







FBC Health Insurance

Policies and Benefits



FBC Health Insurance

	Executive		Management	Supervisory	Shop Floor
Medical Funder	FBC Health International	FBC Health Executive	FBC Health - Private	FBC Health - Standard	FBC Health - Lite
Option	Elite	Plus	Private	Standard	Lite
Region of cover	Worldwide	Africa & India	In country & India post authorisation	In-country only	In-country only
Overall Limit	1,000,000	500 000	40,000	30,000	10,000
 PREMIUM					
Child (0 - 21)	154	97	50	30	10
Adult (22 & above)	279	178	80	60	20
Payment to provider	At negotiated rates	At negotiated rates	At negotiated rates	At AHFoZ	At Govt tariff
 BENEFIT					
Provider network	Pvt hosp, GPs, Specialists	Pvt hosp, GPs, Specialists	Pvt hosp, GPs, Specialists	Pvt hosp at AHFoZ	Mission, council & General hospitals
Hospitalisation	At Overall Limit	At Overall Limit	18,000	10,000	4,000
Maternity	Out patient - 1,000 In patient - At overall limit	Out patient - 750 In patient - At overall limit	9 visits pre-natal & 2 scans plus 5 visits post-natal at AHFoZ	9 visits pre-natal & 2 scans plus 5 visits post-natal at AHFoZ	9 visits pre-natal & 2 scans plus 5 visits post-natal at Govt tariff
Acute Drugs	2000	1500	800	600	400
Chronic Medication/Major Disease	Overall limit	Overall limit	Overall limit	Overall limit	Overall limit
Optical	1000	750	600	450	250
Dentistry	Specialised - 2000 Basic - Overall Limit	Specialised - 1500 Basic - Overall limit	Specialised - 1000 Basic - 800	Specialised - 500 Basic - 300	Specialised - 300 Basic - 200
GP consults	Unlimited	Unlimited	Unlimited	Unlimited at AHFoZ	Unlimited at Govt rate
Pathology	750	500	350	200	140
Radiology	3500	2000	1000	750	400
Prosthetics	5000	4000	3,500	1,100	400
Rehabilitative (Physiotherapy)	3500	2000	2,000	800	350
Psychiatric	20 days/annum	14 days/annum	12 days/annum	8 days/annum	6 days/annum
 ROAD & AIR AMBULANCE BENEFITS					
Ambulance service	Rd & air - international Evacuation	Rd & air - Regional Evacuation	Rd & air in country	Rd & air -in country only	Rd & air -in country only
 COMPLIMENTARY BENEFITS					
Funeral Cash Cover	1000	750	400	350	200

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NB: Cover & benefits are quoted in United States Dollars (USD) & converted to local currency (ZWL) for ease of transactions.

