

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 or the 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 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. If the global limit is exhausted, the member pays the difference.

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 Government, mission or municipal hospital up to a General Ward
- In-hospital drugs are paid for in full Members on this plan are fully covered on EMRAS,
- All life threatening emergency admissions in a 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 Private, 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 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 and Mission Institution
- 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 and Mission Hospitals.
- It covers preventive and general dentistry including fillings, inlays, root treatment, crowns, bridges, implants periodontic and orthodontic treatment provided by Government and Mission Hospitals ONLY

Prosthetics & Appliances

- Awards are paid up to annual prosthetic and appliance limit in full in a Government 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
 - Hearing Aids

Psychiatry Services

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

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

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 Government, Municipal or

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 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 Government or Mission Hospital

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

Forty-Eight Months [FourYears]

- Orthodontic treatment at Government or Mission Hospitals
- Ex-gratia drug award
- Periodontic