

# Secure

with

# US



## Secure Packages

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# Secure Packages

## Overview

The Secure packages range is designed to offer customers a wider choice when it comes to medical aid cover. This range is meant to cater to those who can pay contributions in USD locally. Claims settlement will also be in USD locally. Benefits covered under the Secure packages will be paid in full, up to the agreed service provider tariff subject to sub limits per benefit.

### Package Summary

- Nostro Products
- Priced in USD
- Benefits in USD
- In-country medical cover
- Nostro remittance

## Who can purchase the product?

The packages are available to both corporates and individuals with access to local nostro. People who ply their trade in NGOs, embassies, private sector entities as well as multinationals will find these packages an attractive form of medical security.

## Where am I covered?

Members under these packages will be covered for healthcare services within Zimbabwe.

## Product Range

### Health Save

Entry-level package designed to provide basic medical aid needs of low-income individuals, SMEs, corporates at an affordable price.

### Secure Primary

is a product designed provide basic medical cover for semi-skilled employees at minimum, affordable contribution rates. It bridges the gap between healthsave and secure essential

### Secure Essential

This is a plan designed to cater to lower-level employees offering affordable basic medical aid benefits with private hospital access limited to Grade B Hospitals

### Secure Private

This is a plan designed to cater for middle level employees offering affordable medical aid benefits with private hospital access up to Grade A Hospitals.

### Secure Premium

This is a uniquely designed premium healthcare package suitable for discerning and successful business executives and entrepreneurs covering private hospital access up to Grade A Hospitals up to a twin-bedded ward.

## Benefits

**The following benefits will accrue to the holders of any of these three policies:**

- Access to Private healthcare facilities
- In hospital drugs
- General practitioners
- Blood Transfusion Services (BTS)
- Prescription drugs paid at the Cimas tariff up to an annual family limit

- Optical benefit up to package sublimit once every two (2) year period
- Maternity is paid in full up to tariff
- Specialist treatment is covered upon referral by a primary care service provider
- Pathology and Radiology services at Private and Government facilities

# Contributions And Benefits Table

Area of coverage	Zimbabwe				
	Health Save	Secure Primary	Secure Essential	Secure Private	Secure Premium
Adult rate	\$7	\$17	\$29	\$63	\$120
Child/Student rate	\$7	\$11	\$21	\$44	\$72
Adult (Individual rate)	\$7	-	\$43	\$95	\$149
Child/Student (Individual rate)	\$7	-	\$31	\$67	\$90
Benefits	Benefits				
Annual Global Limits	\$4,000	\$6,800	\$10,000	\$20,000	\$70,000
Private Hospitalisation	N/a	\$3,400	\$5,000	\$8,100	\$25,000
Public Hospitalisation	Covered	Covered	Covered	Covered	Covered
Private Hospitalisation	N/a	General Ward up to Group C	General Ward up to Group B	General Ward up to Group A	Twin Bedded Ward up to Group A
Hospitalisation – Public Healthcare	General Ward	Private Ward	Private Ward	Private Ward	Private Ward
Ambulance Services - Road	Gvt Ambulance/ St Johns	Private Ambulance	Private Ambulance	Private Ambulance	Private Ambulance
Air Evacuation	N/a	Covered	Covered	Covered	Covered
Drugs Acute	\$120	\$170	\$250	\$500	\$1,250
Drug - Chronic	\$240	\$510	\$750	\$1,500	\$3,750
Optical (once every two years)	\$ 80	\$150	\$250	\$300	\$500
Dental	\$120	\$350	\$600	\$1,300	\$2,000
Radiology	\$500	\$900	\$1,500	\$4,250	\$7,000
Pathology	\$100	\$320	\$540	\$1,125	\$1,250
Family Planning	\$110	\$110	\$110	\$110	\$110
Funeral Benefit >14 Years ZWL	\$60,000	\$82,500	\$105,000	\$210,000	\$300,000
Funeral Benefit <14 Years ZWL	\$45,000	\$61,750	\$78,750	\$157,500	\$225,000

## Exclusions

Pre-existing conditions not disclosed upon joining.

## Age Limit

The age limit is 60. Above 60 can be considered if part of a larger employer group.

# Waiting Periods

Description	Corporate	Individual
New Members	3 months	4 months
Specialist Treatment	6 months	6 months
MRI	6 months	6 months
CT Scans	6 months	6 months
Nuclear medicine	6 months	6 months
Hospital treatment	6 months	6 months
Dental	6 months	6 months
Maternity	9 months	9 months
Nursing Homes	1 year	1 year
Spectacles	1 year	1 year
Contact Lenses	1 year	1 year
Foreign Treatment	1 year	1 year
Prosthetics Devices	2 years	2 years
Oncology	2 years	2 years
Haemodialysis	2 years	2 years
Pre-Existing conditions	2 years	2 years
Orthodontic Treatment	4 years	4 years

## Claims Settlement

Claims payment will be based on negotiated tariffs paid in full up to the agreed provider tariff.





## Getting In Touch With Us

Over the course of your Cimas membership, you might need to get hold of the Society. Here are the various service channels you need to be aware of and when to use them.

### Cimas Connect

This is our multi-platform contact centre to provide you as our members with easy access to essential information and swiftly obtain responses to any queries that you may have. Cimas Connect operates 24/7 and reflects the Society's commitment to ensuring that all members can reach their provider at any time that is convenient to them via channels such as email, live chat Skype and WhatsApp.

### Connect with Cimas today:

- **Membership** – 0772 161 829
- **Claims & Pre-authorization** – 0718 083 369
- **General Enquiries** – 0718 083 368

### For preauthorizations email:

surgery@cimas.co.zw  
(including maternity)  
pathology@cimas.co.zw  
optical@cimas.co.zw

dental@cimas.co.zw

radiology@cimas.co.zw

### Any claims queries should be directed to:

claimsqueries@cimas.co.zw

### For membership registration and queries please use:

membership@cimas.co.zw

For access to information pertaining to your current membership status, submission of claims and the checking of claims status online please proceed to download and register on the Cimas app, available on both Apple store and Play store.

### For any questions or feedback contact us on the following platforms:

**Call:** 08080001-3 or 08677400500

**Facebook:** fb.com/CimasMedicalAid

**Twitter:** CimasMedical

**WhatsApp:** 0772 161 829

**Email:** connect@cimas.co.zw

**Skype:** CimasConnect

**Website:** www.cimas.co.zw

**Website:** Live Chat

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