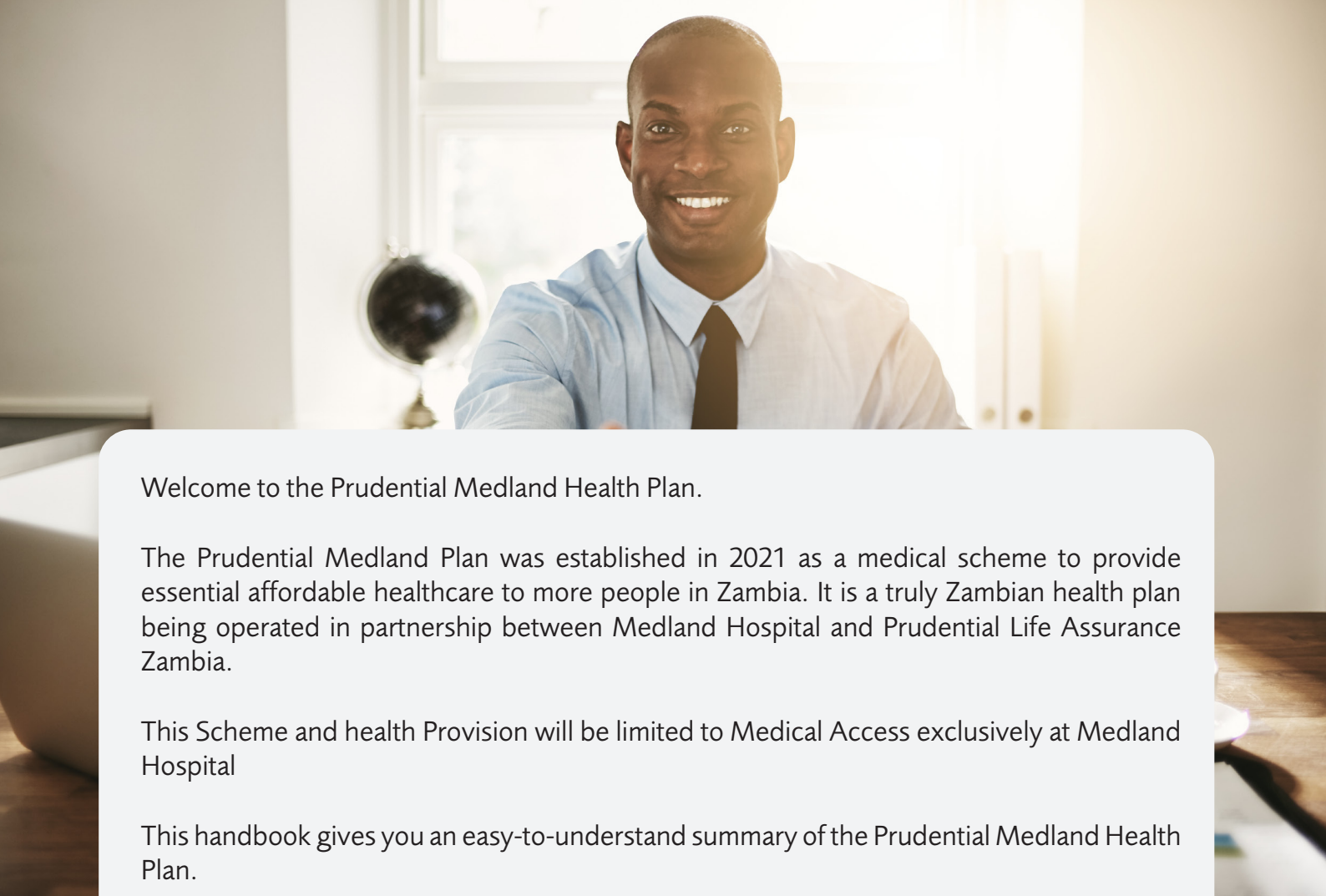




Prudential Medland Health Plan



Welcome to the Prudential Medland Health Plan.

The Prudential Medland Plan was established in 2021 as a medical scheme to provide essential affordable healthcare to more people in Zambia. It is a truly Zambian health plan being operated in partnership between Medland Hospital and Prudential Life Assurance Zambia.

This Scheme and health Provision will be limited to Medical Access exclusively at Medland Hospital

This handbook gives you an easy-to-understand summary of the Prudential Medland Health Plan.

Medland Hospital is a Member of Medland Health Services Limited Zambia, and is Zambia's first private hospital offering specialized and comprehensive medical services of international standards in the heart of Lusaka, Zambia.

Our main focus is on delivering quality care and value for money. We play a key role in the health of our community, by providing access to specialized medical services, using the latest technology and employing a team of highly trained and experienced healthcare professionals who practice cutting edge medical and surgical techniques. We are Zambia's first private hospital to have a fully-fledged Cardiac Surgical Unit equipped with the latest technology and expertise that can cater to a diverse array of cardiac conditions.

Our main specialties include: Cardiac Surgeries and Interventional Cardiology, Surgical Oncology, Orthopaedics & Trauma, Urology, ENT, General Surgery including Minimally invasive procedures, Nephrology, Obstetrics & Gynecology, Ophthalmology, Pathology, Radiology, Pediatrics & Neonatology, General Medicine, IVF & Fertility, and Anti-Ageing Medicine.

Contacts:

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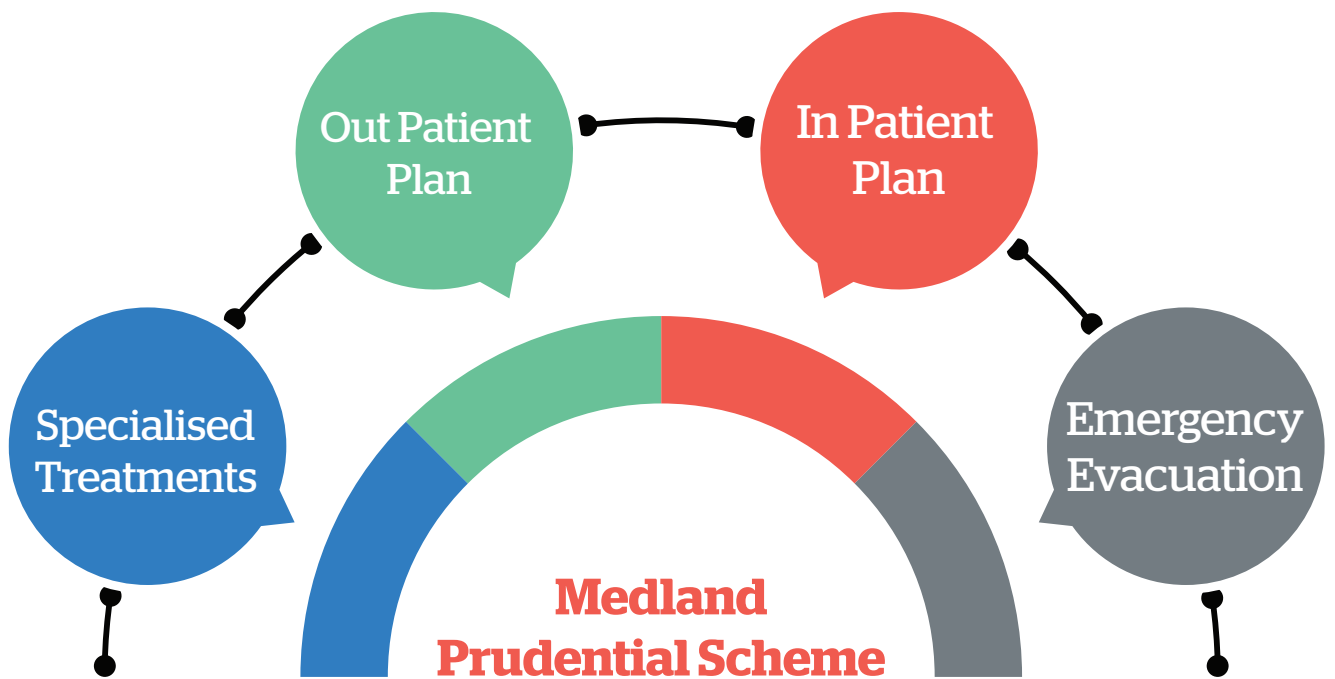
WEBSITE: www.medlandhospital.com



Why choose the Medland Prudential Plan?

You are assured of a financially sound and secure health plan. The scheme offers both financial stability and sustainability to ensure continued access to healthcare cover at a reasonable cost.

Product Composition



Benefits table

MEDLAND - PRUDENTIAL COVER BENEFIT LIMITS		
Schedule of Benefits and Limits of Indemnity EXCLUSIVELY provided at Medland Hospital - Lusaka / Assured Person		
SERVICES	Benefits	Medland Prudential Cover
	Overall Annual Limit	K 1,000,000.00
OUT-PATIENT TREATMENT	Consultations, Laboratory Tests, Specialized Radiology Tests (MRI, CT, CBCT, BDM, Stress Test, Echocardiogram, OBGYN Ultrasounds)	Up to K 50,000.00 Up to K 15,000.00 per Claim
	X-Rays and General Ultrasounds	Unlimited
	Prescribed Drugs and Medicines	As part of the Maximum per Claim
	Local Road / Air Ambulance (in Zambia)	Subject to Overall Annual Limit Pre-authorization.
	Emergency and Elective Procedures	Subject to Overall Annual Limit Pre-authorization.
IN-PATIENT TREATMENT	Accommodation	General Ward Subject to Overall Annual Limit Up to K 3,600.00 per day for Private Ward Hospitality Upgrade subject to availability
	Intensive Care Unit, Critical Care Unit, Neonatal Intensive Care Unit	Subject to Overall Annual Limit Pre-authorization.
	Internal & External Surgical Appliances/Prosthesis	Subject to Overall Annual Limit Pre-authorization.
	Pathology, Specialized Radiology	Subject to Overall Annual Limit Pre-authorization.
ANCILLARY SERVICES	Physiotherapy	Up to 6 sessions
SPECIALIZED SERVICES	Cancer Treatment	Up to K 200,000.00
	Organ Transplant	
	Kidney dialysis (In and Out)	
	Cardiovascular Surgery excluding the internal and external surgical appliances	Up to 200,000.00
	Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome	Up to K 50,000.00
	Maternity & Newborn	Up to K 20,000.00 Overall Limit
	Psychiatric	Access to Medland CETA Program
	Emergency Dental Treatment of Injuring Accidental Damage to sound natural teeth	Up to K 10,000.00 Overall Limit
Repatriation of Mortal Remains	Up to K 50,000.00	
WELCOME PACKAGE	Check-up with GP	WELCOME PACKAGE
	Laboratory Tests (CBCD, Blood Sugar, Creatinine)	
	Chest X-Ray (if prescribed)	
	PSA (if applicable)	
	Mammography (if applicable)	

Scheme Exclusions

Although most medical conditions are covered, this scheme/plan does not cover claims arising from or connected to the following benefit exclusions unless specified in the Table of benefits, in any written endorsement to the scheme/plan, or agreed by the Company in writing:

»A pre-existing medical condition that, within 24-month period prior to the inception date of the policy or date of joining of the member, has one or more of the following characteristics:

1. It was foreseeable,
2. It manifested itself,
3. the insured person has signs or symptoms of,
4. the insured person sought advice of,
5. the insured person received treatment for, or
6. to the best of the insured person's knowledge, was aware existed

-After a period of 12 months' continuous insurance under the policy, pre-existing conditions may become eligible for benefit, subject to our terms and conditions (applicable to groups of less than 30 Staff and late joiners/additions).

- A benefit limit of the insured person as detailed on the Table of benefits, being exceeded

- A benefit waiting period, as detailed on the Table of benefits, not being satisfied

- Abuse of alcohol, drug or any other intoxicating substance or any addictive condition of any kind and any medical condition arising directly or indirectly from any such abuse or addiction

- Any type of Infertility treatment, contraception, sterilization or fertilization, treatment for sexual problems (including impotence, whatever the cause), sex changes, assisted reproduction (e.g. IVF treatment) and any pregnancy, including surrogacy, resulting from such treatment.

- Experimental or unproven treatment, unless the company has given specific preauthorization

- Cryopreservation, implantation or re-implantation of living cells or living tissue, whether autologous or provided by a donor

- Foetal treatment

- Congenital abnormalities or birth defects

- Injury or Illness caused by, contributed to, or resulting from suicide, attempted suicide, self-infliction or willful exposure to danger, except in an attempt to save human life. For the avoidance of doubt, willful exposure to danger means needless/negligent exposure to danger or subjecting the body to an unnatural use with full awareness of what one is doing and the likely adverse result of such act.



- Medical conditions sustained by military, naval or air force personnel resulting from participation in any military, naval or air force operation or exercise
- Participation in war, riots, strikes, lock-outs, civil commotion, rebellion, revolution, insurrection, terrorism, military or usurped power or any illegal/criminal act, including resulting Imprisonment
- The release of weapon(s) of mass destruction, (nuclear, biological or chemical) whether such involves an explosive sequence(s) or not
- Contamination from chemical, biological and nuclear materials, including waste products from the combustion of nuclear fuel
- Medical Conditions due to the participation in professional and hazardous sports including but not limited to scuba diving, sky diving, parachuting, paragliding, mountaineering and martial arts, or use of weapons or firearms
- Sleep apnoea, sleep related breathing disorders, snoring, or insomnia
- Learning difficulties and/or disorders, developmental disorders and speech/or voice problems
- Cosmetic, reconstructive, or remedial disorders, whether or not for psychological reasons, and/or any complications arising thereafter, unless required as the direct result of a covered medical condition.
- Circumcision unless medically necessary for the treatment of disease/injury not excluded in the policy
- Vaccinations – However under five children vaccines are covered
- Removal of fat from any part of the body, hormones replacement therapy, use of steroids and organic preparations (unless required as the direct result of a covered medical condition, the non-treatment of which pauses a threat to life.), breast reduction or breast enlargement.
- Treatment in any rest home, spa, hydro-clinic, health resorts, massage centers, sanatorium or long-term care facility that is not a Hospital.
- Abortion due to voluntary, psychological or social reasons, and its consequences
- Elective caesarean deliveries, if not medically necessary
- Sunglasses, photo chromatic lenses and contact lenses
- Preventative sight and hearing examinations
- Natural or non-medical degenerative sight defects, non-medical or natural degenerative hearing defects, aids to assist eye sight(contact lens) and hearing.

- Ear or body piercing and tattooing, and any treatment required following these
- Preventative dental examinations, prophylaxis treatment, scraping, scaling, cleaning, polishing, dentures, false teeth, dental implants and/or orthodontic treatment
- Compulsive or addictive eating disorders and/or homesickness
- Obesity, special diet or weight control
- Children's food, baby supplies, vitamin, mineral or organic supplements, products that can be purchased without a doctor's prescription such as, but not limited to, mouthwash, toothpaste, antiseptic lozenges or sprays, shampoo, sunscreen, etc. There will be an exception of Vitamins and minerals in chronic conditions and where deemed medically necessary.
- Supplying, maintaining or fitting any external prostheses or appliances, rental or purchase of crutches, wheelchairs or other equipment, medical or otherwise. We will pay for spinal support, knee brace, collar brace, if it is part of a surgical operation and/or integral to the treatment of a covered medical condition
- Charges or fees incurred for the completion of Medical claims forms and any provider registration fees and medical report charges unless requested by the company.
- Treatment after the expiry date of the policy or after the expiry date of the insured person's cover, whichever occurs first.
- Any treatment relating to a hospital admission at the time of the insured person's commencement date, which was not disclosed to the company, and accepted by the company.
- Any treatment relating to a planned hospital admission that the insured person was aware of at the commencement date, which was not disclosed to us, and accepted by the company.
- Medication, drugs and dressings which are not recognized by the pharmaceuticals board or are available without prescription from a medical practitioner, specialist/consultant, registered nurse or therapist
- Treatment as a result of proven medical negligence or malpractice
- Medical certificates and examinations for residence, employment, travel and general checks ups
- All transportation costs occurring during trips specifically made for the purpose of obtaining treatment, except pre-authorized ambulance transport.
- Payment of any excess/deductible applicable to the policy
- Post-Menopausal Investigations/treatment
- Keloids and Ganglions
- Laparoscopic procedures