



Cater for your family back home

With our Comprehensive Plans!





Rugare Medical Aid 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 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, Rugare Medical Sweet Rewards!



Minimum to no shortfalls & co-payment

Our plans cover all the provisions with minimum to no top-ups! Which means, you enjoy more peace of mind that your provisions for your loved ones will cater for their medical needs!

Wellness and health risk management program

We encourage our members to be pro-active about healthy living and lifestyle. In order to support this, we designed a robust continuous health programme which engages members in various activities which improve quality of life. Among many, this includes fitness activities - all included in our packages.



Pay easily and flexibly

Pay subscriptions for your loved ones from the comfort of your home through Paypal on our flexible platforms. Meaning, you can easily make payments via VISA or Mastercard.

Access to a wide range of medical facilities & services

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



HealthMate App: 24-hour support

The free CellMed HealthMate app is your gateway to full information your membership, anytime you need it. From subscription details to hosting support functions, it is designed to make your consumption of our custom packages both, efficient and memorable. HealthMate is available on both Google Play Store and Apple App Store.

Hospital Cash Back plan

If a member's stay in hospital exceeds two days, we'll pay for the inconvenience through our hospital cash back plan which the member can use at their discretion. That's real value!



Insurance Premium Discount

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

PLAN BENEFITS

	MANUKA (Annual Limit)	LAVENDER (Annual Limit)	CLOVER (Annual Limit)
Overall Annual Benefit limit	13,000.00	21,000.00	33,000.00
Facility Admission - Hospitalisation	5,000.00	8,000.00	13,000.00
Ward Admission (Pre-notification required)	B – F & Gen. Wards	B – F & Gen. Wards	All (P, G, M, I) 2 bedded wards
ER Consultations – Outpatient	500.00	700.00	1,000.00
GP Consultations – Outpatient	400.00	500.00	700.00
Specialists Consultations – Outpatient	500.00	700.00	1,000.00
Surgical Procedures	Accrues to hospital limit	Accrues to hospital limit	Accrues to hospital limit
Chronic Medication	800.00	1,200.00	1,500.00
Acute Medication	600.00	1,000.00	1,300.00
Oncology (Chemotherapy & Radiotherapy) Members must register on the Oncology Program	Accrues to Hospital limit	Accrues to Hospital limit	Accrues to Hospital limit
Organ Transplant	Accrues to Hospital limit	Accrues to Hospital limit	Accrues to Hospital limit
Blood Transfusion	Accrues to Hospital limit	Accrues to Hospital limit	Accrues to Hospital limit
Ambulance Services	Accrues to Hospital limit	Accrues to Hospital limit	Accrues to Hospital limit
Air Evacuation (pre-notification required)	No Benefit	No Benefit	Accrues to Hospital limit
Maternity	7 Ante-natal visits	7 Ante-natal visits	7 Ante-natal visits
Members must register on the Maternity Care Network Program	3 Post Natal Visits	3 Post Natal Visits	3 Post Natal Visits
	2Ante-natal Scans	2Ante-natal Scans	2Ante-natal Scans
Foreign Treatment	Not Covered	Not Covered	Covered (South Africa and India)
Pathology (Annual limit)	400.00	600.00	780.00
<i>Allergy Tests</i>	<i>150.00</i>	<i>240.00</i>	<i>320.00</i>
<i>Other Pathology Tests</i>	<i>250.00</i>	<i>360.00</i>	<i>460.00</i>
Radiology (Annual limit)	1,500.00	2,500.00	3,000.00
<i>MRI, CT & PET Scans. (Pre-Notification required)</i>	<i>900.00</i>	<i>1,500.00</i>	<i>1,800.00</i>
<i>Other Radiology</i>	<i>600.00</i>	<i>1,000.00</i>	<i>1,200.00</i>
Dental (Annual limit)	750.00	1,100.00	1,700.00
<i>Dental – Preventative incl. scaling & polishing</i>	<i>100.00</i>	<i>150.00</i>	<i>200.00</i>

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Dental –Treatment incl. fillings, extractions & periodontics	250.00	350.00	500.00
Orthodontic/Prosthetics	400.00	600.00	1,000.00
Preventative Care	Annual GP Check-Ups, Authorised Rabies Vaccines (2 per year), Check-Up Tests (Pap Smear, Cholesterol, Lipogram, Blood Glucose, TB Tests, Prostate Cancer & HIV Tests)	Annual GP Check-Ups, Authorised Rabies Vaccines (2 per year), Check-Up Tests (Pap Smear, Cholesterol, Lipogram, Blood Glucose, TB Tests, Prostate Cancer & HIV Tests)	Annual GP Check-Ups, Authorised Rabies Vaccines (2 per year), Check-Up Tests (Pap Smear, Cholesterol, Lipogram, Blood Glucose, TB Tests, Prostate Cancer & HIV Tests)
Physiotherapy	200.00	300.00	400.00
Mental Health	500.00	900.00	1,500.00
Psychiatric/Psychology Consultations	Maximum of 6 consults per year	Maximum of 6 consults per year	Maximum of 6 consults per year
Psychiatric Admissions	Maximum of 30 days per year	Maximum of 30 days per year	Maximum of 30 days per year
Contraceptives (Family Planning Tablets, Injections, Implants)	100.00	150.00	200.00
Optical (2 yearly benefit)	250.00	300.00	400.00
Prosthesis			
i. Internal	800.00	1,600.00	2,600.00
ii. External	700.00	1,300.00	2,290.00
Special Appliances			
i. BP Machine	50.00	80.00	100.00
ii. Glucometer	50.00	700.00	100.00
iii. Nebuliser	100.00	150.00	200.00
Baby Benefit	20.00	30.00	50.00
Bereavement Cover	200.00	250.00	300.00
Hospital Cash Back daily payout (After 48 hours)			
- Adult	100.00	100.00	100.00
-Child	50.00	50.00	50.00

Note: All quoted prices are in USD

Terms and conditions apply

MONTHLY SUBSCRIPTION

	MANUKA	LAVENDER	CLOVER
Principal Member/Spouse/ Adult	40.00	68.00	65.00
Child Dependent	40.00	95.00	65.00
Above 65 years	N/A	N/A	120.00

Note: All quoted prices are in USD

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**CONDITIONS OF SERVICE - BENEFITS
WAITING PERIODS**

Benefit	Waiting Period
General Practitioners	3 months
Acute Medication	3 months
Dental - Fillings and extraction	6 months
Specialist services	6 months
Diabetes	6 months
Hypertension	6 months
Asthma	6 months
HIV/AIDS	6 months
Arthritis	6 months
General Scans & X-rays	6 months
Congestive Cardiac Failure	6 months
Hospitalisation	6 months
Maternity	9 months
Optical Benefit	12 months
MRI, PET, CT Scans	12 months
Knee & Hip Replacement	24 months
Auto immune conditions	24 months
Chemotherapy	24 months
Haemodialysis	24 months
Orthodontic Treatment	24 months
Thyroidectomy	24 months
Head Surgery	24 months
Spinal Surgery	24 months
Organ Transplant	24 months
Major Surgeries	24 months

* CellMed retains the right to underwrite and invoke additional waiting periods
* High claims performance of account will result in loading of subscriptions



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