ZWL PRIVATE SECTOR - USD BASE

Subscription	IPROPEL	REGULAR	Ideal	Classic	Status	Premium	Elite Plan	Elite Plus
Corporate Rate								
Adult	5	12	25	50	65	80	100	120
Child under 18 years	-	9	19	38	49	60	75	90
Over 60	-	18	40	80	100	120	150	180
Individual Rates								
Adult		18	38	75	98	120	150	180
Child under 18 years		14	28	56	73	90	113	135
Over 60		27	60	120	150	180	225	270
Benefits	**IPROPEL**	**REGULAR**	**Ideal**	**Classic**	**Status**	**Premium**	**Elite Plan**	**Elite Plus**
Product Overview	Product designed to cover students for both in-hospital and out-of-hospital benefits for healthcare services rendered by Public Health facilities and selected providers in the PSMAS Network of Providers.	Affordable healthcare plan designed for lower-level employees and low income-earners with access to Grade C Hospitals.	Affordable healthcare plan designed for lower-level employees and low income-earners with access to Grade B Hospitals.	Comprehensive cover for middle level income earners with access to Private Healthcare Facilities at affordable prices.	Comprehensive cover for middle level income earners with access to Private Healthcare Facilities at reasonable prices and benefits.	This is a comprehensive option, tailored for members in need of premium class healthcare services with access to Grade A hospitals.	This plan is for individuals who need a top-level service. It boasts a benefit package that gives full value for the subscription, with access to private healthcare facilities and comprehensive cover for in and out of hospital.	This plan is for Executives and individuals who need a top-level service. It boasts a benefit package that gives full value for the subscription, with access to private healthcare facilities and comprehensive cover for in and out of hospital.
Global Limit	2,000	4,250	10,000	20,000	23,000	30,000	40,000	50,000
Hospitalization	$ 600.00	$ 1,500	$ 4,000	$ 7,000	$ 8,500	$ 10,500	$ 15,000	$ 18,000
Private Hospitals	N/A	General Ward up to Grade C & PSMI Facilities	General Ward up to Grade B	General Ward up to Grade A Hospitals-4Bedded	General Ward up to Grade A Hospitals-4Bedded	General Ward up to Grade A Hospitals-4Bedded	Twin Bedded Ward up to Grade A-2Bedded	Single Bedded Ward up to Grade A (Incl VIP WARDS)
Public Hospitals	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost	Public Hospitals and Mission - Covered at Cost
Ambulances	$ 100.00 Government, Municipal or St Johns	$ 100 Government, Municipal or St Johns	$ 170 Private Ambulances	$ 200 Private Ambulances	$ 250 Private Ambulances	$ 350 Private Ambulances	$ 450 Private Ambulances	$ 600 Private Ambulances
Air Evacuation	n/a	n/a	Covered	Covered	Covered	Covered	Covered	Covered
General Practitioners : Initial Visits	4 Covered in full in the network of service providers	6 Covered in full in the network of service providers	8 Covered in full in the network of service providers	10 Covered in full in the network of service providers	12 Covered in full in the network of service providers	14 Covered in full in the network of service providers	15 Covered in full in the network of service providers	15 Covered in full in the network of service providers
Dental (Basic)	150	$ 200	$ 300	$ 350	$ 450	$ 550	$ 700	$ 850
Dental (Specialized) : Crowns , Dentures and Orthodontics	n/a	n/a	$ 1,200	$ 2,000	$ 2,300	$ 2,550	$ 3,000	$ 4,000
Maternity	n/a	$ 600	$ 1,800	$ 2,850	$ 3,200	$ 4,000	$ 5,000	$ 6,000
Medicine : Chronic	200	$ 300	$ 1,000	$ 1,500	$ 2,000	$ 2,500	$ 3,500	$ 4,200
Medicine : Acute	120	$ 250	$ 350	$ 600	$ 750	$ 900	$ 1,200	$ 1,500
Optical	100 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years at Government Institutions	$ 100 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years at Government Institutions.	$ 250 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.	$ 350 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.	$ 420 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.	$ 500 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.	$ 650 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.	$ 800 Eye examinations, with frames, lenses, permanent or disposable contact lenses after every two (2) years.
Pathology	150	$ 250	$ 450	$ 900	$ 1,000	$ 1,250	$ 1,500	$ 2,000
Physiotherapy	N/A	$ 320	$ 560	$ 800	$ 1,000	$ 1,250	$ 1,600	$ 2,000
Prosthesis	n/a	n/a	$ 2,500	$ 3,200	$ 3,800	$ 4,500	$ 5,500	$ 6,500
Radiology	200 MRI & CT Scans only for emergencies at Public Health facilities and Designated Network of Providers.	$ 650 MRI & CT Scans only for emergencies at Public Health facilities and Designated Network of Providers.	$ 1,250 Specialized Radiology: MRI and CT Scan, 2 Scans subject to preauthorization except for emergencies	$ 2,750 Specialized Radiology: MRI and CT Scan, 3 Scans subject to preauthorization except for emergencies	$ 3,250 Specialized Radiology: MRI and CT Scan, 4 Scans subject to preauthorization except for emergencies	$ 4,000 Specialized Radiology: MRI and CT Scan, 5 Scans subject to preauthorization except for emergencies	$ 5,500 Specialized Radiology: MRI and CT Scan Maximum 6 Scans subject to preauthorization except for emergencies	$ 6,500 Specialized Radiology: MRI and CT Scan Maximum 7 Scans subject to preauthorization except for emergencies
Oncology	n/a	n/a	$ 8,000	$ 12,000	$ 15,000	$ 20,000	$ 23,000	$ 30,000
Haemodialysis	n/a	n/a	$ 15,000	$ 20,000	$ 25,000	$ 30,000	$ 32,000	$ 40,000
Primary Care Consultations : Government , Municipal ,Industrial Clinics	Unlimited Access	Unlimited Access	Unlimited Access	Unlimited Access	Unlimited Access	Unlimited Access	Unlimited Access	Unlimited Access
Preventative Care	Mammography Screening & Pap Smear Once a year in designated network of Service Providers	Mammography Screening & Pap Smear Once a year in designated network of Service Providers	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members	Mammography Screening & Pap Smear Once a year in designated network of Service Providers. HPV Screening once a year to eligible members
	n/a	HPV Vaccine once in a lifetime for eligible beneficiaries in designated network of Service Providers	HPV Vaccine once in a lifetime for eligible beneficiaries in designated network of Service Providers	HPV Vaccine once in a lifetime for eligible beneficiaries in designated network of Service Providers	HPV Vaccine once in a lifetime for eligible beneficiaries	HPV Vaccine once in a lifetime for eligible beneficiaries	HPV Vaccine once in a lifetime for eligible beneficiaries	HPV Vaccine once in a lifetime for eligible beneficiaries
	n/a	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries	Prostrate Screen for eligible beneficiaries
	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment	Annual Health Risk Assesment