



MANJE Z-SURE HEALTH PLAN



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INTRODUCTION

The Manje Z-SURE Health Plan, is a comprehensive insurance plan that affords Zambians in the diaspora the opportunity to insure themselves and their loved ones in Zambia. The plan provides a comprehensive health insurance plan as well as a life insurance and permanent disability cover for the insured lives.

Objective of the plan

Manje Z-SURE is a comprehensive Health and Life Insurance Plan designed to afford Zambians in the diaspora the opportunity to insure themselves or their loved ones.

The plan covers inpatient and outpatient services, medication, tests, dental and optical services and aims to meet the diverse needs of individuals and families living in Zambia, catering for healthcare needs across a number of different income brackets while ensuring the most comprehensive cover.

Manje Z-SURE is underwritten by ZSIC Life, and delivered by hospitals through SMART Zambia, The Electronic Government (e-Gov) also known as the Smart Zambia Institute, a Division in the Office of the President of the Republic of Zambia

Z-SURE is accepted at over 140 public and private hospitals including pharmacies in all 10 provinces of Zambia. Our wide coverage and service provider network means that no matter where in Zambia your loved ones might be, they have access to a service provider near them.



TERMS OF COVERAGE & RENEWAL CONDITIONS

This is a one (1) year plan renewable annually. The total duration of cover is for a maximum of one year renewable, starting from the date of enrolment until the policy anniversary, provided all successive premiums are paid by the policy owner.

ELIGIBILITY

Policy Owner

- Must be over 18 years of age.
- Must be Zambian or with dual citizenship, one being Zambian.
- Must be resident abroad.
- In the event that the policy owner wishes to be covered, cover becomes active only in Zambia.

Insured Members

- Principal life or sponsor Must be between the ages of 18 and 80 years of age.
- Additional insured lives must be between the ages of one month and above.
- Must have any of the following relationship with the policy owner: Parents, Children, Siblings, Nieces, Nephews, Aunties, Uncles, Cousins, Grandparents.

PRODUCT PACKAGES & PREMIUM

Executor

At inception of the policy, the policy owner shall be the executor to whom life insurance benefits under the policy shall be paid to, or nominate a loved one.

Waiting period

- Three (3) months for beneficiaries 61 years and below with underlying conditions.
- 6 months waiting time for permanent disability.
- No waiting times for life cover.

Product Packages and Premium

Per each insured member, the following packages are available with corresponding Benefits and Premium.

Packages	Health Cover Limit	Life Insurance Benefit	Permanent Disability Benefit	Total Annual Benefit	TOTAL ANNUAL PREMIUM
GOLD	€ 3,500	€ 300	€ 300	€ 4,100	€ 380
DIAMOND	€ 8,000	€ 500	€ 500	€ 9,000	€ 506
PLATINUM	€ 14,500	€ 800	€ 800	€ 16,100	€ 670
RUBY	€ 19,500	€ 1,000	€ 1,000	€ 21,500	€ 821

- **61 years and above without** underlying condition additional 50% on premium
- **61 years and above with** underlying conditions additional 100% on premium
- **61 years and below** with underlying conditions, 3 months waiting period with no additional premium
- **Maternity and Antenatal** cover not included for beneficiaries that are already pregnant at time of subscription.

HEALTH & LIFE BENEFITS

LIFE

100% of the amount insured will be paid to a named executor upon the death of the insured member.

HEALTH INSURANCE

This would cater for the varied health requirements of insured members with designated payouts for both In-Patient and Out-Patient services across the country. The service providers encompass hospitals, clinics, medical facilities and pharmacies of private health institutions, public health facilities, laboratories and Christian Health Association of Zambia (CHAZ) facilities.

Premiums Grace Period

Premiums are paid annually upon registering for this plan.



LIFE & HEALTH INSURANCE CLAIMS

HEALTH

INSURANCE CLAIMS

All claims for health insurance services shall be submitted by the service provider and payment made by the insurer to them within 30 days upon successful vetting of the claims.

LIFE

INSURANCE CLAIMS

- In the event of life insurance claims, the policy owner must notify ZSIC Life of claims immediately they occur, through the mobile app/website.
- ZSIC Life shall commence claims investigation after it has received the necessary documentation (i.e., Death Certificate or Medical Certificate of cause of Death, Police Report in case of death through accident etc.) from the Executor.
- ZSIC Life will make payment within 5 working days after the following:

-Receipt of all requested documents.

-Identification of executor.

-Satisfactory conclusion of claim investigation.

EXCLUSIONS HEALTH INSURANCE

Health Insurance.

1. Cosmetic treatments and plastic surgery, except for reconstructive surgery.
2. Services or treatment in any home, spa, hydro-clinic, sanatorium, step-down facilities, hospice, private nursing/home care, frail care or long-term care facility that is not defined as a Hospital.
3. Tests or treatment related to infertility, impotence or sexual dysfunction.
4. Treatment by the member himself/herself or family member or spouse.
5. All costs relating to a transplant from a donor to a recipient.
6. Treatment of self-inflicted injury, suicide or attempted suicide, abuse of alcohol and drug addiction or abuse.
7. Experimental or pioneering medical and surgical techniques not commonly available which the member chooses to receive even though treatment usually and customarily provided for the medical condition concerned is available within the Area of Cover of the health plan.
8. Travel costs or non-medical costs.
9. Hospital inpatient treatment if the member could have been treated properly for the condition as an outpatient.
10. Charges for appointments not kept.
11. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease.
12. Services or treatments where pre-authorisation should have been obtained and was not.
13. Anabolic steroids and testosterone
14. Autopsies
15. Medicated shampoos and conditioners, including those for hair loss
16. Unregistered medicines
17. Massages
18. Multivitamins and tonics EXCEPT THOSE THAT ARE THERAPEUTICALLY NECESSARY
19. Treatment for obesity
20. Sleep studies
21. Slimming preparations
22. Soaps, scrubs and other cleansers
23. Sunglasses, readers, coloured contact lenses,
24. Preparations
25. Sun screening and sun tanning preparations
26. Toiletries
27. Treatment for hair removal
28. Breast reductions or enlargements and gynaecomastia
29. Search and rescue
30. Dental implants
31. Refractive eye surgery or laser eye treatment
32. Food and nutritional supplements, including baby food and special milk preparations
33. Anti-smoking preparation

EXCLUSIONS LIFE INSURANCE



Life Insurance.

No benefit will be payable if death occurs either directly or indirectly as a result of any of the following causes:

1. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.

2. Attempted suicide or self-inflicted injury whilst sane or insane.

3. Any breach of the law by the member or any assault provoked by him.

4. Being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.

5. Aviation, gliding or any other form of flight other than as a fare paying passenger of a recognised airline or charter service.

6. Participation in, or training for, any hazardous sport or competition or riding or driving in any form of race or competition.

7. Involvement in any underwater activity.

8. Injury caused by nuclear fission, nuclear fusion or radioactive contamination.

9. Serving in any capacity for any Navy, Army or Airforce.

10. Abortion or any complications arising therefrom.

11. Any disease or medical impairment from which the insured was suffering or had a serious past history at the commencement of the Policy or his/her date of entry if later.

MANJE Z-SURE HEALTH PLAN

What is it?

It is a Health & Life Insurance Plan designed for Zambians in the diaspora to meet all the health and life insurance needs of themselves and their loved ones in Zambia. It is to provide you with that peace of mind that your health and life insurance needs and those of your dependents are fully secured. It provides both Outpatient and Inpatient benefits as well as death and permanent disability cover.

Who Are We?

The Zambia State Insurance Corporation (ZSIC Life PLC), has for over 55 years now provided for the insurance needs of Zambians. ZSIC Life PLC is a member of the Industrial Development Company (IDC) and was incorporated in 2008. Prior to this, the Company traded as a Division under the then Zambia State Insurance Corporation which was established in 1968.

ZSIC Life is fully owned by the Government of Zambia and is today one of the leading medical and life insurance providers in Zambia.

Manje Health AB, is a Sweden based company specialising in providing the digital Pan-African platform for Africans in the diaspora to insure themselves and their loved ones in their home country. The objective is to help them make healthcare payments in a secure and affordable way.

WHY THE MANJE Z-SURE HEALTH PLAN?

- Quality service delivery at service provider points.
- Extensive Network - health facilities across the country so insured members may access medical care anywhere within the country.
- 24/7 hotline client service – for help/queries
- Preventative Seminars (Wellness Program; Blood pressure measurement; Blood sugar measurement; HIV screening test; Cholesterol screening & Body mass index measurement)
- Cashless system (no cash payments at service points/pharmacy)
- Dependant access without principal member
- No drug list
- Refund given for covered medical expenses incurred
- Internet or online access to medical utilisation for all insured members for feedback, queries etc
- Consistent engagement with insured members & service providers
- Managed Care - HIV, Hypertension, Diabetes, Epilepsy, Asthma & any other Chronic Conditions
- Automatic life insurance covers all members.

OUR OFFERING

ZSIC Life PLC working with SMART Zambia in collaboration with Manje Health AB, is providing a comprehensive health insurance plan for Zambians in the diaspora to insure themselves and their relatives in Zambia.

The insurance plan provides wide health insurance and life Insurance cover to the policy owner. With this plan, insured members can have access to health insurance cover to receive medical services across Zambia as well as life insurance cover for death and disability. This reduces the usual need for regular remittances to meet health needs back home.

The plan provides Out-patient, In-patient (hospitalisation) as well as special benefits to the insured through a network of well assessed and quality service providers across the country. All healthcare and life insurance needs of their relatives in Zambia will be taken off the shoulders of the Zambians in the diaspora.



CONTACT

ZSIC Life Insurance LTD
Stand NO. 4432, Cairo rd
Lusaka, Zambia
+211 222412/3/6/9/24
Email: life@zsiclife.co.zm

SMART Zambia
Fairley Rd
usaka, Zambia
Phone: +260 211 253 438
Email: info@sz.gov.zm

Manje Health AB
Scheeletorget 1, Medicon Village
223 81 Lund, Sweden
Phone: +46 (0) 70 360 76 23
Email: info@manjehealth.com



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<https://manjehealth.com/zambia>