

NOVEMBER
2023



CONVENTIONAL PLAN

Benefits & Contributions





CELLMED SWEET REWARDS

CellMed Health Medical Fund solutions 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 CellMed 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 CellMed Sweet Rewards!

WHY CHOOSE CELLMED? It's more than just medical aid!



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 CellMed 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 CellMed 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.

Insurance Premium Discount

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



* Terms & Conditions apply

Bringing your healthy smile back!

PLAN BENEFITS

	ESSENTIAL	VITAL	PRIME	SUPERIOR	SUPREME	UNIVERSAL
Type of Hospital	Private Group B-F	Private Group B-F	Private Group A-F	Private Group A-F	Private Group A-F	Private Group A-F
Annual Limit	120,000,000.00	180,000,000.00	300,000,000.00	360,000,000.00	480,000,000.00	840,000,000.00
Hospitalisation Limit	38,820,000.00	61,020,000.00	102,000,000.00	106,560,000.00	168,000,000.00	240,000,000.00
Chronic Medication	8,400,000.00	9,600,000.00	16,200,000.00	18,000,000.00	24,000,000.00	30,000,000.00
Acute Medication	4,800,000.00	7,200,000.00	14,400,000.00	18,000,000.00	30,000,000.00	36,000,000.00
Dental & Consultations	9,600,000.00	12,000,000.00	14,400,000.00	16,800,000.00	24,000,000.00	36,000,000.00
Orthodontic/ Prosthetics	48,000,000.00	5,040,000.00	6,600,000.00	8,160,000.00	14,400,000.00	24,000,000.00
Optical plus Refraction (2 year benefit)	3,000,000.00	3,600,000.00	4,200,000.00	4,800,000.00	6,000,000.00	9,600,000.00
Pathology	3,600,000.00	5,400,000.00	7,200,000.00	8,400,000.00	14,400,000.00	19,200,000.00
Radiology	19,200,000.00	30,000,000.00	33,600,000.00	36,000,000.00	60,000,000.00	84,000,000.00
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
Bereavement Subscription Waiver	1 Month	1 Month	1 Month	1 Month	1 Month	1 Month
Bereavement Token	2,400,000.00	3,000,000.00	3,360,000.00	3,600,000.00	6,000,000.00	9,000,000.00
Baby Benefit	240,000.00	300,000.00	336,000.00	360,000.00	600,000.00	1,200,000.00

Note: All quoted prices are in ZWL

Terms and conditions apply

MONTHLY SUBSCRIPTION

	ESSENTIAL	VITAL	PRIME	SUPERIOR	SUPREME	UNIVERSAL
Principal Member/ Spouse/Adult Monthly Individual Subscription	N/A	N/A	N/A	567,000.00	762,750.00	1,167,750.00
Child Dependent Monthly Individual Subscription	N/A	N/A	N/A	324,000.00	425,250.00	661,500.00
Principal Member/ Spouse/Adult Monthly SME Subscription	263,250.00	378,000.00	506,250.00	567,000.00	762,750.00	1,167,750.00
Child Dependent Monthly SME Subscription	155,250.00	216,000.00	303,750.00	324,000.00	425,250.00	661,500.00
Principal Member/ Spouse/Adult Monthly Corporate Subscription	175,500.00	249,750.00	324,000.00	378,000.00	506,250.00	776,250.00
Child Dependent Monthly Corporate Subscription	101,250.00	141,750.00	189,000.00	216,000.00	283,500.00	438,750.00

Note: All quoted prices are in ZWL

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Bringing your healthy smile back!

CONDITIONS OF SERVICE

BENEFIT	INDIVIDUALS	SME's	CORPORATES (SMALL)	CORPORATES (LARGE)
NUMBER OF PRINCIPAL MEMBERS	1-4	5-19	20-49	50+
General Practitioners	3 months	3 months	Waiver	Waiver of all waiting periods
Acute Medication	3 months	3 months	Waiver	
Dental - Fillings and extraction	6 months	6 months	Waiver	
Specialist services	6 months	6 months	Waiver	
Diabetes	6 months	6 months	Waiver	
Hypertension	6 months	6 months	Waiver	
Asthma	6 months	6 months	Waiver	
HIV/AIDS	6 months	6 months	Waiver	
Arthritis	6 months	6 months	Waiver	
General Scans & X-rays	6 months	6 months	Waiver	
Congestive Cardiac Failure	6 months	6 months	Waiver	
Hospitalisation	6 months	6 months	Waiver	
Maternity	9 months	9 months	Waiver	
Optical Benefit	12 months	12 months	Waiver	
MRI, PET, CT Scans	12 months	12 months	Waiver	
Knee & Hip Replacement	24 months	24 months	24 months	
Auto immune conditions	24 months	24 months	24 months	
Chemotherapy	24 months	24 months	24 months	
Haemodialysis	24 months	24 months	24 months	
Orthodontic Treatment	24 months	24 months	24 months	
Thyroidectomy	24 months	24 months	24 months	
Head Surgery	24 months	24 months	24 months	
Spinal Surgery	24 months	24 months	24 months	
Organ Transplant	24 months	24 months	24 months	
Major Surgeries	24 months	24 months	24 months	



- * 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.

CONTACT CENTRE

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 membership@cellmed.co.zw

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HARARE - HEAD OFFICE

25 Rhodesville Avenue,
 Rhodesville

HARARE - HONEYCOMB CUSTOMER SERVICE CENTRE

Ground Floor, Finsure House
 84-86 Kwame Nkrumah Avenue

BULAWAYO

The Beehive Centre
 18 Browning Rd, Malindela

MUTARE

85 H. Chitepo Street

HWANGE

Office Number 21
 Health Services Section
 Hwange Colliery Hospital

ZVISHAVANE

782 Goddard Avenue

NGEZI

Office Suite 8
 Old Mutual Complex
 Turf Township



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CELLMED HEALTH
 MEDICAL FUND