

## 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 foreign and local primary care and out-patient treatment e.g. Doctors consultation, prescription drugs 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]

### Benefits

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. If the global limit is exhausted, there is an option for automatic benefit reinstatement. 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

- Members will access local and foreign outpatient treatment service
- Hospitalisation paid in full at AHFoZ rates up to a Private ward in a Private Hospital in Zimbabwe
- Paid in full in a Zimbabwean Government, mission or municipal hospital up to an Executive Ward at
- Parirenyatwa Hospital In-hospital drugs are paid for in full
- Members on this plan are fully covered on MARS for life threatening conditions only

- All life threatening emergency admissions are fully covered
- General practitioners are paid in full
- Blood Transfusion Services
- Pathology & Radiology Services at Private, Mission or
- Government institutions Private or Government Specialist treatment services

### **Maternity Benefit**

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

### **Optical benefit**

- Paid 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
- The fund has agreements with a wide range providers

### **Drug Benefit**

- Members can access Drug facilities at Medicross in South Africa
- 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 the Fund's rates
- The benefit is accesses after 4 months waiting period

### **Prosthetics & Appliances**

Awards are paid up to Prosthetics & 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 not available in Zimbabwe (except outpatient services) paid in full up to annual limit subject to pre

### **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 and ARVS
- 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
- Road and Air Evacuation in Zimbabwe
- Inter- and intra-hospital transfer
- Family planning

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

### **Nine Months**

- Maternity benefit

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

- Homes providing constant nursing care
- Specialist foreign treatment not available in Zimbabwe (pre-authorisation required)
- Spectacle or contact lenses
- Surgery at foreign service providers

### **Eighteen (18) Months [1 year 6 months]**

- Internal prosthetic devices
- Haemodialysis
- Chemotherapy
- Chronic Disease Rider

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

- Orthodontic treatment
- Ex-gratia drug award
- Periodontic