

SEPTEMBER  
**2020**



# CONVENTIONAL PLAN

Benefits & Contributions



CELLMED HEALTH  
MEDICAL FUND

# We've got you covered.

CellMed Health Medical Fund offers comprehensive medical aid cover through an extensive service provider network with countrywide distribution, guaranteeing that our members can access medical services in any part of the country. We have also made strategic partnerships regionally and internationally which allow CellMed members to access medical treatment outside our borders. We always strive for excellence in service delivery and we are ISO9001:2015 certified.

## Why Choose CellMed? It's more than just medical aid!



### Baby welcome benefit

Get a baby welcome benefit when you or any of the dependants covered under your subscriptions give birth, as a heart-warming gift from us, to you. We'll be there to celebrate with you.

### Wellness and health risk management program

We encourage our members to be pro-active about healthy living and lifestyle. In order to support this, we designed a robust continuous health programme which engages members in various activities which improve quality of life. Among many, this includes fitness activities - all included in our packages.



### Bereavement token in the event of the death of a member

In the unfortunate event of death of a member, we provide a star bereavement token to help their dependants and family in covering expenses. Our payment program is quick, efficient and hassle-free.

### Access to a wide range of medical facilities & services

Your CellMed membership gives you access to a vast world of medical services! From general practitioners and specialists to radiology services, and pharmacies, you've got coverage.



### HealthMate App: 24-hour support

The free CellMed HealthMate app is your gateway to full information your membership, anytime you need it. From subscription details to hosting support functions, it is designed to make your consumption of our custom packages both, efficient and memorable. HealthMate is available on both Google Play Store and Apple App Store.

*Bringing your healthy smile back!*



## PLAN BENEFITS

	ESSENTIAL	VITAL	SUPERIOR	SUPREME	UNIVERSAL
Type of Hospital	Private Group B-F	Private Group B-F	Private Group A -F	Private Group A -F	Private Group A -F
Annual Limit	324,000.00	445,000.00	830,000.00	1,336,000.00	2,429,000.00
Hospitalisation Limit	138,000.00	184,000.00	322,000.00	552,000.00	782,000.00
Chronic Medication	22,000.00	28,000.00	49,000.00	69,000.00	89,000.00
Acute Medication	18,000.00	22,000.00	32,000.00	40,000.00	49,000.00
Dental & Consultations	20,000.00	28,000.00	40,000.00	61,000.00	81,000.00
Orthodontic/Prosthetics	22,000.00	33,000.00	46,000.00	68,000.00	97,000.00
Optical plus Refraction (2 year benefit)	29,000.00	38,000.00	57,000.00	77,000.00	96,000.00
Prosthesis & Appliances	46,000.00	66,000.00	98,000.00	137,000.00	190,000.00
Pathology	20,000.00	26,000.00	40,000.00	53,000.00	69,000.00
Radiology	45,000.00	69,000.00	85,000.00	130,000.00	182,000.00
Ambulance Services	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit
Preventive Care Benefit	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year	Limited to 1 medical check-up and 2 vaccines per year
Bereavement Token	9,000.00	10,000.00	11,000.00	12,000.00	14,000.00
Baby Benefit	2,000.00	3,000.00	4,000.00	6,000.00	8,000.00

Note: All quoted prices are in ZWL

Terms and conditions apply

## CONTRIBUTION

	ESSENTIAL	VITAL	SUPERIOR	SUPREME	UNIVERSAL
Principal Member/Spouse/ Adult Monthly Individual Subscription	N/A	N/A	3,459.00	5,736.00	9,711.00
Child Dependent Monthly Individual Subscription	N/A	N/A	2,409.00	4,023.00	6,840.00
Principal Member/Spouse/ Adult Monthly SME Subscription	1,638.00	2,313.00	3,459.00	5,736.00	9,711.00
Child Dependent Monthly SME Subscription	1,140.00	1,665.00	2,409.00	4,023.00	6,840.00
Principal Member/Spouse/ Adult Monthly Corporate Subscription	1,071.00	1,500.00	2,244.00	3,747.00	6,261.00
Child Dependent Monthly Corporate Subscription	630.00	879.00	1,293.00	2,121.00	3,555.00

Note: All quoted prices are in ZWL

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*Bringing your healthy smile back!*

## CONDITIONS OF SERVICE

BENEFIT	INDIVIDUALS	SME's	CORPORATES (SMALL)	CORPORATES (LARGE)
NUMBER OF PRINCIPAL MEMBERS	1-4	5-19	20-49	50+
General Practitioners	3 months	3 months	Waiver	Waiver of all waiting periods
Acute Medication	3 months	3 months	Waiver	
Dental - Fillings and extraction	6 months	6 months	Waiver	
Specialist services	6 months	6 months	Waiver	
Diabetes	6 months	6 months	Waiver	
Hypertension	6 months	6 months	Waiver	
Asthma	6 months	6 months	Waiver	
HIV/AIDS	6 months	6 months	Waiver	
Arthritis	6 months	6 months	Waiver	
General Scans & X-rays	6 months	6 months	Waiver	
Congestive Cardiac Failure	6 months	6 months	Waiver	
Hospitalisation	6 months	6 months	Waiver	
Maternity	9 months	9 months	Waiver	
Optical Benefit	12 months	12 months	Waiver	
MRI, PET, CT Scans	12 months	12 months	Waiver	
Knee & Hip Replacement	24 months	24 months	24 months	
Auto immune conditions	24 months	24 months	24 months	
Chemotherapy	24 months	24 months	24 months	
Haemodialysis	24 months	24 months	24 months	
Orthodontic Treatment	24 months	24 months	24 months	
Major Surgeries	24 months	24 months	24 months	

\* Large corporates have access to all benefits on the first contribution

\* High claims performance of account will result in loading of subscriptions

\* Fund age limit is 65 years

### HARARE

The Honeycomb  
Fifth Floor Finsure House  
84-86 Kwame Nkrumah Avenue  
P.O Box A1727  
Avondale

### BUZZLINES

+263 24 225021/2/5 , +263 713 276 641

### BULAWAYO

The Beehive Centre  
102A Parirenyatwa Street  
P.O. Box 2082

### BUZZLINES

+263 29 288 7375-78

### MUTARE

1ST Floor, ZB Life Centre  
Cnr 1st Ave / H. Chitepo Street

### BUZZLINES

+263 20 2061320, +263 202020701

### HWANGE

Office Number 21  
Health Services Section  
Hwange Colliery Hospital

### BUZZLINES

+263 28 20344, +263 713 099 924

### ZVISHAVANE

CellMed Family Clinic  
Stand Number 101 6A Highlands

### BUZZLINES

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### NGEZI


Old Mutual Complex  
Turf Township

### BUZZLINES:


+263779300505

### GENERAL

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