

JANUARY
2025

CONVENTIONAL PLAN

ZWG-based medical aid plans for
the whole family



CELLMED HEALTH
MEDICAL FUND

Enjoy premium cover for you & your loved ones

Premium cover for your family.
Low to no shortfalls, and more!



Wellness & health risk management program

Stay pro-active about healthy living and lifestyle with ongoing fitness and wellness activities designed to keep you fit, active and smiling. Included in all our packages!



Wide range of medical facilities & services

We give you access to a vast world of medical services! From general practitioners and specialists to radiology services, and pharmacies - you've got coverage.



Baby Welcome Benefit

Welcome your new baby with a token from us! Get a baby welcome benefit when you or a dependant gives birth. We're here to celebrate with you.



Bereavement Token

In the event of a member's death, we offer a star bereavement token to assist dependents with expenses. Our claims process is swift, smooth, and hassle-free.



Insurance Premium Discount

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



Customer Loyalty Program Benefits

Earn discounts for premium access to state-of-the-art health and fitness facilities. Keep your body and mind in the best shape! (Female members only)



Enjoy convenience with the Healthmate App!

Manage subscription, claims, and access support on-the-go.



A wide choice of plans to pick from

Choose the plan suited to yours needs.

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	256,100.00	384,150.00	640,250.00	768,300.00	1,280,500.00	3,841,500.00
Hospitalisation Limit	81,950.00	130,600.00	230,450.00	256,100.00	435,350.00	1,024,400.00
Chronic Medication	17,900.00	20,450.00	33,250.00	38,400.00	51,200.00	64,000.00
Acute Medication	12,800.00	15,350.00	20,450.00	25,600.00	30,700.00	38,400.00
Dental & Consultations	6,380.00	9,700.00	11,510.00	13,270.00	20,470.00	25,550.00
Orthodontic/ Prosthetics	6,400.00	10,750.00	14,050.00	17,400.00	30,700.00	38,400.00
Optical plus Refraction (2 year benefit)	5,850.00	6,650.00	8,950.00	10,200.00	12,800.00	23,050.00
Pathology	7650.00	11500.00	15350.00	17900.00	25600.00	38400.00
Radiology	33,250.00	38,400.00	56,340.00	76,800.00	110,100.00	153,650.00
Ambulance Services	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit	Hospital Limit

Note: All quoted benefits are in ZWG

Terms and conditions apply



Bringing your healthy smile back!

	ESSENTIAL	VITAL	PRIME	SUPERIOR	SUPREME	UNIVERSAL
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	5,100.00	6,400.00	7,650.00	8,950.00	12,800.00	17,900.00
Baby Benefit	500.00	640.25	750.00	1,000.00	1,250.00	2,550.00

Note: All quoted benefits are in ZWG

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CONTRIBUTIONS

	ESSENTIAL	VITAL	PRIME	SUPERIOR	SUPREME	UNIVERSAL
Principal Member/ Spouse/Adult Monthly Individual Subscription	N/A	N/A	N/A	2,152.00	2,894.00	4,431.00
Child Dependent Monthly Individual Subscription	N/A	N/A	N/A	1,230.00	1,614.00	2,510.00
Principal Member/ Spouse/Adult Monthly SME Subscription	999.00	1,435.00	1,921.00	2,152.00	2,894.00	4,431.00
Child Dependent Monthly SME Subscription	590.00	820.00	1,153.00	1,230.00	1,614.00	2,510.00
Principal Member/ Spouse/Adult Monthly Corporate Subscription	666.00	948.00	1,230.00	1,435.00	1,921.00	2,946.00
Child Dependent Monthly Corporate Subscription	385.00	538.00	718.00	820.00	1,076.00	1,665.00

Note: All contributions are in ZWG

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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	
Major Surgeries	24 months	24 months	24 months	

* 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





Sign up for the ZWG-based Conventional plan **today!**

Visit the website or scan the QR code to get started



Get in touch



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