufficient the shortfall cover will make up the difference, shortfall cover will be awarded if member has used up to annual savings balance

Insured Benefit Cover

This will cover all high cost treatment benefits e.g. in-hospital treatment, specialist treatment, laboratory, radiology and chronic illnesses [cancer, kidney failure, HIV/ AIDS treatment, ARVs etc) 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 up to a two bedded ward
- Paid in full in a Government, mission or municipal hospital
- In-hospital drugs are paid for in full except over the counter drugs
- Emergency evacuation for life threatening conditions only
- All life threatening emergency admissions are fully covered , subject to pre-authorisation
- General practitioners are paid in full
- Blood Transfusion Services
- Pathology & Radiology Services at accredited local and foreign service providers
- Specialist treatment services at local and foreign and local service providers

Maternity Benefits

- Paid in full at accredited local and foreign service providers
- Caters for delivery, hospitalisation and maternity care.
- 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 at First Mutual Medical Savings Fund Rates and thereafter every 2 years
- The optical benefit is accessed after pre-authorisation by the Fund

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 at the Fund 's rates up to annual dental limit. It covers preventive and general dentistry including fillings, inlays, root treatment, crowns, bridges, implants at the Fund 's rates
- The benefit is accessed after 4 months waiting period

Prosthetics & Appliances

- Awards are paid up to prosthetics and appliance annual limit in full
- 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
- Hearing Aids

Psychiatry Services

Covers consultation by a specialist psychiatrist and is paid in full.

Rehabilitative Services

Covers Clinical psychology, Social Work, Physiotherapy, Occupational and Speech Therapy. Awards are paid up to rehabilitative services annual limit

Alternative Services

It covers Osteopathy, Homeopathy, Chiropractic, Chiropody and Naturopathy where the suppliers are registered under the Alternative Therapies Act

Foreign Treatment

Treatment outside Zimbabwe is subject to pre-authorisation

Travel Insurance

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

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
 - To access ARVs members need to apply for the Fund 's Chronic Rider
- Note - members are required to seek pre-authorisation before accessing the benefit

Other Services

Awards are paid up to an annual limit

- Homes Providing Constant Nursing Care
- Homes for the disabled
- Regional Road and Air Evacuation Inter- and intrahospital transfer
- Family planning in Zimbabwe ONLY

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 on the Opal International Plan.

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
- General Dentistry (i.e. fillings, inlays, root treatment, crowns, bridges, implants)

Nine Months

- Maternity benefit

Ten (10) Months

- Homes providing constant nursing care
- Spectacle or contact lenses
- Surgery at foreign service providers

Eighteen (18) Months [1 year 6 months]

- Internal prosthetic devices
- Haemodialysis
- Chemotherapy
- Chronic Rider (ARVS) for Individuals

Forty-Eight Months [Four Years]

- Orthodontic treatment
- Ex-gratia drug award
- Periodontic