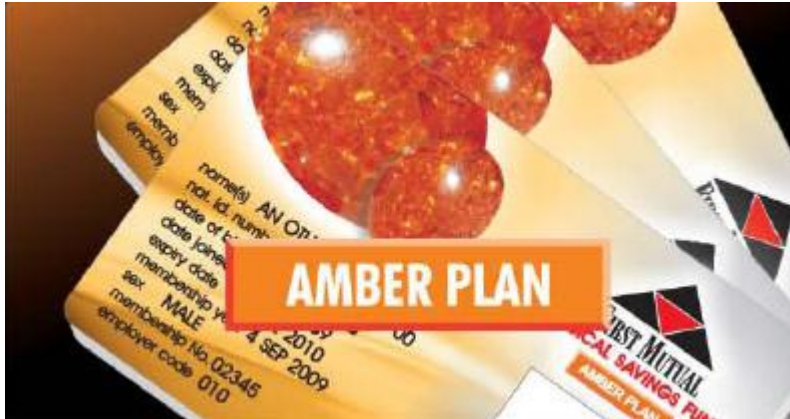


Dear Member

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, 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. 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 at AHFoZ rates up to a two bedded ward in a Private Hospital
- Paid in full in a Government, mission or municipal hospital up to a Private Ward
- 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 at AHFoZ rates with an additional shortfall insurance cover
- Blood Transfusion Services
- Pathology & Radiology Services at Private, Mission or

- Government institutions
- Private or 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. 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
- 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 at the Fund's rates up to annual dental limit
- It covers preventive and general dentistry including fillings, inlays, root treatment, crowns, bridges, implants and orthodontic treatment at the Fund's rates

Prosthetics & Appliances

- Awards are paid up to an annual limit in full
- Internal prosthetics
- External prosthetics
- Hearing and repairs
- Nebulisers
- Ostomy bags
- Miscellaneous appliances
- Lifetime Limits
- Glucometers
- Hearing Aids

Psychiatry Services

- Covers consultation by a specialist psychiatrist and is paid in full up to global limit

Rehabilitative Services

- Covers Clinical psychology, Social Work, Physiotherapy,
- Occupational and Speech Therapy. Awards are paid up to an annual limit
- 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 paid in full up to limit. Pre-authorization is needed.

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-authorization 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

Nine Months

- Maternity benefit

Ten (10) Months

- Homes providing constant nursing care
- Specialist foreign treatment (pre-authorisation required)

Eighteen (18) Months [1 year6 months]

- Internal prosthetic devices
- Haemodialysis
- Chemotherapy
- Chronic disease add-on

Forty-Eight Months [Four Years]

- Orthodontic treatment
- Ex-gratia drug award
- Periodontic