



**HLALANI KUHLE**  
**RUGARE MEDICAL**  
Taking care of your Health.

**2024**



# **PREMIUM USD PLAN**

Benefits & Subscriptions



# PREMIUM USD PLAN



Hlalani Kuhle/Rugare Medical Health Packages include Sweet Rewards, which provide our members with that extra boost to stay healthy and happy. Our comprehensive coverage allows access to the best medical care through a wide range of benefits, including a nationwide network of top-rated healthcare providers, prescription drug coverage and additional complimentary services. We have also built strategic regional and international alliances that allow Rugare medical members to receive medical treatment outside of our borders. We are ISO9001:2015 certified, confirmation of our commitment to service excellence. With our affordable subscriptions, you get more than just medical benefits, because we give you that cherry on top, the Rugare Medical Sweet Rewards!



### Baby welcome benefit

Principal members receive a heart-warming baby welcome benefit from us upon registration of their newly born baby.

### Wellness and health risk management program

We designed a robust and continuous health programme which engages members in various activities which improve quality of life and to encourage our members to be proactive about health living and lifestyle.



### HealthMate App: 24-hour support

The free CellMed HealthMate app is your gateway to full information about your membership subscription details, claims remittances, benefit matrix and support functions on the go. It is available on both Google Play and Apple App Store.

### Access to a wide range of medical facilities

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



### Bereavement Benefit

- (a) **Bereavement Token:** In the unfortunate event of death of a Rugare Medical member, we provide a bereavement token to help their dependants and family in covering funeral expenses
- (b) **Bereavement Subscription Waiver:** We extend a one-month bereavement subscription waiver to help the surviving dependents on the passing of a principal member.

### Access to regional and international cover

In circumstances where treatment sought is not available within our network in Zimbabwe, Rugare Medical has partnered with service providers in South Africa and India. We cover medical expenses up to the benefit limit, upon preauthorization.

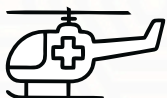


### Hospital Cash-Back

A cash pay-out is made when one is hospitalized for more than 48hours. This is meant to lighten the financial burden of hospital bills and cushion members against the loss of income and personal expenses incurred whilst hospitalized.

### Travel Insurance Cover

Members are covered for medical and financial losses that can occur while travelling internationally on leisure, business or study.



### Air Evacuation

We have partnered with reputable air ambulance service providers to ensure timely patient air evacuation during emergencies.

### Insurance Premium Discount

**Rugare Medical** membership comes with a 10% premium discount on motor vehicle insurance. This benefit is offered exclusively through Cell Insurance



Terms and conditions apply.

## PLAN BENEFITS

	ESSENTIAL PLUS	VITAL PLUS	PRIME PLUS	SUPERIOR PLUS	SUPREME PLUS	UNIVERSAL PLUS
Type of Hospital	Private Group B-F, Regional	Private Group B-F, Regional	Private Group A -F, Regional & International	Private Group A -F, Regional & International	Private Group A -F, Regional & International	Private Group A -F, Regional & International
Annual Limit	10,000.00	15,000.00	25,000.00	30,000.00	50,000.00	90,000.00
Hospitalisation Limit	3,235.00	5,085.00	8,500.00	8,880.00	16,500.00	41,500.00
Chronic Medication	800.00	1,000.00	1,350.00	1,500.00	2,000.00	2,500.00
<b>Acute Medication (Familybenefit)</b>	600.00	1,000.00	1,200.00	1,500.00	2,500.00	3,000.00
Dental – Preventative incl. scaling & polishing	50.00	80.00	100.00	120.00	200.00	300.00
Dental –Treatment incl. fillings, extractions & periodontics	200.00	300.00	350.00	400.00	600.00	700.00
Orthodontic/Prosthetics	250.00	420.00	550.00	680.00	1,200.00	2,000.00
Optical plus Refraction (2 year benefit)	230.00	260.00	350.00	400.00	500.00	950.00
Prosthesis & Appliances	650.00	970.00	3,500.00	4,550.00	7,250.00	9,500.00
Pathology	300.00	450.00	600.00	700.00	1,000.00	1,500.00
Radiology	1,600.00	2,500.00	2,800.00	3,000.00	5,000.00	7,000.00
Ambulance Services	Hospital Limit	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	Limited to 1 medical check-up and 2 vaccines per year
Air Evacuation	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit
Travel Insurance cover	N/A	N/A	N/A	Available	Available	Available
Bereavement Subscription Waiver	1Month	1Month	1Month	1Month	1Month	1Month
Bereavement Token	200.00	250.00	280.00	300.00	500.00	750.00
Baby Benefit	20.00	25.00	28.00	30.00	50.00	100.00
<b>Hospital cash back daily payout (after 48-hours):</b>						
- Adult	100.00	100.00	100.00	100.00	100.00	100.00
- Child	50.00	50.00	50.00	50.00	50.00	50.00

Note: All quoted prices are in USD.

Terms and conditions apply

## MONTHLY SUBSCRIPTION

	ESSENTIAL PLUS	VITAL PLUS	PRIME PLUS	SUPERIOR PLUS	SUPREME PLUS	UNIVERSAL PLUS
Principal Member/Spouse/ Adult Monthly SME Subscription	-	-	106.00	120.00	199.00	278.00
Child Dependent Monthly SME Subscription	-	-	73.00	83.00	139.00	196.00
Principal Member/Spouse/ Adult Monthly Small Corporate Subscription	-	-	68.00	77.00	129.00	179.00
Child Dependent Monthly Small Corporate Subscription	-	-	39.00	45.00	74.00	101.00
Principal Member/Spouse/ Adult Monthly Large Corporate Subscription	37.00	51.00	68.00	77.00	129.00	179.00
Child Dependent Monthly Large Corporate Subscription	22.00	30.00	39.00	45.00	74.00	101.00

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# CONDITIONS OF SERVICE

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

- \* Hospital Cash-Back conditions: Refer to detailed Hospital Cash-Back brochure.
- \* CellMed retains the right to underwrite and invoke additional waiting periods.
- \* 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



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