

Value Proposition

You Matter Most



FBC Health Insurance

Feel Better,



About us

FBC Health is a sub-unit of FBC Insurance which is part of the FBC Holdings Limited group. FBC Holdings Limited is the investment holding company of subsidiaries that provide commercial and investment banking, mortgage finance, microfinance, stockbroking, short term insurance and reinsurance services and is listed on the Zimbabwe Stock Exchange



Our health insurance experience, which spans over a decade, has given us valuable insights into looking after a broad spectrum of member groups ranging from non-profit making organisation, mining, education, individuals, commerce etc.

We believe our major strength lies in being part of a large Financial services group where we can leverage synergies within the group to provide value to our clients and a seamless service experience to our members.

Our value proposition

FBC Health Insurance cover adequately addresses the following key issues which add value to both the employer and employee

1. Access to Top and Reputable Providers

We have managed to forge excellent relationships and partnerships with Medical Service Providers across all disciplines ranging from general practitioners, specialists, pharmacies all the way through to major hospitals. These relationships translate to wide card acceptance which ensure our members have a seamless experience.

In pursuance of the Patient Charter, we do not restrict members to specific providers but would rather follow the footprint of the member group in establishing provider relationships

2. Generous Annual Benefits

The benefit limits allocated to all our plans provide ample cover especially for chronic conditions, high cost major diseases like cancer and dialysis, everyday outpatient medical events and hospitalisation.

3. Customised Health Cover

We offer a unique opportunity for employers to provide input into the benefit design for their employees to meet specific needs if there are any. Employer groups can also opt for a self-managed fund where they can determine a premium that is within their budget and have oversight on the utilisation of the fund through a Board of Trustees. This is a unique way of carrying ever rising costs of Health insurance whilst having insight into how the money is spent

4. Customer support

We have a Key Account manager to look after the specific needs of your group who is backed up by 24/7 emergency numbers manned by qualified medical personnel. Members also have access to mobile application tool that is useful in monitoring benefit utilisation, submitting claims and a variety of other useful facets- that make it an invaluable tool for members' convenience.

5. Timeous Claims settlement

We pride ourselves in our ability to settle claims timeously due to our two payment runs per week.

6. Wellness programs: We offer a complimentary wellness program at onboarding which focuses on behavioral change to promote a healthy lifestyle both mentally & physically.

7. Funeral Cover

All our plans have an extra layer of complimentary funeral cash plan cover at no additional cost

Benefit Table- Traditional Packages

Values and premiums in the benefit table below are in USD.

Level	Executive		Management	Supervisory	Shop Floor
Option	FBC Health International	FBC Health Executive	FBC Health - Private	FBC Health - Standard	FBC Health - Lite
Region of cover	Worldwide Except North America	Africa and India	In country and India	In-country only	In-country only
Overall Limit	1 000 000	500 000	40 000	30 000	10 000
Payment to provider	At negotiated rates	At negotiated rates	At negotiated rates	At AHFoZ	At Government Rate
Provider network	Pvt hosp.GPs, Specialists	Pvt hosp.GPs, Specialists	Pvt hosp.GPs, Specialists	Pvt hosp at AHFoZ	General Ward- Mission, Public Facilities
Hospitalisation	At Overall Limit	At Overall Limit	18 000	10 000	4 000
Maternity	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 visits pre-natal and 2 scans plus 5 visits post-natal at AHFoZ	9 antenatal visits 5 postnatal visits 2 scans
Acute Drugs	2000	1500	800	600	200
Chronic Medication	Overall limit	Overall limit	Overall limit	Overall limit	300
Optical	1000	750	600	450	150
Dentistry	Specialised - 2000 Basic - Overall Limit	Specialised - 1500 Basic - Overall limit	1800	800	350
GP consults	Unlimited	Unlimited	Unlimited	Unlimited at AHFoZ	9 GP Visits at AHFoZ,
Pathology	2000	1700	1500	1000	350
Radiology	6500	4500	3000	1750	550
Prosthetics	5000	4000	3 500	1 100	350
Physiotherapy	3500	2000	2 000	800	250
Psychiatric	20 days/annum	14 days/annum	1 200	500	200
Ambulance service	Rd and air - international	Rd and air in country	Rd and air in country	Rd and air in country	Private Ambulance
Funeral cover	1 000	750	400	350	100

Contributions- Traditional Packages

Level	Executive		Management	Supervisory	Shop Floor
Option	FBC Health International	FBC Health Executive	FBC Health - Private	FBC Health - Standard	FBC Health - Lite
Child (0 - 21)	154	97	50	30	10
Adult (22-59)	279	178	80	60	20
60+	528	332			

Benefit Table- Flexi Package

Values and premiums in the benefit table below are in USD.

Option	Flexi International	Flexi Executive	Flexi - Private	Private Lite	Flexi- Standard	FBC- Lite
Region of cover	Africa and India	In-country and India	In country and India	Incountry	In country	In country
Overall Limit	120 000	80 000	35 000	20000	15 000	10000
Payment to provider	At negotiated rates	At negotiated rates	At negotiated rates	At AHFoZ	At AHFoZ	At Government Rate
Provider network	Pvt hosp Group A	Pvt hosp Group A	Pvt hosp Group A	Pvt hosp at AHFoZ	Pvt hosp Group C at AHFoZ	General Ward-Mission, Public Facilities
Hospitalisation	50000	30000	14000	8400	7000	4000
Maternity	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans	9 antenatal visits 5 postnatal visits 2 scans
Acute Drugs	1500	850	500	400	300	200
Chronic Medication	3500	2500	1500	1200	1000	300
Optical	800	600	450	300	250	150
Dentistry	2500	2000	1200	720	600	350
GP Consults	Unlimited	Unlimited	Unlimited at AHFoZ	Unlimited at AHFoZ	Unlimited at AHFoZ	9 GP Visits at AHFoZ
Pathology	1500	1000	900	600	550	350
Radiology	4000	3500	2500	1700	1500	550
Prosthetics	3500	2500	2000	1200	1000	350
Physiotherapy	2000	1500	750	500	400	250
Psychiatric	1800	1500	600	400	350	200
Ambulance service	Private Ambulance					
Funeral Cash Back	400	350	250	200	175	100

Contributions- Flexi Package

Option	Flexi International	Flexi Executive	Flexi - Private	Private Lite	Flexi- Standard	FBC -Lite
Adult (22-59)	180	100	70	45	28	20
Child (0 - 21)	100	63	40	25	18	10

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220



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