



FACT SHEET

JANUARY 2026

24 HOUR CLAIMS CASE MANAGEMENT

Members' claims, both emergency and elective, are supported by our team of medically trained professionals. Both your condition and your treatments are monitored by our Case Managers.

Health International has dedicated nurses in Harare and Bulawayo, 24 hour Case Management in The Region and a full team at Air Health International in the Republic of South Africa.



24 HOUR LOCAL EMERGENCY CONTACT NUMBERS

In an emergency and for pre-authorisation, our team will be on hand every step of the way.

Members are provided with all Regional and International 24 hour emergency numbers on the reverse-side of your membership card, on your Health International vehicle sticker and on the website healthinternational.com

MEDICALLY NECESSARY TRAVEL AND ACCOMMODATION

The medically necessary travel and accommodation for specified conditions benefit is subject to pre-authorisation by the Medical Director.

Travel and accommodation for the member and one accompanying person from within the Region to the Republic of South Africa or elsewhere in the Region



VOLUNTARY EXCESS OPTIONS

Enjoy further discounts on your annual premium by selecting one of our Voluntary Excess options available on both Emerald and Diamond Plans.

Your voluntary excess amount will be applicable to each and every claim.

ANNUAL NO CLAIMS BONUS

A no claims bonus is awarded for a claim free year, this being accumulative for a maximum of three years and up to a maximum of 15 percent.

Applicable to family and individual memberships only.



PREGNANCY & CHILDBIRTH

Please Note there is a **12 (twelve) month WAITING PERIOD, PRIOR** to conception applicable to this benefit

DIAMOND PLAN:

USD10,000 any one member any one subscription period split USD 2,000 for pre-birth scans, pathology, consultations & 2 postnatal check-ups.

USD 8,000 for delivery costs & 2 well baby check-ups and costs incurred from **VACCINATIONS** up to 6 weeks following birth.

Birth: BCG; Hepatitis B

6 weeks: DTP; Hib B 1; OPV 1; Pneumococcal 1; Rotavirus 1

EMERALD PLAN:

USD4,500 any one member any one subscription period limited to in-patient costs associated with delivery including initial well baby check at birth.

Please see the Plan Comparison for maximum limits applicable to Complications during Pregnancy and Newborn Benefits.



CONTINUOUS COVER, BENEFITS AND DISCOUNTS FOR GROUP MEMBERSHIP

Discounts awarded to Group Membership.

When a member of a Corporate or School Group leaves the Group, or retires, and wishes to remain on their Health International Membership Plan, they will enjoy continuous cover, benefits and discounts applicable to the Group.

TRAVEL WORLDWIDE WITH TOP-UP DAYS

Members may extend their area of cover by purchasing travel top-up days when travelling outside of Sub-Saharan Africa and Worldwide*

Case Management for Members travelling on top-up days outside of Sub-Saharan Africa are supported by UK based Healix.

* 45 Free Travel Days applicable to Diamond Plan

21 Free Travel Days applicable to Emerald Plan

(Please Note: Free days are not applicable for travel to USA / Canada)



PERSONAL ACCIDENT COVER

Cover for death or dismemberment resulting from an accident included on Diamond and Emerald Membership Plans.

Applicable to Members 18 years and over.

What am I covered for?

- Medical Emergencies
- Evacuations by Road or Air
- Specialist referred **pre-authorised** Elective Procedures and Treatments, including day-cases.
- Medically necessary travel and accommodation for specified conditions.
- Full cover for Cancer and Other Illnesses
- In-Patient Psychiatric Treatment
- Pregnancy and Childbirth
- Complications during Pregnancy
- Newborn Cover for **pre-registered** Babies
- Lifetime in-hospital benefit for H.I.V. / A.I.D.S.
- Personal Accident Benefit
- Participation in school, club and university sport
- Participation in Dressage, Polo, Polocrosse, Show Jumping and Horse Riding
- Short Term Accident and Emergency Plan - Cover for Members' direct family* when visiting (*Aged 40 years and below only)
- Some extreme sports covered with a payment of a loading i.e. BMX, Motocross, Karting, Enduro, Downhill Mountain Bike Racing

Where do I need to live?

Residents of Botswana, D.R.C., Lesotho, Malawi, Mozambique, Namibia, R.S.A., Eswatini (formerly Swaziland), Zambia & Zimbabwe are eligible for Health International Membership.

Where am I covered?

Health International has authorised representatives in Zimbabwe, South Africa, Zambia and Malawi. Contact persons throughout the Region with knowledge of local conditions and medical facilities.

Cover in your Country of Residence, Southern Africa and for short trips into Sub-Saharan Africa.

Travelling Abroad? Extend your cover by buying **Top-Up Days**.



Frequent Worldwide Traveller?

If you a frequent Worldwide Traveller, speak to your Health International Agent about the **Garnet Evac PLUS Plan**.

For a confidential quotation please contact the Marketing Team on
+263 (0) 86 7700 8964 or marketing@healthintergrp.com

	DIAMOND PLAN	EMERALD PLAN
Maximum Benefit	USD 3 MILLION per member per subscription period	USD 1.5 MILLION per member per subscription period
Emergencies	✓	✓
Evacuation by road / air	✓	✓
Specialist referred pre-authorised elective treatments / procedures, including day-cases	✓	✓
Full cover for cancer and other illnesses	✓	✓
Medically necessary travel and accommodation for specified conditions Travel and accommodation for the member and one accompanying person from within the region to the Republic of South Africa or elsewhere in the region	TRAVEL: Economy Class air ticket/s up to a maximum of 10 return air tickets or to a maximum of USD 4,000 per subscription period ACCOMMODATION: USD 100 per person, per night up to a maximum of USD 3,000 per subscription period	TRAVEL: Economy Class air ticket/s up to a maximum of 6 return air tickets or to a maximum of USD 2,000 per subscription period ACCOMMODATION: USD 100 per person, per night up to a maximum of USD 1,500 per subscription period
In-patient psychiatric treatment	Maximum benefit of 28 nights	Maximum benefit of 14 nights
Pregnancy and childbirth benefit	USD 10,000	USD 4,500 (Childbirth only)
Complications during pregnancy	USD 30,000 per pregnancy	USD 15,000 per pregnancy
Newborn benefit	USD 50,000 per birth	USD 30,000 per birth
Personal accident cover	USD 50,000	USD 25,000

Authorised Representatives of Health International

Zimbabwe

**Stratton Agencies (Pvt) Ltd t/a
Trilogy Benefits Group
Regional Head Office
Registration No. 827/1982**
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Zimbabwe

ADMINISTRATORS FOR HEALTH INTERNATIONAL

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expacare
INSURANCE

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Zambia

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