

# ▶ Benefit Schedule



## ACTIVE HEALTH PLANS 2025

LOCAL HEALTH PLANS / REGIONAL HEALTH PLANS / INTERNATIONAL HEALTH PLANS





# INTRODUCTION - KEY FEATURES

## SES ACTIVE HEALTH PLANS AND BENEFITS



### Emergency Evacuation, Treatment & Care

- Local road ambulance
- Local air ambulance
- International medical evacuation
- Emergency hospitalisation
- High care & Intensive care
- Travel & accommodation of a third party
- Repatriation to country of residence after international evacuation
- Repatriation of mortal remains, burial or cremation after international evacuation
- Home-based nursing care



### Major Medical Care

- Kidney failure treatment
- Cancer diagnosis & treatment
- Organ Transplant
- Psychiatric treatment



### Out-patient Benefits

- Medical doctor or specialist consultations
- Prescription Medication and medically indicated vaccination
- Over-the-counter medication
- X-rays (when requested by medical doctor)
- Pathology (when requested by medical doctor)
- Advanced imaging Pre-authorisation required
- COVID-19 Testing
- Prosthesis external
- Physio & Chiropractor sessions
- Chronic condition management



### In-patient Benefits

- Elective Hospitalisation & Surgery
- Prosthesis internal
- Palliative care
- Rehabilitation (Post-Hospitalisation)
- Economy flight for in-patient elective treatment



### Maternity Benefits

- Pre-natal consults
- Normal Delivery, Planned and Emergency Caesarian
- Newborn hospitalisation
- Complications during the pre-natal period & childbirth
- Birth defects & congenital abnormalities
- IVF



### Wellness, Dental & Optical Benefits

- Wellness benefit
- Oral care & dental treatment
- Optical
- Nutritionist & Dietitian
- Under 5 Vaccinations
- Medical insurance travel benefit
- Funeral Cash Benefit



### Optional Benefits & Limits

- Sports loading









The key feature indication is not a contract and does not include full details about your cover. Please refer to the Benefits Schedule for full cover limits.



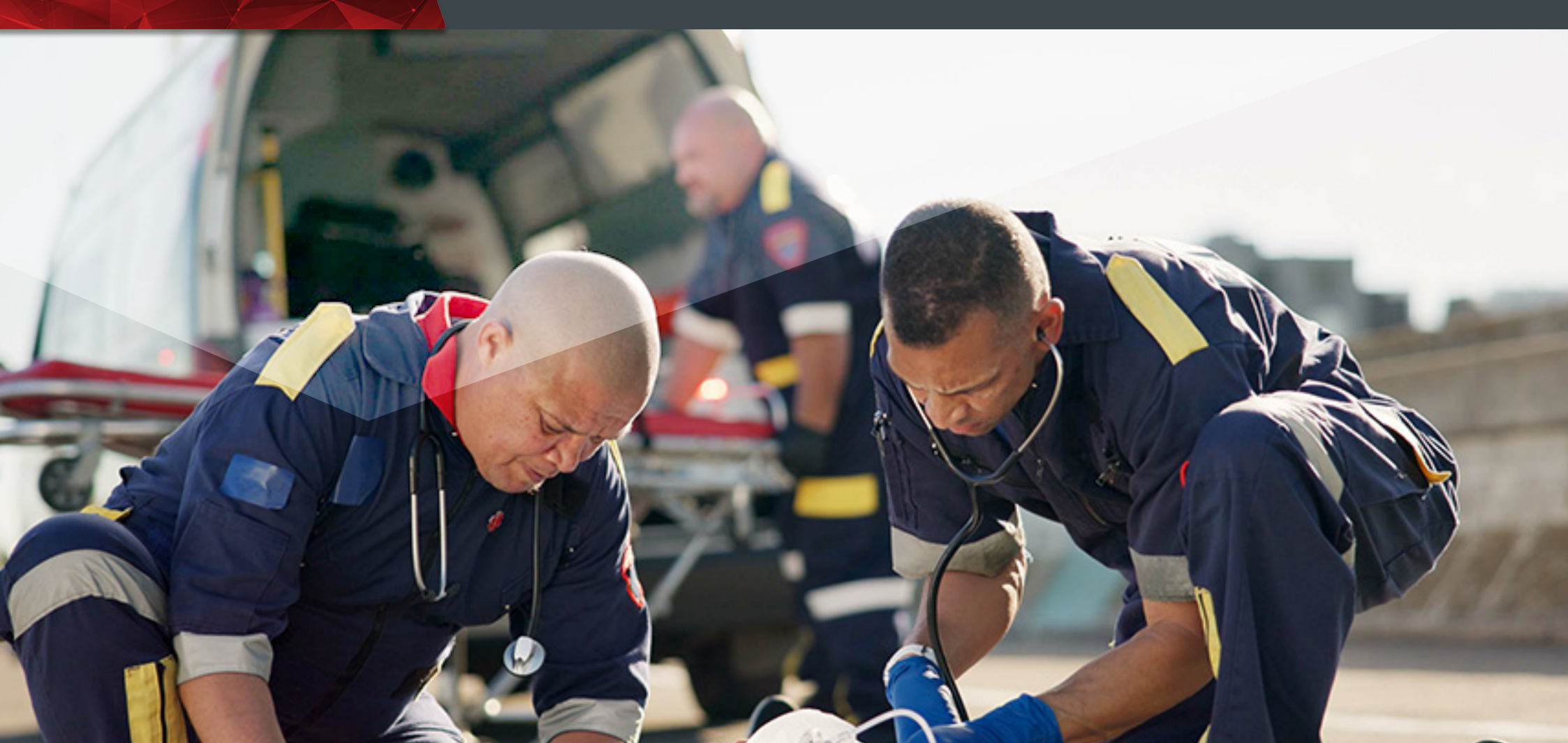


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## Emergency Evacuation, Treatment & Care

The SES Call Centre is operational 24/7 to dispatch Emergency medical care in order to insure your safety.





# SHORT COMPARISON GUIDE

## SES HEALTH PLANS AND BENEFITS

### COMPARISON

The below cover indication is not a contract and does not include full details about your cover. Please refer to the Benefits Schedule for full cover limits.

### LOCAL HEALTH PLANS

Accident & emergency insurance cover  
OR  
Comprehensive health insurance cover\*

UP TO **USD 150,000 OVERALL LIMIT**

### REGIONAL HEALTH PLANS

Accident & emergency insurance cover  
OR  
Comprehensive health insurance cover\*

UP TO **USD 500,000 OVERALL LIMIT**

### INTERNATIONAL HEALTH PLANS

Basic health insurance cover  
OR  
Comprehensive health insurance cover\*

UP TO **USD 4,000,000 OVERALL LIMIT**

| KEY BENEFITS           | LOCAL HEALTH PLANS |           | REGIONAL HEALTH PLANS |          | INTERNATIONAL HEALTH PLANS |       |           |
|------------------------|--------------------|-----------|-----------------------|----------|----------------------------|-------|-----------|
|                        | TANZANITE          | AMETHYST+ | SILVER                | SAPPHIRE | CHROME                     | GOLD+ | PLATINUM+ |
| Major Medical          | ✗                  | ✓         | ✗                     | ✓        | ✓                          | ✓     | ✓         |
| Out-patient            | ✗                  | ✓         | ✗                     | ✓        | ✓                          | ✓     | ✓         |
| In-patient (Emergency) | ✓                  | ✓         | ✓                     | ✓        | ✓                          | ✓     | ✓         |
| In-patient (Elective)  | ✗                  | ✓         | ✗                     | ✓        | ✓                          | ✓     | ✓         |
| Maternity              | ✗                  | ✓         | ✗                     | ✓        | ✗                          | ✓     | ✓         |
| Optical                | ✗                  | ✓         | ✗                     | ✓        | ✗                          | ✓     | ✓         |
| Dental                 | ✗                  | ✓         | ✗                     | ✓        | ✗                          | ✓     | ✓         |
| Wellness               | ✗                  | ✗         | ✗                     | ✓        | ✓                          | ✓     | ✓         |

\*Cover only applies in Zambia.

\*Cover applies within the country of residence and the region.

\*Cover can be accessed worldwide, excluding North, Central and South America and Canada.





# POLICY OVERVIEW

## BENEFITS SCHEDULE

| BENEFIT                   | LOCAL HEALTH PLANS |                          | REGIONAL HEALTH PLANS   |  | INTERNATIONAL HEALTH PLANS  |  |  |  |
|---------------------------|--------------------|--------------------------|---|--|---|--|--|--|
|                           | HEALTH PLAN        | TANZANITE                | AMETHYST+   | SILVER   | SAPPHIRE  | CHROME   | GOLD+  | PLATINUM+  |
| <b>Overall limit</b>      |                    | USD 50,000               | USD 150,000   | USD 500,000                                    | USD 500,000   | USD 1,000,000  | USD 2,000,000  | USD 4,000,000  |
| <b>Area of cover</b>      |                    | Treatment in Zambia only | In-patient & out-patient treatment in Zambia only (Only available for Groups of 10 employees or more) | Africa-wide Evacuation Only                    | Out-patient in the country of residence only. In-patient and Major Medical in the country of residence or India. Emergency evacuation to RSA. | Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates | Worldwide Treatment (excluding USA, Canada or South America). Claims paid at SES Network Rates | Worldwide Treatment (excluding USA, Canada or South America) |
| <b>Type of cover</b>      |                    | Zambia Emergency Cover   | Zambia Comprehensive  | International Evacuation and Related Treatment | Zambia Comprehensive & Evacuation   | Local & International Comprehensive & Evacuation   | Local & International Comprehensive & Evacuation   | Local & International Comprehensive & Evacuation             |
| <b>Excess<sup>1</sup></b> |                    | N/A                      | N/A   | N/A  | USD 100 for treatment in India  | USD 175  | USD 175  | No Excess  |
| <b>Hospital network</b>   |                    | Tier 2                   | Tier 2  | Tier 1 - Stabilisation only                    | Tier 1  | Tier 1   | Tier 1   | Tier 1   |

1: Excess - payable for all elective international benefits per condition.

2: Excess fee of US\$250 is payable when a member chooses a provider outside of our service provider network





# MAJOR MEDICAL BENEFITS

## BENEFITS SCHEDULE

| BENEFIT                                   | LOCAL HEALTH PLANS |           | REGIONAL HEALTH PLANS |        | INTERNATIONAL HEALTH PLANS |        |       |           |
|---|--------------------|-----------|-----------------------|--------|----------------------------|--------|-------|-----------|
|   | HEALTH PLAN        | TANZANITE | AMETHYST+             | SILVER | SAPPHIRE                   | CHROME | GOLD+ | PLATINUM+ |
| Kidney failure treatment                  |                    |           |                       |        |                            |        |       |           |
| Cancer diagnosis & treatment <sup>2</sup> |                    |           |                       |        |                            |        |       |           |
| Organ Transplant                          |                    |           |                       |        |                            |        |       |           |
| Psychiatric treatment <sup>3</sup>        |                    |           |                       |        |                            |        |       |           |
| HIV Treatment <sup>4</sup>                |                    |           |                       |        |                            |        |       |           |

2: Cancer diagnosis & treatment: please refer to the applicable terms and conditions.  
 3: Psychiatric treatment includes in-patient and out-patient treatment  
 4: HIV Treatment: please refer to the applicable terms and conditions





# EMERGENCY EVACUATION, TREATMENT & CARE

## BENEFITS SCHEDULE

| BENEFIT   | LOCAL HEALTH PLANS |   | REGIONAL HEALTH PLANS  |  | INTERNATIONAL HEALTH PLANS   |  |  |   |
|---|--------------------|---|--|--|--|--|--|---|
|   | HEALTH PLAN        | TANZANITE   | AMETHYST+  | SILVER   | SAPPHIRE   | CHROME   | GOLD+  | PLATINUM+   |
| Local road / Local air ambulance  |                    | Paid up to overall limit  | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit  |
| International medical evacuation <sup>5</sup>   |                    | N/A   | N/A  |  |  |  |  |   |
| Emergency hospitalisation   |                    | Emergency medical diagnosis & treatment charges only  | Paid up to General ward  | Paid up to Shared ward   | Paid up to Shared ward   | Paid up to the overall limit. Private room subject to availability   | Paid up to overall limit. Private room subject to availability   | Paid up to the overall limit. Private room subject to availability  |
| High care & Intensive care  |                    | USD 4000  | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit   | Paid up to overall limit  |
| Travel & accommodation of a third party <sup>6</sup>  |                    | Max USD 40/night rebate for costs incurred. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation | Max USD 100/night rebate for costs incurred. Max 30 days emergency only. Parental accommodation for patients under 18yrs. Only travel for one companion in an emergency evacuation | Max USD 120/night rebate for costs incurred. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation | Max USD 120/night rebate for costs incurred. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation | Max USD 150/night rebate for costs incurred. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation | Max USD 170/night rebate for costs incurred. Max 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation | Max USD 200/night rebate for costs incurred. Max. 30 days emergency only. Accommodation for one immediate family member. Only travel for one companion in an emergency evacuation |
| Repatriation to country of residence after international evacuation (commercial flights only) |                    |   |  | USD 5,000  | USD 5,000  | USD 11,000   | USD 11,000   | USD 25,000 (To Country of citizenship)  |
| Repatriation of mortal remains, burial or cremation after international evacuation            |                    | N/A   | N/A  |  |  |  |  |   |
| Home-based nursing care   |                    |   |  | N/A  | Covered up to 30 days up to USD 200 per day. Pre-auth required In-country only   | Covered up to 30 days up to USD 200 per day. Pre-auth required In-country only   | Covered up to 30 days up to USD 200 per day. Pre-auth required In-country only   | Covered up to 30 days up to USD 200 per day. Pre-auth required In-country only  |

5: International Medical Evacuation limited to 1 evacuation per condition per benefit year

5: International Medical Evacuation has no excess applied

5: International Medical Evacuation is applicable to immediately life or limb threatening conditions

6: Travel and Accommodation of a third party: please refer to the applicable terms and conditions







## Get immediate emergency medical response when you need it most

SES has a large service provider network in Zambia, South Africa & India, ensuring that we are able to refer our clients to the best possible facilities.



# IN-PATIENT BENEFITS

## BENEFITS SCHEDULE

| BENEFIT   | LOCAL HEALTH PLANS |           | REGIONAL HEALTH PLANS                     |            | INTERNATIONAL HEALTH PLANS  |   |  |  |
|---|--------------------|-----------|---|------------|---|---|--|--|
|   | HEALTH PLAN        | TANZANITE | AMETHYST+                                 | SILVER     | SAPPHIRE  | CHROME                                    | GOLD+  | PLATINUM+  |
| <b>Elective Hospitalisation &amp; Surgery<sup>7</sup></b>   |                    |           | Paid up to overall limit.<br>General ward | N/A        | Paid up to overall limit.<br>Semi-private ward<br>(India and Zambia only) | Paid up to overall limit.<br>Private ward | Paid up to overall limit<br>Private room subject to availability | Paid up to overall limit<br>Private room subject to availability |
| <b>Prosthesis internal</b>  |                    |           | USD 10,000                                | USD 20,000 | USD 20,000  | USD 50,000                                | USD 50,000   | USD 100,000  |
| <b>Palliative care</b>  |                    |           |   |            | 20 days per medical case (In-patient)                                     | 30 days per medical case (In-patient)     | 30 days per medical case (In-patient)                            | 50 days per medical case (In-patient)                            |
| <b>Rehabilitation (Post-Hospitalisation) Requires pre-authorization</b>   |                    | N/A       |   |            | USD 20,000  | USD 35,000                                | USD 35,000   | USD 40,000   |
| <b>Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval is required)</b> |                    |           | N/A                                       | N/A        |   | N/A                                       | N/A  | Economy class airfare to South Africa only                       |

7: In-patient care has a 3 month waiting period on initial application





# OUT-PATIENT BENEFITS

## BENEFITS SCHEDULE

| BENEFIT  | LOCAL HEALTH PLANS |           | REGIONAL HEALTH PLANS |           | INTERNATIONAL HEALTH PLANS |                          |                          |           |
|--|--------------------|-----------|-----------------------|-----------|----------------------------|--------------------------|--------------------------|-----------|
|  | HEALTH PLAN        | TANZANITE | AMETHYST+             | SILVER    | SAPPHIRE                   | CHROME                   | GOLD+                    | PLATINUM+ |
| Medical doctor or specialist consultations                               | N/A                | USD 1,000 | N/A                   | USD 1,200 | USD 1,800                  | USD 1,800                | Paid up to overall limit |           |
| Prescription Medication and medically indicated vaccination <sup>8</sup> | N/A                | USD 1000  | N/A                   | USD 1,000 | USD 1,600                  | USD 1,600                |                          |           |
| Over-the-counter medication  | N/A                | N/A       | N/A                   | USD 200   | USD 200                    | USD 200                  |                          |           |
| X-rays (when requested by medical doctor)                                | N/A                | USD 400   | N/A                   | USD 5,000 | Paid up to overall limit   | Paid up to overall limit |                          |           |
| Pathology (when requested by medical doctor)                             | N/A                | USD 525   | N/A                   |           |                            |                          |                          |           |
| Advanced imaging<br>Pre-authorisation required                           | N/A                | USD 1,200 | N/A                   | USD 1,400 | USD 1,000                  | USD 1,000                |                          | USD 1,000 |
| Prosthesis external <sup>9</sup>   | USD 600            | USD 600   | USD 600               | USD 600   |                            |                          |                          |           |
| Physio & Chiropractor sessions   | N/A                | USD 300   | N/A                   | USD 500   | USD 800                    | USD 800                  |                          | USD 800   |
| Chronic condition management   | N/A                | USD 1,000 | N/A                   | USD 1,500 | USD 3,000                  | USD 3,000                |                          | USD 5,000 |

All out-patient treatments require pre-authorization in order to assure that our members are covered for their chosen procedures & checkups. Call our call centre agents on **737** to pre-authorise your treatment today.

8: Prescription medication and medically indicated vaccination applies to Covid-19 vaccinations where applicable

9: Prosthesis external includes medically indicated devices





# Health benefits for you and your baby



# MATERNITY BENEFITS<sup>10</sup>

## BENEFITS SCHEDULE

| BENEFIT  | LOCAL HEALTH PLANS |           | REGIONAL HEALTH PLANS |                           | INTERNATIONAL HEALTH PLANS |        |                          |  |
|--|--------------------|-----------|-----------------------|---------------------------|----------------------------|--------|--------------------------|--|
|  | HEALTH PLAN        | TANZANITE | AMETHYST+             | SILVER                    | SAPPHIRE                   | CHROME | GOLD+                    | PLATINUM+                                      |
| Pre-natal consults                                     |                    | USD 800   |                       | USD 1000<br>Zambia only   |                            |        | USD 1000                 | USD 1000                                       |
| Normal Delivery, Planned and Emergency Caesarian       |                    | USD 1,000 |                       | USD 1500<br>Zambia only   |                            |        | USD 5000                 | USD 7000                                       |
| Newborn hospitalisation                                | N/A                | USD 6,000 | N/A                   | USD 10,000<br>Zambia only |                            |        | USD 100,000              | USD 100,000                                    |
| Complications during the pre-natal period & childbirth |                    |           |                       |                           |                            |        | Paid up to overall limit | Paid up to overall limit                       |
| Birth defects & congenital abnormalities               | N/A                | USD 2,000 | N/A                   | USD 2,000<br>Zambia only  |                            |        | USD 15,000               | USD 25,000                                     |
| IVF  | N/A                | N/A       | N/A                   | N/A                       |                            |        | N/A                      | USD 6,500 subject to T's and C's <sup>11</sup> |

10: Maternity benefits have a 10-month waiting period for new joiners

11: IVF T's and C's: SA & India only

Waiting period of 8 months since joining Platinum+.

Limited to 3 cycles per lifetime (a limit of US\$6,500 per membership year)

Age of members 39 and below.

Platinum+ members only.

Pre-approved by SES' doctors with medical justification.





# WELLNESS, DENTAL AND OPTICAL BENEFITS

## BENEFITS SCHEDULE

| BENEFIT  | LOCAL HEALTH PLANS          |                             | REGIONAL HEALTH PLANS  |  | INTERNATIONAL HEALTH PLANS  |   |   |
|--|-----------------------------|-----------------------------|------------------------|--|---|---|---|
|  | HEALTH PLAN                 | TANZANITE                   | AMETHYST+              | SILVER                                     | SAPPHIRE  | CHROME  | GOLD+   |
| <b>Preventative Health Screening benefit<sup>12</sup></b>                        | N/A                         | N/A                         | N/A                    | USD 200 SES<br>Zambia Clinics only         | USD 200 SES<br>Clinics only   | USD 1,000 <sup>13</sup> Zambia or<br>South Africa   | USD 2,000 <sup>13</sup> Worldwide   |
| <b>Oral care &amp; dental treatment</b>  | N/A                         | USD 200                     | N/A                    | USD 400<br>Zambia only                     | N/A   | USD 900   | USD 1,200   |
| <b>Optical<sup>14</sup></b>  | N/A                         | USD 150                     | N/A                    | USD 250<br>Zambia only                     | N/A   | USD 300   | USD 400   |
| <b>Nutritionist &amp; Dietitian<br/>(Requires referral<br/>from SES doctors)</b> | N/A                         | N/A                         | N/A                    | 3 Consults<br>Zambia only                  | N/A   | 5 Consults  | 5 Consults  |
| <b>Medically Indicated<br/>Vaccinations</b>                                      | N/A                         | USD 300                     | N/A                    | USD 500<br>Zambia only                     | USD 500   | USD 500   | USD 500   |
| <b>Medical Insurance<br/>travel benefit</b>                                      | Overall limit<br>local only | Overall limit<br>local only | Unlimited<br>in Africa | Overall limit, 30 days.<br>Regional travel | Paid up to overall limit.<br>60 days Worldwide<br>travel (excluding USA,<br>Canada or South<br>America) | Paid up to overall limit<br>60 days. Worldwide<br>travel (excluding USA,<br>Canada or South<br>America) | Paid up to overall limit.<br>Unlimited worldwide<br>travel (excluding USA,<br>Canada or South<br>America) |
| <b>Funeral Cash Benefit</b>  | USD 500                     | USD 500                     | USD 1,000              | USD 1,000                                  | USD 1,000   | USD 1,500   | USD1, 500   |

12: Preventative Health Screening benefit applies every two years for clients over the age of 18

13: Gastric bypass surgery - lifetime benefit with a 3 year waiting period up to wellness limits

14: Optical Benefits - Frames have an event limit of once every 2 years, whereas lenses and consultations are covered up to the annual benefit limit





# OPTIONAL BENEFITS & LIMITS

## BENEFITS SCHEDULE

| BENEFIT                                  | LOCAL HEALTH PLANS |             | REGIONAL HEALTH PLANS |             | INTERNATIONAL HEALTH PLANS |             |             |
|--|--------------------|-------------|-----------------------|-------------|----------------------------|-------------|-------------|
| HEALTH PLAN                              | TANZANITE          | AMETHYST+   | SILVER                | SAPPHIRE    | CHROME                     | GOLD+       | PLATINUM+   |
| High-risk activity loading <sup>15</sup> | USD 50,000         | USD 100,000 | USD 100,000           | USD 100,000 | USD 100,000                | USD 100,000 | USD 150,000 |

15: High-risk activity loading - USD 200 for USD 50,000 loading, USD 400 for USD 100,000 loading and USD 600 for USD 150,000 loading.

Protecting health, Securing lives.

