



## SAPPHIRE Health Plan

**This cover is a regional comprehensive health insurance plan.** The cover provides protection to members for expenses related to health events, within the terms of the benefit limits provided.

This document is not a contract and does not include full details about your cover. Please refer to the Benefits Schedule for full cover limits.  
If you are unclear about anything, please contact your HR representative or your SES Account Manager.

SES is a registered Health and Life Insurer in Zambia with the Pensions and Insurance Authority of Zambia: Registration Number 2023/LT/02.  
Cnr Kafue Road and Mahogany Road, Lilayi, Lusaka, Zambia.

Unisure Limited is registered with the Financial Conduct Authority in the UK: Registration Number 719400.  
40 Gracechurch Street, London, England, EC3V 0BT, United Kingdom.



### IMPORTANT CONTACT DETAILS

WhatsApp (Pre-Auth only) +260 969 416 388  
Claims [payandclaim@ses-unisure.com](mailto:payandclaim@ses-unisure.com)

International (Emergencies Only) +27 87 238 2600  
Authorisations [authorisations@ses-unisure.com](mailto:authorisations@ses-unisure.com)

Contact number +260 962 740 300  
Assistance [assist@ses-unisure.com](mailto:assist@ses-unisure.com)

Key Benefits	Benefit Amount	Terms and Conditions
Overall Limit	USD 500,000	Overall limit of medical cover, per health event.
Area of Cover	Out-patient in the country of residence only. In-patient and Major Medical in the country of residence or India. Emergency evacuation to RSA	Cover only applies in the country of residence. Evacuation only applies to acute life and limb threatening health events, and is to the nearest and most appropriate centre of medical excellence.
In-patient (Emergency and Elective)	Paid in full up to USD 500,000 limit	Elective hospitalisation requires pre-authorization from SES. Elective hospitalisation can be accessed within the country of residence or India.
Major Medical	Paid in full up to USD 500,000 limit	Covers kidney failure and treatment, cancer, organ transplants and psychiatric benefits. Major medical benefits can be accessed within the country of residence or India.
Out-patient	Cumulative benefits of USD 11,550 (sub-limits apply)	All out-patient costs are covered up to the benefit limits provided. Pre-authorization is required from SES to access these benefits. Out-patient benefits can only be accessed within the country of residence (Zambia).
Maternity	Cumulative benefits of USD 14,500 (sub-limits apply)	Delivery benefits refer to normal delivery, planned and emergency caesarean. If the overall limit is exceeded, the member will be required to pay the difference. Pre-authorization is required. Maternity benefits can only be accessed within the country of residence (Zambia). Maternity and Newborn emergencies are only covered in Zambia.
Optical	Annual limit is USD 250	Frames can only be claimed once every two (2) years. member also has access to other optometrist services every year up to the limit, including lenses and eye checks annually. If the overall limit is exceeded, the member will be required to pay the difference. Pre-authorization is required. Optical benefits can only be accessed within the country of residence (Zambia).
Dental	Annual limit is USD 400	All dental costs are covered up to the benefit limit provided. Pre-authorization is required. Dental benefits can only be accessed within the country of residence (Zambia).
Wellness	Annual limit is USD 200	Wellness checks can be claimed once every two (2) years in the country of residence (Zambia) only.

What are some of the important Terms and Conditions?		
Retail Members (1-9 members)	Group Members (10 or more members)	Corporate Members (10 or more employees)
Cover is subject to a completed application form.	Cover is subject to a completed application form.	Cover is subject to a completed application form.
A 10-month moratorium on maternity benefits applies for new members.	A 10-month moratorium on maternity benefits applies for new members.	Maternity benefits will only be covered as a continuation from a previous policy, unless otherwise stated in the insurance contract.
The policy will not accept new members over the age of 69. Applicants over the age of 60 will need to complete an onboarding medical.	The policy will not accept new members over the age of 69. Applicants over the age of 60 will need to complete an onboarding medical.	The policy will not accept new members over the age of 69. Applicants over the age of 60 will need to complete an onboarding medical.
All members are entitled to one (1) international evacuation per medical condition, per policy year.	All members are entitled to one (1) international evacuation per medical condition, per policy year.	All members are entitled to one (1) international evacuation per medical condition, per policy year.
Dependants are defined as immediate blood relatives (son or daughter, aged between 0-17).	Dependants are defined as immediate blood relatives (son or daughter, aged between 0-17).	Dependants are defined as immediate blood relatives (son or daughter, aged between 0-17). Adult dependants are defined as immediate blood relatives (son or daughter, father or mother, aged between 18-69).
All new joiners will have pro-rated benefits in line with the end-date of the Principal Member's policy.	All new joiners will have pro-rated benefits in line with the end-date of the Principal Member's policy.	All new joiners will have pro-rated benefits in line with the end-date of the Principal Member's policy.
Pre-existing chronic conditions are subject to a policy exclusion, based on medical underwriting.	Pre-existing chronic conditions are subject to a policy exclusion, based on medical underwriting.	Pre-existing chronic conditions may be covered, however, all members must be underwritten.
<b>Policy upgrades and downgrades</b> are only accepted at annual renewal.	<b>Policy upgrades and downgrades</b> are only accepted at annual renewal.	<b>Policy upgrades and downgrades</b> are only accepted at annual renewal.

**How do I access my medical benefits?**  
 SES has a 24/7 call centre which can be reached via phone, WhatsApp or email.  
 The important contact details have been shared above. Please take note of these.

**All benefits require pre-authorization.**  
 In the case of an emergency, you may proceed to the nearest facility to assist you and your loved ones, but you are encouraged to contact SES as soon as possible so that we may take over the management and payments for the case at hand.

**When might this policy not cover me (exclusions)?**  
 This policy does not cover chronic conditions if they are not declared in the application form before enrolment, such as HIV/AIDS, diabetes, or high blood pressure, for example, subject to underwriting for retail and group members.  
 The policy does not cover elective treatment in RSA. If treatment sought is unavailable in the country of residence or India, and is not an emergency, the member will be required to cover their own costs of treatment and transport and will be unable to make a claim against their Sapphire policy.  
 This policy does not cover any additional international medical expenses incurred for members with a BMI of 30 and over.  
 This policy will not extend cover if benefit limits have been exceeded.  
 If pre-authorization was not obtained prior to seeking medical assistance, claims may be rejected.

**Who do I contact if I have a claim to make on my policy?**  
 You may call the call centre and ask to be transferred to the Claims Department. Alternatively, you may complete a claim form and contact us on [payandclaim@ses-unisure.com](mailto:payandclaim@ses-unisure.com).  
 Claims must be submitted within 90 days. Claims submitted after the 90-day threshold will not be processed.

**How can I make a complaint?**  
 You may email us on our compliments and complaints address: [cc@ses-unisure.com](mailto:cc@ses-unisure.com).  
 If you are not satisfied with the level of response received, you may contact our regulator, the Pensions and Insurance Authority on [pia@pia.org.zm](http://pia@pia.org.zm).

Member/  
 Administrator Name  Signature:  Date: