

# 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.



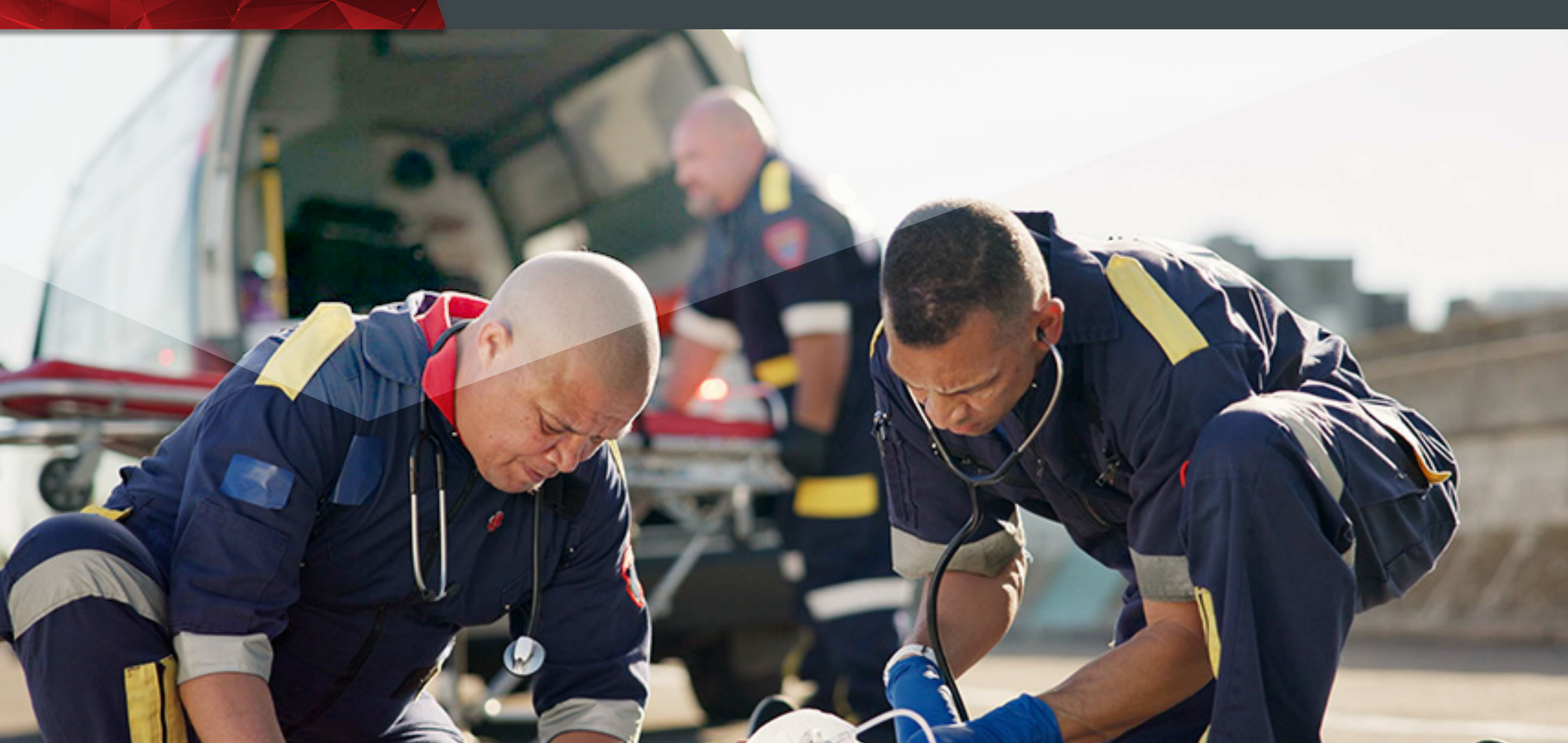


# CONTENTS

## SES ACTIVE HEALTH PLANS AND BENEFITS

- Page 5  **Policy Overview**
- Page 6  **Major Medical Care**
- Page 7  **Emergency Evacuation, Treatment & Care**
- Page 9  **In-patient Benefits**
- Page 10  **Out-patient Benefits**
- Page 12  **Maternity Benefits**
- Page 13  **Wellness, Dental and Optical Benefits**
- Page 14  **Optional Benefits & Limits**





## 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+
<b>Local road / Local air ambulance</b>		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
<b>International medical evacuation<sup>5</sup></b>		N/A	N/A					
<b>Emergency hospitalisation</b>		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
<b>High care &amp; Intensive care</b>		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
<b>Travel &amp; accommodation of a third party<sup>6</sup></b>		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
<b>Repatriation to country of residence after international evacuation (commercial flights only)</b>				USD 5,000	USD 5,000	USD 11,000	USD 11,000	USD 25,000 (To Country of citizenship)
<b>Repatriation of mortal remains, burial or cremation after international evacuation</b>		N/A	N/A					
<b>Home-based nursing care</b>				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>								
<b>Prosthesis internal</b>								
<b>Palliative care</b>								
<b>Rehabilitation (Post-Hospitalisation) Requires pre-authorization</b>								
<b>Economy flight for in-patient elective treatment (Where in country treatment is deemed inappropriate, SES doctor's pre-approval is required)</b>								

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 Pre-authorization 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 Zambia only			USD 1000	USD 1000
Normal Delivery, Planned and Emergency Caesarian		USD 1,000		USD 1500 Zambia only			USD 5000	USD 7000
Newborn hospitalisation	N/A	USD 6,000	N/A	USD 10,000 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 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 Zambia Clinics only	USD 200 SES Clinics only	USD 1,000 <sup>13</sup> Zambia or South Africa	USD 2,000 <sup>13</sup> Worldwide
<b>Oral care &amp; dental treatment</b>	N/A	USD 200	N/A	USD 400 Zambia only	N/A	USD 900	USD 1,200
<b>Optical<sup>14</sup></b>	N/A	USD 150	N/A	USD 250 Zambia only	N/A	USD 300	USD 400
<b>Nutritionist &amp; Dietitian (Requires referral from SES doctors)</b>	N/A	N/A	N/A	3 Consults Zambia only	N/A	5 Consults	5 Consults
<b>Medically Indicated Vaccinations</b>	N/A	USD 300	N/A	USD 500 Zambia only	USD 500	USD 500	USD 500
<b>Medical Insurance travel benefit</b>	Overall limit local only	Overall limit local only	Unlimited in Africa	Overall limit, 30 days. Regional travel	Paid up to overall limit. 60 days Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit 60 days. Worldwide travel (excluding USA, Canada or South America)	Paid up to overall limit. Unlimited worldwide travel (excluding USA, Canada or South 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.



## Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

**SES 24/7 Zambia / Pre-Authorisation**  
Tel: 737

**Unisure Assist South Africa**  
Tel: +27 87 238 2600

### SES Claims

Email: [payandclaim@ses-unisure.com](mailto:payandclaim@ses-unisure.com)

### SES

Tel: +260 962 740 300 / +260 977 770 302

WhatsApp: +260 962 740 300

**Central email enquiries:** [info@ses-unisure.com](mailto:info@ses-unisure.com)

Please specify within your query which country or area your enquiry relates to

[ses-unisure.com](https://www.ses-unisure.com)

**SES Limited is PACRA registered. SES Limited is licensed to sell insurance policies through the Pensions and Insurance Authority (PIA) License Number: 2023/LI/02**

