

Alliance Options Select

2025

February

	Select 1	Select 2	Select 3	Select 4	Benefit Requires	Waiting Period
	USD				Pre-Authorisation	
Annual Global Limit	\$ 20,000	\$ 25,000	\$ 50,000	\$ 100,000		
A&E, 24 HR Clinics and Casualty	\$ 245	\$ 306	\$ 374	\$ 624	✓	
Air Ambulance Services	\$ -	\$ -	\$ 8,000	\$ 20,000	✓	
Ambulance Services	\$ 1,000	\$ 1,200	\$ 2,000	\$ 5,000	✓	
Appliances and Equipment	\$ 300	\$ 400	\$ 700	\$ 1,000	✓	12 Months
Auto-immune Health	\$ 1,000	\$ 2,000	\$ 4,000	\$ 8,000	✓	3 Months
Consultations	\$ 919	\$ 1,225	\$ 2,184	\$ 4,680		3 Months
Dental & Orthodontics	\$ 600	\$ 800	\$ 1,400	\$ 2,000		Refer to T's & C's
Dialysis	\$ 5,000	\$ 6,667	\$ 11,667	\$ 25,000	✓	24 Months
➔ Foreign Treatment*	\$ -	\$ -	\$ 20,000	\$ 35,000	✓	Refer to T's & C's
Hospital and Surgery	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	6 Months
Imaging - MRI, CT & PET	\$ 1,000	\$ 1,500	\$ 2,500	\$ 5,000	✓	6 Months
Imaging - Radiology and Ultrasounds	\$ 300	\$ 400	\$ 700	\$ 1,500		3 Months
Maternity	\$ 1,838	\$ 2,450	\$ 3,744	\$ 4,992	✓	12 Months
Nursing and Hospice	\$ 1,500	\$ 2,000	\$ 3,000	\$ 7,500	✓	3 Months
Oncology	\$ 7,500	\$ 10,000	\$ 17,500	\$ 37,500	✓	24 Months
Optical	\$ 150	\$ 200	\$ 350	\$ 750	✓	9 Months
Other Outpatient Services	\$ 500	\$ 650	\$ 850	\$ 1,000		3 Months
Pathology	\$ 490	\$ 613	\$ 874	\$ 1,123		3 Months
Prescribed Medication	\$ 613	\$ 817	\$ 1,456	\$ 3,120		3 Months
Prosthetics	\$ 2,000	\$ 3,000	\$ 5,000	\$ 8,500	✓	Refer to T's & C's
Reproductive Health & Wellness	\$ 150	\$ 200	\$ 350	\$ 750		9 Months
Therapy (incl. mental health)	\$ 343	\$ 458	\$ 816	\$ 1,749	✓	12 Months
Funeral Grant	\$ 200	\$ 200	\$ 350	\$ 500		12 Months
Territory of benefits use	ZW + Zambia + India	ZW + Zambia + India	ZW+ SA, ZAM + India	ZW + SA + ZAM + India		

*This is a benefit ceiling not an additional benefit

Claims Payment Terms	ZRVS Tariffs	ZRVS Tariffs	Up to 200% of ZRVS tariff	Up to 200% of ZRVS tariff
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Contribution Rates for Group Employees

Monthly Premiums	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 50	\$ 77	\$ 117	\$ 156
CHILD	\$ 36	\$ 55	\$ 77	\$ 117

Contribution Rates for Individuals

Monthly Premiums	SELECT 1	SELECT 2	SELECT 3	SELECT 4
ADULT	\$ 64	\$ 119	\$ 153	\$ 204
CHILD	\$ 44	\$ 70	\$ 100	\$ 148

Notes:

Benefits may be used for pre-existing conditions, subject to the underwriting of applications. Contributions will be loaded. Contributions may be loaded at renewal for serious pre-existing conditions or ongoing chronic conditions. Applicants over the age of 54 can be accepted subject to underwriting and a percentage loading. Minimum group size is 10 employees.

Term & Conditions:

Errors and Omissions

Correct at the time of going to print as per the month indicated. Please request the latest version of this document from marketing@healthzim.com

Rates and benefits are subject to change with notice being given. Date of last revision: 1 February 2025