



## FAMILY VALUE PLAN

AGE LIMIT	2 MEMBERS	3 MEMBERS	4 MEMBERS	5 MEMBER
0-18	\$34.00	\$51.00	\$68.00	\$85.00
18-65	\$34.00	\$51.00	\$68.00	\$85.00
65+	N/A	N/A	N/A	N/A

FAMILY SIZE	OVERALL ANNUAL AMOUNT
2 MEMBERS	\$10,000.00
3 MEMBERS	\$15,000.00
4 MEMBERS	\$20,000.00
5 MEMBERS	\$25,000.00

**The cover constitutes of hospitalisation, chronic medication, acute medication, general practitioner, consultations, maternity, dental, pathology, radiology.**

Your loved ones can access healthcare services within their premiums by obtaining permission from a chosen private practitioner database. Keep in mind that each individual is eligible for an annual benefit of \$5000.



**ADDRESS**  
112a George Silundika  
Btwn 11th & 12th Avenue  
Bulawayo



admin: +263 787 953 690  
sales: +263 789 396 621  
chatbot: +263 782 874 861  
sales@rugaremedical.com  
admin@rugaremedical.com  
info@rugaremedical.com





# VALUE PLAN

Affordable, Essential Medical Cover Across Zimbabwe.

Subscriptions & Abridged Benefits

## BENEFITS PLANNING TAILORED TO EACH INDIVIDUAL.

### PLAN BENEFITS

PLAN BENEFITS	VALUE PLAN
Type of Hospital	Nectacare Facilities, Group C - F, Municipal Clinics, Government & Mission Hospitals
Annual Limit	5,000.00
Hospitalization	1,500.00
Acute Medication	150.00
Chronic Medication	200.00
Dental Cover (Cleaning, Fillings & Extraction)	150.00
Optical plus Refraction (2 year benefit)	100.00
Prosthesis & Appliances	250.00
General Practitioner Consultation	200.00
Specialist Consultation	200.00
Pathology	150.00
Radiology (General X-Rays and Scans excluding MRI, CT and PET Scans)	500.00
Bereavement Token	300.00
Hospital cash-back daily payout (after 48-hours):	
- Adult	100.00
- Child	50.00

Note: All quoted benefits are in USD

Terms and conditions apply

### CONDITIONS OF SERVICE

BENEFIT	SME's	CORPORATES (SMALL)	CORPORATES (LARGE)
			50+
General Practitioner Consultation	3 months	Waiver	Waiver
Acute Medication	3 months	Waiver	Waiver
Bereavement Token	3 months	3 months	3 months
Dental (Cleaning, Fillings & Extraction)	6 months	Waiver	Waiver
Specialist Services	6 months	Waiver	Waiver
Diabetes	6 months	Waiver	Waiver
Hypertension	6 months	Waiver	Waiver
Asthma	6 months	Waiver	Waiver
HIV/AIDS	6 months	Waiver	Waiver
Arthritis	6 months	Waiver	Waiver
General Scans & Xrays	6 months	Waiver	Waiver
Congestive Cardiac Failure	6 months	Waiver	Waiver
Hospitalisation	6 months	Waiver	Waiver
Maternity	9 months	Waiver	Waiver

Optical Benefit 12 months Waiver

Small and Large corporates have access to all benefits on the first contribution.

High claim performance of account will result in loading of subscriptions.

Rugare Medical retains the right to underwrite and invoke additional waiting periods.

Fund age limit is 65 years.

Hospital Cash-Back conditions - Refer to Detailed Hospital Cash-back section.

### MONTHLY SUBSCRIPTION

MONTHLY SUBSCRIPTION	VALUE PLAN
Principal Member/Spouse/ Adult Monthly Subscription	17.00
	17.00

Note: All quoted prices are in USD

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## Rugare Medical Hospital Cash-Back

### How it works

- A claim pay-out is made when one is hospitalised for more than 48 hours
- A lump sum cash pay-out is done after one is discharged from hospital or after 30 days whichever is earlier.
- Pre-existing conditions are covered
- Benefits are paid out directly to member

### Exclusions

- Pre-existing conditions and spinal conditions (this will be covered after a 12-month waiting period)
- Complications arising from abortion
- Effects of alcohol
- Hospitalisation because of or related to Diabetes and or Epilepsy
- Sexually Transmitted Disease or Aids (this will be covered after a 12-month waiting period)
- Mental or psychiatric illness
- Drug taken unless they followed the manufacturer's instructions, or a doctor prescribed it
- Drug they take for treating drug addiction
- Injury or illness while flying unless they were a paying passenger
- Accident that happens while driving any motor vehicle while the alcohol content in the blood or urine is over the legal limit
- Bodily injury suffered while directly involved in an illegal activity
- Dangerous situation got into on purpose
- Sport played or trained for as a professional, even if this is not a direct or main cause
- Accident directly caused by war
- Congenital defect (a problem they were born with)
- Cosmetic surgery, for example a skin graft of face-lift
- Use of explosives
- Sex change operation or similar procedure
- Any hospitalisation undertaken in nature, cure clinics, or hydro's or during periods of quarantine will not be covered

### Waiting periods

- Immediate cover is provided for accidents
- 3 months waiting period
- 6 months waiting period for surgeries
- 12 months waiting period for maternity benefits
- 12 months waiting period for pre-existing injuries and chronic conditions

### Claiming Process

1. Notify CellMed Health Medical Fund of a claim, email on [claims@cellinsurance.co.zw](mailto:claims@cellinsurance.co.zw)
2. Obtain and complete the form
3. Return the completed claim form attached together with confirmation of hospitalisation from doctor or the hospital and a copy of the patient's identification document
4. The claim will be assessed, processed, and payment made directly into the members' bank account within five (5) to fourteen (14) days from the date of submission of final assessor's report where liability is not in dispute.

### Why you need the Hospital Cash-Back Plan

- Help with financial expenses incurred due to hospitalisation
- You can use it to access over the counter medication
- It can assist you with medical aid shortfalls
- You can spend the money as you wish

### BULAWAYO

112a George Silundika  
btwn 11th & 12th Ave,  
Bulawayo  
Landline: +263 292 260 571  
Cell: +263 78 795 3690

### GET IN TOUCH

### E-MAIL

[info@rugaremedical.com](mailto:info@rugaremedical.com)  
[quinn@rugaremedical.com](mailto:quinn@rugaremedical.com)  
[admin@rugaremedical.com](mailto:admin@rugaremedical.com)