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PRODUCT NAME	PRIMARY MEDICAL AID PACKAGE

Summary of Cover

This is a no frills package that gives access to all public health institutions including private general practitioners. It is popular with the lower income groups that may need access to GP's from time to time.

Medical Benefits

The following benefits are paid at AHFoZ awards.

- Hospitalization in a Government, Mission or Municipal hospital including Parirenyatwa is paid in full.
- In-hospital drugs are paid in full whilst in a Government, municipal or Mission hospital.
- Ambulance Service – fully covered by St. John and Municipal Ambulance for life threatening situations only.
- Specialist treatment services at Government, Mission and Municipal Hospitals.
- Pathology and radiology services at Private, Government, Mission and Municipal Hospitals.
- Blood Transfusion Services (BTS) (a non- refundable 20% co-payment applies).

Drug Benefits

- There is an Annual Family Limit to cover prescription drugs. Benefit limits depend on your family size and are available to any beneficiary registered under a principal member.

Optical Benefits

- The benefit is paid at 100% of cost up to the package limit every three (3) year period.
- It caters for lenses, frames and contact lenses. Eye tests are paid for in full at Cimas rates up to an annual limit.
- This benefit is limited to government suppliers only

Maternity Benefits

Generally paid at 100% at Government, Municipal and Mission hospitals. This benefit caters for maternity care, delivery and hospitalization. Antenatal and postnatal visits are restricted to nine and five respectively. General Practitioner maternity visits are paid at 70% of costs

Dental Benefit

Services rendered by Government, Municipal and Mission hospitals. These include inlays, root treatment, fillings, crowns and bridges. Awards paid up to an annual limit

Prosthetics and Appliances

These are obtained from Government, municipal and Mission Hospitals. Awards are paid up to an annual limit.

Rehabilitative services

This caters for Occupational and Speech Therapy, Clinical Psychology, Social Work and Physiotherapy. Awards are paid up to an annual limit.

Supplementary Services

Family Planning- Awards are paid up to an Annual Limit

Waiting periods

The following benefit waiting periods shall apply to those who will be joining the Society for the first time or where there has been a lapse in membership. The Society reserves the right to waive waiting periods for the members transferring from AHFoZ affiliated medical aid Societies.

A mandatory three (3) months waiting period will apply to all new members:-

Subject to the foregoing, where a member downgrades to lower packages, these waiting periods will not apply.

Six months for:-

- Specialist treatment
- MRI, CT scans and Nuclear medicine
- Admission or treatment at a hospital
- Upgrading to a higher package i.e. the benefits of the new package only accrue after the sixth month waiting period.
- Dental treatment

Nine months for:-

- Maternity benefits

One year for:-

- Homes providing constant nursing care
- Spectacles /Contact lenses

Two (2) years for:-

- All internal prosthetic devices
- Chemotherapy
- Chronic Disease Add-On
- Pre-existing chronic condition

All conditions with a two (2) year waiting period listed above or needing the remedies set out above have no cover. Cover is subject to Prior-authorisation by the Society. Prior-authorisation must be sought at all times before a service is enjoyed.

Five Years for:-

- Ex-Gratia Chronic Drug Award
- Orthodontic Treatment

For orthodontic work, members must seek prior authorization from the Society before accessing treatment.

Prior Authorization

For all instances requiring prior-authorisation, members must approach the Society's Marketing and Client Services Department. The Marketing and Client Services Department will readily explain the procedure and factors considered in granting or withholding such authorization. Members that require information should approach this department.

Members may also approach the Marketing and Client Services Department if they have any other queries or concerns about these benefits, waiting periods or any terms herein.