ZSIC

Life company

Securing you all the way

Z-SURE HEALTH INSURANCE COVER

The Z-SURE Medical insurance cover underwritten by ZSIC Life is a comprehensive cover that covers corporate clients with a minimum of 30 members. The scheme covers individuals from 0 year to a maximum of 70 years. The following benefits are covered under the Z-SURE Medical Insurance cover;

EXTERNAL MEDICAL APPLIANCES

- This benefit covers the cost of accessories such as hearing-aides, crutches, BP machines and gluco-meters

IN-HOSPITAL BENEFITS AND OUT OF HOSPITAL BENEFITS

- Diagnostic and laboratory tests
- Fees for physicians, specialists, surgeons, anaesthetists, physiotherapists and other relevant specialist consultations provided in hospital
- Operating theatre charges, apparatus, material, ward and theatre medicines used in-hospital
- Medicines to take home
- In-hospital accommodation and general nursing services
- Out-patient medication, vaccinations, radiology and dental services

EMERGENCY AMBULANCE SERVICES/EVACUATION

This benefit pays for an in-country ambulance to transport from the scene of the medical emergency to the nearest available medical facility for treatment. Some options provide cover for International evacuation where treatment is not available in-country

MAJOR DISEASE BENEFIT

This benefit covers the cost of treatment (in-hospital and out-of-hospital) for oncology (cancer), organ transplants and renal (kidney) dialysis up to the Major Disease Benefit limit and subject to clinical/treatment protocols.

MATERNITY BENEFIT

- In-hospital maternity covers the cost of a normal delivery by a midwife or a gynaecologist
- Complications of pregnancy covers the cost of management of pregnancy related complications such as pre-eclampsia, eclampsia, caesarean and their remedies.

ZSIC MEDICAL INSURANCE PRODUCT

LOCAL COVER

MEDICAL INSURANCE PLAN	GOLD	DIAMOND
AREA OF COVER	ZAMBIA	ZAMBIA
OVERALL LIMIT	200,000	450,000
IN-HOSPITAL BENEFITS		
In-hospital accomodation,specialits treatment/consultations, medications,physios,acute dialysis,patient meals,labtests		
Prosthesis		
Emergency Ambulance services (subject to pre-authorisation)	Subject to Overall limit	Subject to Overall limit
Specialised Radiology		
Neonatal Care		
MATERNITY		
Ante-Natal care	10,000	14,000
Normal delivery	12,000	15,000
In-Patient maternity (complications)	15,000	18,000
Postnatal Visits	2 visits	2 visits
External Medical Appliances	2,000	2,500
Major Disease Benefits (Chronic Diseases)	Subject to Overall Limit	Subject to Overall Limit
Cancer Treatment	Subject to Overall Limit	Subject to Overall Limit
Organ transplant	Subject to Overall Limit	Subject to Overall Limit
Kidney Dialysis	Subject to Overall Limit	Subject to Overall Limit
Specialised Radiology	7,500	8000
International Benefits (Subject to pre-authorization and clinical funding protocols)		
INTERNATIONAL EMMERGENCY EVACUATION BENEFITS		
In the case of a medical emergency / life threatening condition and where treatment is not available locally cover includes:	Not covered	Not covered
International evacuation and foreign treatment costs.	Not covered	Not covered
Critical Care treatment		
In a case of a medically necessary, non-emergency life threatening condition, where treatment for in-patient care is not available locally cover includes: International travel & Treatment costs	Not covered	Not covered
Accomodation & Travel costs		
Applicable only to international emergency medical evacuations and criticak care cases for the patient and if applicable, one accompanying the patient.	Not covered	Not covered
Repatriation of mortal remains		
Applies to only international medical emergency evacuation & critical care cases	Not covered	Not covered
Elective cases		
Applies to cases of obtaining medical services outside their country of residence. Cover will inclde medical treatment costs but not travel costs.		
MEDICAL EVACUATION (local)		
Emergency road ambulance services (subject to pre-authorisation)	10,000	12,000
OUT-PATIENT BENEFITS		
Acute conditions Benefits	12,000	15,000
Consultations-GP/specialist		
Prescribed medication		
Diagnostic tests/labs and Radiology		
Covid 19 testing	covered upto 3 test per year	covered upto 4 test per year
DENTISTRY		
Basic Dentistry (Extraction,Fillings,x-Rays,pain management)	3,000	3,500
Specilaised Dentistry (Root canal Treament [illegible]s,Bridges Inlays,Orals Surgery,Periodontal)	5,800	6,200
OPTICAL BENEFITS	2,000	2,500
Optical Lens and Frame		
1 X 2 years Eye Examination		
PHYSIO (OUT-PATIENT)		
Auxillary services (Physiotherapy & chiropractor)	2200	2700

LOCAL COVER

ZSIC MEDICAL INSURANCE PRODUCT

MEDICAL INSURANCE PLAN	PLATINUM	RUBY
AREA OF COVER	ZAMBIA	ZAMBIA
OVERALL LIMIT	800,000	1,100,000
IN-HOSPITAL BENEFITS		
In-hospital accomodation,specialits treatment/consultations,		
medications,physios,acute dialysis,patient meals,labtests		
Prosthesis		
Emergency Ambulance services (subject to pre-authorisation)	Subject to Overall limit	Subject to Overall limit
Specialised Radiology		
Neonatal Care		
MATERNITY		
Ante-Natal care	16,000	18,000
Normal delivery	18,000	20,000
In-Patient maternity (complications)	25,000	Subject to Overall Limit
Postnatal Visits	2 visits	4 visits
External Medical Appliances	3,000	4,000
Major Disease Benefits (Chronic Diseases)	Subject to Overall Limit	Subject to Overall Limit
Cancer Treatment	Subject to Overall Limit	Subject to Overall Limit
Organ transplant	Subject to Overall Limit	Subject to Overall Limit
Kidney Dialysis	Subject to Overall Limit	Subject to Overall Limit
Specialised Radiology	8,500	9,000
International Benefits (Subject to pre-authorization and clinical funding protocols)		
INTERNATIONAL EMMERGENCY EVACUATION BENEFITS		
In the case of a medical emergency / life threatening condition and where treatment is not available locally cover includes:	Not covered	Not covered
International evacuation and foreign treatment costs.	Not covered	Not covered
Critical Care treatment		
In a case of a medically necessary, non-emergency life threatening condition, where treatment for in-patient care is not available locally cover includes:	Not covered	Not covered
International travel & Treatment costs		
Accomodation & Travel costs		
Applicable only to international emergency medical evacuations and criticak care cases for the patient and if applicable, one accompanying the patient.	Not covered	Not covered
Repatriation of mortal remains		
Applies to only international medical emergency evacuation & critical care cases	Not covered	Not covered
Elective cases		
Applies to cases of obtaining medical services outside their country of residence.		
Cover will inclde medical treatment costs but not travel costs.		
MEDICAL EVACUATION (local)		
Emergency road ambulance services	15,000	20,000
(subject to pre-authorisation)		
OUT-PATIENT BENEFITS		
Acute conditions Benefits	18,000	20,000
Consultations-GP/specialist		
Prescribed medication		
Diagnostic tests/labs and Radiology		
Covid 19 testing	covered upto 5 test per year	covered upto 6 test per year
DENTISTRY		
Basic Dentistry (Extraction,Fillings,x-Rays,pain management)	4,300	6,000
Specilaised Dentistry (Root canal Treament ,Bridges	6,800	9,000
Inlays,Orals Surgery,Periodontal)		
OPTICAL BENEFITS	3,500	4,000
Optical Lens and Frame		
1 X 2 years Eye Examination		
PHYSIO (OUT-PATIENT)		
Auxillary services (Physiotherapy & chiropractor)	3200	3800

LOCAL AND INTERNATIONAL COVER

ZSIC MEDICAL

MEDICAL INSURANCE PLAN	GOLD PLUS	DIAMOND PLUS
AREA OF COVER	AFRICA & INDIA	AFRICA & INDIA
OVERALL LIMIT	2,500,000	3,500,000
IN-HOSPITAL BENEFITS		
In-hospital accomodation,specialits treatment/consultations,		
medications,physios,acute dialysis,patient meals,labtests		
Prosthesis		
Emergency Ambulance services (subject to pre-authorisation)	Subject to Overall limit	Subject to Overall limit
Specialised Radiology		
Neonatal Care		
MATERNITY		
Ante-Natal care	25,000	30,000
Normal delivery	30,000	40,000
In-Patient maternity (complications)	Subject to Overall Limit	Subject to Overall Limit
Postnatal Visits	4 visits	4 visits
External Medical Appliances	6,000	8,000
Major Disease Benefits (Chronic Diseases)	subject to overall limit	subject to overall limit
Cancer Treatment		
Organ transplant		
Kidney Dialysis		
Specialised Radiology	15,000	20,000
International Benefits (Subject to pre-authorization and clinical funding protocols)		
INTERNATIONAL EMMERGENCY EVACUATION BENEFITS		
In the case of a medical emergency / life threatening condition and where treatment is not available locally cover includes:	Maximum Limit of 500,000	Maximum Limit of 300,000
International evacuation and foreign treatment costs.		
Critical Care treatment		
In a case of a medically necessary, non-emergency life threatening condition, where treatment for in-patient care is not available locally cover includes:	Subject to overall limit	Subject to overal limit
International travel & Treatment costs		
Accomodation & Travel costs		
Applicable only to international emergency medical evacuations and criticak care cases for the patient and if applicable, one accompanying the patient.	Return standard air ticket and accomodation upto a maximium of 14days . $40 per day pocket money for max 14days	Return standard air ticket and accomodation upto a maximium of 14days . $60 per day pocket money for max 14days
Repatriation of mortal remains		
Applies to only international medical emergency evacuation & critical care cases	25,000	33,000
Elective cases		
Applies to cases of obtaining medical services outside their country of residence.	Maxium upto ZMW 250,000	Maxium upto ZMW 300,000
Cover will inclde medical treatment costs but not travel costs.		
MEDICAL EVACUATION (local)		
Emergency road ambulance services	Subject to Overall Limit	Subject to Overall Limit
(subject to pre-authorisation)		
OUT-PATIENT BENEFITS		
Acute conditions Benefits	40,000	55,000
Consultations-GP/specialist		
Prescribed medication		
Diagnostic tests/labs and Radiology		
Covid 19 testing	covered upto 10 test per year	covered upto 10 test per year
DENTISTRY		
Basic Dentistry (Extraction,Fillings,x-Rays,pain management)	10,000	10,000
Specilaised Dentistry (Root canal Treament, Bridges Inlays,Orals Surgery,Periodontal)	10,000	10,500
OPTICAL BENEFITS	4,500	5,000
Optical Lens and Frame		
1 X 2 years Eye Examination		
PHYSIO (OUT-PATIENT)		
Auxillary services (Physiotherapy & chiropractor)	5400	5800

LOCAL AND INTERNATIONAL COVER

ZSIC MEDICAL INSURANCE PRODUCT

MEDICAL INSURANCE PLAN	PLATINUM PLUS	RUBY PLUS
AREA OF COVER	AFRICA AND INDIA	WORLDWIDE EXCLUDING USA
OVERALL LIMIT	4,000,000	6,000,000
IN-HOSPITAL BENEFITS		
In-hospital accomodation,specialits treatment/consultations, medications,physios,acute dialysis,patient meals,labtests		
Prosthesis		
Emergency Ambulance services (subject to pre-authorisation)	Subject to Overall limit	Subject to Overall limit
Specialised Radiology		
Neonatal Care		
MATERNITY		
Ante-Natal care	40,000	50,000
Normal delivery	50,000	60,000
In-Patient maternity (complications)	Subject to Overall Limit	Subject to Overall Limit
Postnatal Visits	4 visits	4 visits
External Medical Appliances	8,000	10,000
Major Disease Benefits (Chronic Diseases)	subject to overall limit	subject to overall limit
Cancer Treatment		
Organ transplant		
Kidney Dialysis		
Specialised Radiology	25,000	35,000
International Benefits (Subject to pre-authorization and clinical funding protocols)		
INTERNATIONAL EMMERGENCY EVACUATION BENEFITS		
In the case of a medical emergency / life threatening condition and where treatment is not available locally cover includes: International evacuation and foreign treatment costs.	Subject to overall limit	Subject to overall limit
Critical Care treatment		
In a case of a medically necessary, non-emergency life threatening condition, where treatment for in-patient care is not available locally cover includes: International travel & Treatment costs	Subject to overall limit	Subject to overall limit
Accomodation & Travel costs		
Applicable only to international emergency medical evacuations and criticak care cases for the patient and if applicable, one accompanying the patient.	Return standard air ticket and accomodation upto a maximium of 14days . $80 per day pocket money for max 14days	Return standard air ticket and accomodation upto a maximium of 14days . $100 per day pocket money for max 14days
Repatriation of mortal remains		
Applies to only international medical emergency evacuation & critical care cases	40,000	60,000
Elective cases		
Applies to cases of obtaining medical services outside their country of residence. Cover will inclde medical treatment costs but not travel costs.	Subject to overall limit	Subject to overall limit
MEDICAL EVACUATION (local)		
Emergency road ambulance services (subject to pre-authorisation)	Subject to Overall Limit	Subject to Overall Limit
OUT-PATIENT BENEFITS		
Acute conditions Benefits	60,000	70,000
Consultations-GP/specialist		
Prescribed medication		
Diagnostic tests/labs and Radiology		
Covid 19 testing	covered upto 10 test per year	covered upto 10 test per year
DENTISTRY		
Basic Dentistry (Extraction,Fillings,x-Rays,pain management)	15,500	20,000
Specilaised Dentistry (Root canal Treament,l ,Bridges Inlays,Orals Surgery,Periodontal)	15,000	20,500
OPTICAL BENEFITS	5,500	8,000
Optical Lens and Frame		
1 X 2 years Eye Examination		
PHYSIO (OUT-PATIENT)		
Auxillary services (Physiotherapy & chiropractor)	6000	6500