

StudyMate Health Cover.

HEALTHGUARD International StudyMate is a specific student plan that offers a comprehensive medical aid cover for students outside their country of usual residence.

Key features

The plan offers comprehensive medical aid cover for:

- Outpatient treatment by general practitioners and specialists.
- Private hospital treatment and accommodation.
- Emergency evacuation.
- Repatriation of remains in case of death.

Summary of other StudyMate benefits

This is a summary of benefits on the StudyMate Package. For information that is more detailed including benefit limits, please contact HEALTHGUARD International or its nearest authorized agent. Cimas Medical Aid Society is the authorized agent in Zimbabwe. In general, all benefits and benefit limits are paid up to a maximum cover limit.

Outpatient treatment

- Treatment and consultations by general practitioners and specialists and also includes outpatient diagnostic tests including radiology and pathology up to set sub limit.
- Maximum of 12 visits per year or 1 visit per month are covered.
- Outpatient surgery covered in full up to maximum cover.

Inpatient treatment

- Ward and theatre fees, in-hospital drugs, hospital sundries, Doctor's fees as well as treatment relating to accidents or emergencies. Awards are paid in full up to maximum cover.
- diagnostic tests including x-rays and pathology are paid up to sub-limit
- To take out drugs are paid up to seven (7) days supply per event.

Evacuation and Repatriation Benefit

- Emergency medical evacuation and repatriation including evacuation to country of residence if treatment required is not available in the country of study. This includes cost of stabilization. Awards paid up to limit.

Drug benefits

Prescription drugs are paid at 100% up to an sub limit.

Optical Benefit

- This covers one refraction test per annum and optical appliances up to the sub limit.

Dental benefit

- The benefit caters for consultations and procedures. Awards are paid up to limit.
- Prior authorization is required for crowns, bridges, dentures and orthodontic treatment.

Acute Haemodialysis

- Paid up to three (3) sessions.

Oncology benefit

- Includes tests, chemotherapy drugs, radiotherapy and consultation fees.

Nuclear/magnetic imaging

- Includes MRI & CT SCANS done as outpatients.
- Pre authorization is required.

Rehabilitative Benefit

- Requires referral by a registered medical practitioner and to be administered by registered persons. Includes Physiotherapy, Psychiatry and psychology.

Alternative / Complementary Services

- Complementary treatment by chiropractors, osteopaths, homeopaths, acupuncturists, when referred by medical practitioner. Awards are paid up to sub-limit.

Prosthetics and appliances

- This covers devices designed to form permanent parts of a person's body and award is paid up to sub-limit.

Prior authorization

For all instances requiring Prior authorization there is no automatic cover, members must approach HEALTHGUARD International or its nearest authorized agent and they will readily explain the procedures and factors considered in granting or withholding such authorization.

Other rules and regulations

If during the period of cover, a person suffers accidental injury or any form of illness, HEALTHGUARD International (Pty) Ltd will pay, according to set benefit levels, the necessary and reasonable expenses up to maximum insurance cover for the period. Benefits payable under the terms and conditions of the plan are those that are not covered for under any other insurance policy. Benefits are payable in the currency of the country where treatment has been rendered.

- Premiums must be paid into HEALTHGUARD International (Pty) Ltd account. The details are as follows: NEDBANK LIMITED – ROSEBANK, JOHANNESBURG. BRANCH NO. 195805, ACCOUNT NUMBER 1958-576638.
- Once HEALTHGUARD International (Pty) Ltd or its agents is in receipt of proof of payment, copy of acceptance letter and either birth certificate, passport or ID, your policy will be ready for collection within 24 hours. If you are unable to collect please provide a forwarding address.
- Any treatment that is estimated to cost in excess of ZAR 10 000 will require prior approval from HEALTHGUARD International (Pty) Ltd or its agent. Such approval can be obtained by telephone (+263 4 777300-15 or +263 4 777666 or fax +263 4 750478 or email (foreignclaims@cimas.co.zw)). Failure to do this may result in payment being refused.
- Should you require urgent medical attention and the foreign provider of services refuses to accept the guarantee of payment, please ask the provider of health services to contact HEALTHGUARD International (Pty) Ltd or its Agent for confirmation of payment.
- Any payments made by you to providers of health services which conform to the set rules will be refunded to you in the currency of the country in which treatment was rendered.

Disclaimer This is a summary of benefits, rules and regulations on the StudyMate Package. For information that is more detailed including benefit limits, please contact HEALTHGUARD International or its nearest authorized agent. Cimas Medical Aid Society is the authorized agent in Zimbabwe. The product is administered in terms of and is subject to, all the policies and regulations of HEALTHGUARD International (Pty) Ltd RSA whose interpretation thereof shall take precedence in all instances of possible interpretation disputes.