

# Schedule of Benefits



BONVIE

MEDICAL AID SCHEME

For your well-being.

 **MedAccess**  
MOBILE HEALTHCARE FOR EVERYONE

Funeral assist underwritten by  **OLDMUTUAL**

## Why choose Bon Vie Packages?

- Transparency-we are determined to remain transparent and true to you on how your health fund is used.
- Technical expertise in pricing- prices and benefits are actuarially determined.
- Generous Benefit Limits-we offer realistic limits above standard market offerings.
- Trustworthy-we do not promise what we cannot deliver.
- Three months waiver of premiums for surviving family when the principal member dies.
- Three months waiver of premiums for family when the principal member gets disabled.
- Flexibility in product design.
- Combo product: offers both medical and funeral cash assistance payout.
- Funeral assist cash payout benefit underwritten by Old Mutual Life Assurance.
- Online claims system: verification of membership & submission of claims electronically
- Foreign referred treatment to India, South Africa and Mauritius
- Biometric for member registration and verification
- Full cover for yearly wellness and preventative care tests

## Packages on Offer

### 1. Classic Package

- Several corporates contribute to create one big pool of fund.
- Bon Vie assumes full risk of the fund (both in-patient and out-patient).
- 5 plans to choose from.

### 2. MedAccess

- A micro-medical aid scheme at very affordable rates providing access to health care at public and selected private medical centres
- Subscription payments can be staggered over a thirty day period and must be up-to-date before the cut-off date for that month.
- Once subscriptions are up-to-date you will have access to medical treatment in the following month.

#### MedAccess Benefits and benefit limits

Annual Cover per person	Annual Limit US\$2 000.00	Monthly Limit US\$250.00
Emergency Medical expenses in Hospital	Hospitalisation, surgeries, specialist consultants, laboratory test and X-rays done at municipal clinics, government and mission hospitals are covered in full.	
Emergency Casualty	Emergency casualty treatment on referral starting from municipal to government and mission hospital is covered in full.	
Evacuation by Ambulance	Evacuation by road to a nearby selected health centre by EMRAS, Municipal, Mission and Government ambulances only.	
Dental	Fillings and extractions	
Optical	Consultations and medicines	
Exclusions	Maternity, haemodialysis, chemotherapy, Spectacles	

### 3. Self Funded Packages

#### Fully Self Funded

- The fund solely belongs to the corporate and assumes full risk.
- Bon Vie administers the fund for a fee.
- Transparency at anytime is guaranteed to the corporate.
- Bon Vie facilitates reinsurance on behalf of the corporate.
- Fund surplus can be invested and returns earned.

#### Partially Self Funded

- Bon Vie and the corporate share the risk with Bon Vie taking the greater portion which is in-hospitalisation cost.
- The corporate takes the risk of outpatient costs.
- Bon Vie administers the fund for a fee.
- Transparency at anytime is available to the corporate on the fund.

#### 4. Complementary Packages

We also offer tailor-made packages to suit each individual corporate's needs, including local cover for members that are on foreign health insurance schemes.

##### Travel Cover

Travel under Cover - *whoever you are, wherever you are.*

Get Travel Cover whether you're a member of the Bon Vie Medical Aid Scheme or not. If you are travelling outside your country of residence, Bon Vie will facilitate your travel cover arrangements world-wide.

##### Student Cover

*Keep your mind on the books, we 'll keep ours on you.*

Specifically designed for students studying outside their country of residence, this product provides evacuation, outpatient treatment as well as inpatient treatment. Bon Vie facilitates the right student cover that is accepted by your university and /or college anywhere in the world.

##### Waiting periods

Waiting periods shall apply to members joining the scheme for the first time as well as members who have had a lapse in membership. The Scheme reserves the right to waive waiting periods for members transferring from a licenced medical aid in Zimbabwe.

## Guidelines for Authorisation of Treatment

### Pre-Benefit waiting periods -All packages

BENEFIT	MEMBERSHIP STATUS	WAITING PERIOD
General waiting period	New Member	3 months
Hospitalisation	New Member	6 months
Dental	New Member	6 months
Pre-existing chronic disease medication	New Member	6 months
Specialist treatment	New Member	6 months
MRI & CT scans, Radiology, Nuclear medicine	New Member	6 months
Elective surgery	New Member	6 months with authorisation
Orthopaedic appliances	New Member	6 months (wheel chair excluded)
Maternity	New Member	9 months
Upgrading package	New Member	12 months
Geriatric nursing homes	New Member	12 months
Downgrading package	New Member	12 months
Foreign treatment	New Member	12 months
Optical appliances every 2 years	New Member	12 months, then 24months for subsequent collection of spectacles
Haemodialysis	New Member	24 months
Chemotherapy and Radiotherapy	New Member	24 months
Internal and External prosthesis	New Member	24 months
Orthodontic and periodontic	New Member	3 years

Waiting periods apply but may be amended at board's discretion for corporates.

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<b>MAXIMUM ANNUAL AGGREGATE LIMIT</b>	\$80000	\$45000	\$25000	\$10000	\$4500
Applicable Hospitals	All Private Hospitals	All Private Hospitals	All Private Hospitals	Grade B or lower private Hospitals	Gvt, Mission & Municipal facilities
<b>IN-PATIENT BENEFIT LIMITS</b>					
<b>In-patient Charges</b> Hospital accommodation, drugs and dressing, surgeon and anaesthetist fees, theatre charges, intensive care unit, pathology and radiology	Covered In full up to benefit limit of US\$56 000	Covered In full up to benefit limit of US\$33 750	Covered In full up to benefit limit of US\$18 750	Covered In full up to benefit limit of US\$7 500	Covered in full up to benefit limit of US\$3 375
<b>New Born Cover</b> In-patient treatment of an Acute Medical Condition and any associated costs which present symptoms at birth or which manifests itself within 30 days following birth.	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>New Born Accommodation</b> Hospital accommodation costs relating to a new born baby to accompany its mother (being an Insured Person whilst she is receiving Treatment as an In-patient in a Hospital)	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>In-patient Psychiatric Treatment</b> In a registered psychiatric unit of a Hospital. Treatment to be administered under the direct control of a registered psychiatrist (after 24 months membership)	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Pregnancy and Childbirth</b> Costs associated with normal pregnancy and childbirth, pre and post natal check-ups and delivery costs (conception must be after 9 months membership). 9 consultations & 2 scans per pregnancy	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Complications of Pregnancy</b> Treatment of a medical condition which arises during the antenatal stages of pregnancy, or a medical condition which arises during childbirth and requires a recognised obstetric procedure (conception must be after 9 months membership).	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Hospice Care Charges</b> Treatment provided by a Hospice for the care of an Insured Person with a terminal illness.	30 days	15 days	5 days	5 days	Not Covered
<b>In-patient Chronic</b> Renal dialysis, nursing, surgery and palliative treatment for chronic conditions. Requires authorisation.	Covered	Covered	Covered	Covered	Covered

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<b>Organ Transplant</b> The entire cost incurred to perform an organ transplant, including accommodation, intensive care unit, Hospital charges, surgeon fees, anesthetist fee, operating theatre fees, Specialist fees whilst an in-patient is in a hospital. Excludes the cost of acquiring the organ.	Covered in full	Covered in full	Not Covered	Not Covered	Not Covered
<b>Rehabilitation In-Patient</b> Admissions to a recognised rehabilitation unit of a hospital following treatment for a medical condition where the Insured Person was confined to a hospital as an in-patient for at least three consecutive days and where a specialist confirms in writing that rehabilitation is required. Admission to a unit must be made within 14 days of discharge from a hospital.	30days Per condition	30days Per condition	30days Per condition	30days Per condition	30days Per condition
<b>Prosthesis</b> Internal and external. Requires authorisation.	US\$2000	US\$1300	US\$800	US\$550	US\$300
<b>Optical Surgery &amp; Opthamologist charges</b> Cataract removal, glaucoma, trachoma and laser eye surgery	US\$5000	US\$3500	US\$2000	US\$1200	US\$600
<b>Accident damage to Teeth</b> Treatment received in a dental surgery or in an accident and emergency room in a hospital within seven days of incurring accidental damage caused to sound natural teeth.	US\$4000	US\$2500	US\$1700	US\$900	US\$300
<b>Oncology</b> Treatment given for cancer received as an Inpatient, Day Patient or Outpatient. Requires authorisation	Covered	Covered	Covered	Covered	Covered
<b>Foreign Treatment</b> Emergencies treatment and elective surgeries as per local specialist's recommendation. Requires authorisation Covers up to in-hospital limit	Covered in full	Covered in full	Covered in full	Covered in full	Not Covered
<b>Emergency Transportation</b> Emergency Transportation costs to and from Hospitals by Ambulance Services.	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Ambulance Services</b> Air service in Zimbabwe	Covered in full requires authorisation	Covered in full requires authorisation	US\$1800	Not Covered	Not Covered
Road service in Zimbabwe	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full

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<p><b>Air Evacuation</b> Evacuation of moving an Insured person in the event of Emergency and Selective treatment not being readily available at the place of incident, to an appropriate facility, for the purpose of admission to Hospital as an inpatient as per specialist recommendation. Limited to 1 return economy class air ticket for 1 trip.</p>	Full refund	Full refund	Not Covered	Not Covered	Not Covered
<p><b>Evacuation</b> Compassionate Emergency Visit for one close family person in economy class to and from the country of residence in the event of a medical condition that results in that insured member being placed on a critical list. Limited to 1 return economy class air ticket for 1 trip.</p>	Full refund	Full refund	Not Covered	Not Covered	Not Covered
<p><b>Reconstructive Surgery</b> Reconstructive surgery following an accident or following surgery for an eligible medical condition.</p>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<p><b>Home Nursing</b> Immediately following hospital discharge on the recommendation of a Specialist and must be provided by a Qualified Nurse.</p>	30days Per condition	15days Per condition	5days Per condition	5days Per condition	Not Covered
<b>OUT-PATIENT BENEFIT LIMITS</b>					
<p><b>Out Patient Charges Including:</b> i) Medical Practitioner fees including consultations. ii) Consultation visits; a. General Practitioner visits b. Physician visits. c. Gynaecology visits iii) Diagnostic investigations</p>	Covered in full up to benefit limit of US\$24 000	Covered in full up to benefit limit of US\$11 250	Covered in full up to benefit limit of US\$6 250	Covered in full up to benefit limit of US\$2 500	Covered in full up to applicable facilities up to US\$1 250
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<b>Casualty/E.R. Consultation</b>	4 visits	4 visits	4 visits	4 visits	4 visits
<p><b>Accident Disability Benefit</b> Covers the family when the principal member has been involved in an accident and is unable to carry on with his normal trained occupation as assigned in the application form. Principal member should have been a member of Bon Vie for 12 months.</p>	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums
<p><b>Family Extension Benefit</b> Covers the remaining family members when the principal member dies. Requires confirmation from the company and death certificate. Principal member should have been an insured member for 12 months.</p>	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums	3 months waiver of premiums

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<b>CT and MRI</b> Scans received as an In-Patient or Out-Patient. Requires Pre-authorisation. Scans should be referred by specialists only.	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
v) Treatment administered by registered chiropractors, osteopaths, homeopaths, podiatrists and acupuncturists on referral by a Medical Practitioner or Specialist.	Pay and claim	Pay and claim	Pay and claim	Pay and claim	Not Covered
<b>Wellness Benefit</b> Routine health check-ups	1 per year	1 per year	1 per year	1 per year	Not Covered
<b>Preventative benefits</b> Pap Smear, Cholesterol and lipogram, Blood Glucose, TB Test, Prostate Cancer Test and HIV Test	1 per year	1 per year	1 per year	1 per year	1 per year
<b>Outpatient Surgery</b> Day surgeries.	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Outpatient Psychiatric Treatment</b> Including Specialist consultations. All benefits are conditional upon pre-authorisation from us and all treatment must be administered under the direct control of a registered psychiatrist (after 24 months membership).	US\$1500	US\$900	US\$500	US\$350	US\$200
<b>Optical</b> Consultation Frames & Lenses after every two years.	US\$30.00 US\$770.00	US\$30.00 US\$470.00	US\$30.00 US\$320.00	US\$30.00 US\$220.00	US\$30.00 US\$120.00
<b>Chronic Drugs</b>	US\$1200	US\$900	US\$700	US\$500	US\$300
<b>Drugs</b> Prescription drugs Over the counter- pay and claim	US\$600	US\$500	US\$400	US\$300	US\$150
<b>Dental treatment and Orthodontic</b> Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions and root canal treatment.	US\$2000	US\$1700	US\$1400	US\$700	US\$260
<b>Routine Dentist visits</b>	2 visits	2 visits	2 visits	2 visits	2 visits
<b>Allergy test</b>	1 per lifetime	1 per lifetime	1 per lifetime	1 per lifetime	1 per lifetime
<b>Crime Trauma Benefit</b> Prophylaxis	US\$200	US\$150	US\$150	US\$150	US\$50
<b>Outpatient Rehabilitation</b>	25 visits	20 visits	15 visits	10 visits	10 visits
<b>Funeral Assist Benefit - Payouts</b> Adults Children	US\$1200 US\$900	US\$1000 US\$750	US\$700 US\$525	US\$500 US\$375	US\$300 US\$225

**NB:** Cosmetic surgeries are not covered unless medically necessary and in emergency cases only.

If a member leaves his/her employment for whatever reason, they are free to apply to Bon Vie to continue as members. The membership continuation application is approved according to the discretion of the management. Waiting periods will apply if there is a lapse in membership.

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