

Cimas CLASSIC PRIVATE HOSPITAL

Benefit limits for Classic Private Hospital are paid per beneficiary per membership year and begin from the date the beneficiary joins the Society, subject to waiting periods stated below. Awards are made at Association Healthcare Funders of Zimbabwe (AHFoZ) rates. All benefits and benefits limits are paid up to an annual global limit.

Where usage is considered excessive the Society reserves the right to restrict usage or recommend less expensive treatment options.

MEDICAL BENEFITS

The following benefits are paid at AHFoZ rates.

- Hospitalization in a Private Hospital is paid in full up to the AHFoZ award for a four bedded ward (pre-authorisation required for a twin bedded ward).
- Hospitalisation in a Government, Mission or Municipal hospital including Parirenyatwa is paid in full.
- In-hospital drugs are paid in full whilst in a Private, Government, Municipal or Mission hospital (To-take-Out Drugs are paid up to seven (7) days stock.) at a cost determined by Cimas.
- Ambulance Services is fully covered for life threatening situations only.
- General practitioners.
- Specialist Treatment Services by Private /Government specialists.
- Pathology and Radiology Services at Private/Government facilities (a non-refundable co-payment may apply for certain tests.)
- Blood Transfusion Services (BTS) (a non- refundable 20% co-payment applies.)

DRUG BENEFITS

There is an Annual Family Limit to cover prescription drugs. Drugs supplied on prescription outside Zimbabwe are paid at 75% of cost up to the Annual Family Limit.

There is no drug deduction fee applicable to the Classic Private Hospital Package. Members can access generic prescription drugs on the Society's Drug Facility arrangement with some pharmacies. Drugs are paid at Approved Medical Aid Award rate (which is agreed to by pharmacies and medical aid societies for generic drugs).

MATERNITY BENEFITS

- Maternity is generally paid at 70% of AHFoZ rates.
- It caters for maternity care, delivery .Antenatal and postnatal visits are restricted to nine (9) and five (5) respectively.

- Two (2) antenatal ultra-sound scans
- Hospitalisation is paid in full.

FOREIGN TREATMENT

This caters for treatment not available in Zimbabwe. The Society will pay 70% of cost up foreign treatment limit provided prior –authorization is obtained from Cimas before the treatment is rendered. Where prior authorisation is not obtained, the claim will be paid at 50% of costs up to foreign treatment limit.

Foreign claims must be submitted for payment within a period of six (6) months from date of treatment. All hospitals and health service providers invoices to be in english.

Global Travel Cover (GTC)

Cimas in association with HEALTHGUARD International (Pty) Ltd R.S.A. offers the Global Travel Cover (GTC) to any person travelling outside their country of usual residence. It is available on application to both Cimas and non-Cimas members.(See GTC Brochure for detailed information)

Study Mate Health Cover

Study Mate is an international student plan that offers a comprehensive medical aid cover for students studying outside their country of normal residence. (See the StudyMate Brochure for detailed information.)

PROSTHETICS AND APPLIANCES

Awards are paid up to an Annual Limit

- Internal prostheses paid at 90% of cost
- External prostheses paid at 80% of cost
- Nebulisers paid at 50% of cost
- Ostomy bags paid at 80% of cost
- Miscellaneous appliances paid at 50% of cost

REHABILITATIVE SERVICES

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

PSYCHIATRY BENEFIT

Caters for consultation by a specialist psychiatrist for in-hospital treatment only. Award is paid at Cimas rates up to an annual limit.

SUPPLEMENTARY SERVICES

Awards are paid at AHFoZ rates up to an annual limit:

- Air Evacuation
- Hospital transfers
- Family Planning

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

Nine months for:-

- Maternity benefits

One (1) year for:-

- Specialist Foreign Treatment

Two (2) years for:-

- All internal prosthetic devices
- Chronic Disease Add-On

*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 (5) Years for:-

- Ex-Gratia Chronic Drug Award
- Members must apply to the Society for ex-gratia chronic medication.

PRIOR-AUTHORISATION

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 needing 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.

You may also visit us on our website at www.cimas.co.zw

Disclaimer

This Classic Private Hospital Package Benefits Summary must be read together with the Cimas Constitution and the Cimas Membership Rules. It is an abbreviation of the Benefits and Rules, and does not supersede the Cimas Constitution and the Cimas Membership Rules. Interpretation will be based on the Cimas Constitutions and the Cimas Membership Rules.

Particular note should be taken of those conditions and remedies for which there is no automatic cover. Prospective members should understand the Society's considerations as to when cover is not available. In all these instances prior authorization must be sought before service is accessed.

+CD Chronic Diseases ADD-ON

Did you know? Cimas offers all its members an optional 'add-on' to cover chronic diseases. Our Chronic Diseases Add-On will cover the cost of treatment of HIV and AIDS, including the acquisition of ARVs. To find out more about this facility, contact your Cimas branch by phone, fax or email.

Cimas Head Office

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Cimas Bulawayo

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Cimas Gweru

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Cimas Mutare

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Mount Pleasant Office

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Cimas Healthcare Centre

Healthcare Service Division

- Primary Healthcare Clinics

Head Office

Rowland Square Clinic, No 13 Rowland Square, Milton Park, Harare,
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Email: managemnt@rsclinic.co.zw

Medical Service Division

- Network of Laboratories
- Harare Haemodialysis Centre

Head Office

Medical Chambers, 60 Baines Avenue, Harare
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Cimas Emergency Air Rescue Service

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