

<b>BENEFIT</b>	<b>TWO STAR</b>
<b>Tariff Applicable</b>	<b>AHFOZ</b>
<b>Region of Cover</b>	<b>Zimbabwe</b>
<b>Hospitalisation (hospital stay up to 5 days)</b>	<b>Covered up to annual limit at Government, Mission, Municipal Clinics &amp; GP Networks</b>
General Practitioner	GPs up to 8 visits per annum
Acute Medication	covered up to monthly limit
Specialist Consultations (referral letter from your GP a Pre-requisite)	Paid in full at Government Hospital up to Annual limit
Chronic Cover	no cover
Dental (2 procedures per given time)	Covered up to annual limit
Optical (referral letter from your GP on first procedure)	Covered up to annual limit After 2 years
Pathology (FBC, Random blood sugar, urea & electrolytes, ESR, Liver function tests & blood, stool, urine microbiology, MPs) only members on the chronic add can access CD4 count test.	Covered up to annual limit at Government Hospitals
Radiology (Basic Radiology, X-rays and Scans)	Paid in full in Government Hospitals and Corporate 24 Facilities Up to Annual limit
CT, MRI Scan, Specialised Radiology	Paid up to 70% of Annual limit
Maternity (Delivery & Gynaecologist fee)	Paid in full as per benefit in Government Hospitals
Ante-natal Consultation	5 ante-natal visits
Post-natal Consultation	1 post-natal
Neonatal Care	Covered up to annual limit in Government Hospitals
Outpatient Procedures	Covered up to annual limit in Government Hospitals
Rehabilitation	Covered up to annual limit in Government Hospitals
Ambulance Services	Paid in full as per benefit

<b>BENEFIT</b>	<b>THREE STAR</b>
<b>Tariff Applicable</b>	<b>AHFOZ</b>
<b>Region of Cover</b>	<b>Zimbabwe</b>
<b>Hospitalisation (hospital stay up to 5 days)</b>	<b>Covered up to annual limit at Selected Private Hospitals Grade C to F</b>
General Practitioner	GPs up to 8 visits per annum
Acute Medication	covered up to monthly
Specialist Consultations (referral letter from your GP a Pre-requisite)	Covered Up to annual limit at selected network service providers
Chronic Cover	Subject to Add-On \$50.00
Dental (2 procedures per given time)	Covered up to annual limit

Optical (referral letter from your GP on first procedure)	Covered up to annual limit After 2 years
Pathology (FBC, Random blood sugar, urea & electrolytes, ESR, Liver function tests & blood, stool, urine microbiology, MPs) only members on the chronic add can access CD4 count test.	Covered up to annual limit
Radiology (Basic Radiology, X-rays and Scans)	Paid in full at Government Hospitals and Corporate 24 Facilities Up to Annual limit
CT, MRI Scan, Specialised Radiology	Paid up to 70% of Annual limit
Maternity (Delivery & Gynaecologist fee)	Paid in full per benefit at Private Hospitals grade C to F
Ante-natal Consultation	5 ante-natal visits
Post-natal Consultation	1 post-natal
Neonatal Care	Covered up to annual limit
Outpatient Procedures	Covered up to annual limit
Rehabilitation	Covered up to annual limit
Ambulance Services	Paid in full as per benefit

<b>BENEFIT</b>	<b>FOUR STAR</b>
<b>Tariff Applicable</b>	<b>AHFOZ</b>
<b>Region of Cover</b>	<b>Zimbabwe</b>
<b>Hospitalisation (hospital stay up to 5 days)</b>	<b>Covered up to annual limit at Selected Private Hospitals Grade B to F</b>
General Practitioner	GPs up to 8 visits per annum
Acute Medication	covered up to monthly
Specialist Consultations (referral letter from your GP a Pre-requisite)	Covered Up to annual limit at selected network service providers
Chronic Cover	Subject to Add-On \$70.00
Dental (2 procedures per given time)	Covered up to annual limit
Optical (referral letter from your GP on first procedure)	Covered up to annual limit After 2 years
Pathology (FBC, Random blood sugar, urea & electrolytes, ESR, Liver function tests & blood, stool, urine microbiology, MPs) only members on the chronic add can access CD4 count test.	Covered up to annual limit

Radiology (Basic Radiology, X-rays and Scans)	Paid in full at Government Hospitals and Corporate 24 Facilities Up to Annual limit
CT, MRI Scan, Specialised Radiology	Paid up to 70% of Annual limit
Maternity (Delivery & Gynaecologist fee)	Paid in full per benefit at Private Hospitals grade B to F
Ante-natal Consultation	5 ante-natal visits
Post-natal Consultation	1 post-natal
Neonatal Care	Covered up to annual limit
Outpatient Procedures	Covered up to annual limit
Rehabilitation	Covered up to annual limit
Ambulance Services	Paid in full as per benefit