MLife
MADISON LIFE INSURANCE COMPANY ZAMBIA LTD
Protecting you all the way

Vitality Health International

Health Insurance 2024

Product Summary

Zambia

Health insurance that **rewards healthy living**

Why Vitality Health International is the right insurer for you

01

Industry-leading expertise in health and wellness

Vitality Health International (VHI) is a wholly-owned subsidiary of Discovery, which has over 25 years of experience in the financial services market with a footprint in over 40 countries worldwide.

02

Extensive local, regional, and international healthcare provider network footprint

Vitality Health International has partnered with Medical Services Organisation International (MSOI) to manage and expand healthcare networks available to clients. MSOI has direct access agreements with over 6 000 healthcare providers in 52 countries across Africa, including hospitals, clinics, pharmacies, laboratories and individual doctors.

03

Broad plan range

Vitality Health International provides comprehensive health insurance across the workforce, from entry-level staff to executives and expatriates.

04

Shared-value health insurance

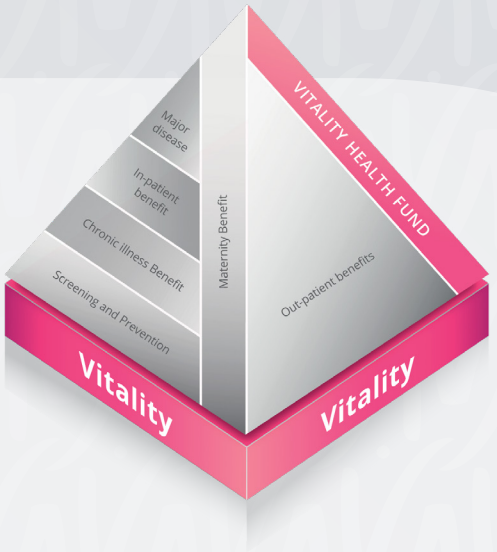
Our shared-value insurance model, encourages people to make healthier choices a habit and shifts behaviours to maintain and improve good health. Members have access to wellness cover through Vitality wellness days and ongoing wellness support. They also have the option to join the world's leading scientific-based wellness programme, Vitality.

05

Comprehensive healthcare benefits

All our health plans offer comprehensive benefits, including maternity cover, access to wellness benefits, and screening and prevention tests.

Key features of our health insurance product



MAJOR DISEASE

Cover for a defined list of major diseases, subject to the overall yearly limit:

- Cancer (including palliative care)
- HIV/AIDS
- Organ transplants
- Kidney dialysis

SCREENING AND PREVENTION

Cover for a defined list of clinically relevant health checks (depending on age and sex), subject to sub-limits

CHRONIC ILLNESS BENEFIT

Cover for a defined list of chronic conditions, subject to the overall plan limit:

- Chronic medicine
- Consultations
- Pathology
- Basic radiology

IN-PATIENT BENEFITS

Cover in any private hospital, subject to the overall yearly limit:

- Hospital admissions, subject to the overall plan limit
- Emergency transport
- Family accommodation

MATERNITY BENEFITS

Cover for comprehensive maternity healthcare services:

- In-hospital procedures (birth, complications, sterilisation), subject to the overall plan limit
- Prenatal and postnatal care, subject to the out-patient limit
- Infertility treatment (on certain plans)
- Neonatal care, subject to sub-limits

OUT-PATIENT BENEFITS

Cover for a defined list of out-patient benefits, subject to a yearly out-patient benefit limit and sub-limits:

- Consultations with GPs and specialists
- Prescribed medicine
- Diagnostic tests
- Consultations with allied healthcare providers
- Adult and child immunisations
- Prosthetics and external devices and equipment
- Second-opinion services
- Evacuation services

VITALITY HEALTH FUND

A fund to enhance the current healthcare cover for out-patient healthcare services and treatments once overall plan limits are reached:

- Unlock Vitality Health Fund by completing a Vitality Health Review
- Vitality Health Fund has an immediate balance of $25
- Increase Vitality Health Fund by $25 when moving up a Vitality status
- Vitality Health Fund is limited to a total fund value of $100

VITALITY

Access to the world's leading behavioural-science-based wellness programme, tailored for Africa:

- Up to 40% off Garmin fitness devices
- Access to Vitality Active Rewards
- Weekly rewards for getting active
- Access to the Vitality online store
- Personalised lifestyle and mental wellbeing goals to encourage healthier living

Live healthier **and get rewarded with Vitality**

Vitality gives members the tools and support they need to live healthier, while rewarding them for doing so. Now members can find out how healthy they really are, identify where they need to improve, and work towards achieving better health and wellness – earning Vitality points along the way!

Get to know your health

Members start their journey by understanding their health with Vitality Health assessments. This is the first step towards improving their health.

Improve your Health

Members receive a personalised weekly physical activity target in the Vitality Africa app. By tracking their physical activity using a compatible fitness device, they can see their progress in the app. They can also improve their overall mental wellbeing by reaching their Vitality Healthy Mind goals.

Get active and get rewarded

Members can enjoy a range of rewards for achieving their personalised weekly goals and will also receive a 40% discount on a Garmin fitness device.

Value-added **Benefits**

Vitality Wellness Experience

Vitality Health International provides a tailored on-site Vitality Wellness Days for all employers. Health screening checks are important because employees get to understand their current health status and lifestyle risks. Employees can start their wellness journey by understanding their health with the Vitality health assessments. Our Wellness team will facilitate any suggested health actions and next steps at the Vitality Wellness Day. After the Vitality Wellness Day, we will share comprehensive reports with metrics and unique insights to help employers improve outcomes for their employees.

- **Health and Lifestyle screening**
- **Body Metrics**
- **Blood tests**
- **HIV**
- **Malaria preventative screening**

Saying goodbye to Malaria

Vitality Health International is pioneering the 1st **Vitality Malaria Benefit** to provide quality access to cost-effective malaria treatment and prevention.

The Vitality Malaria Benefit is available across all health plans. This benefit includes a malaria rapid diagnostic self-test that will be made available to employees at certain employer premises. The benefit also covers over-the-counter medicine up to the yearly medicine limit, to accommodate low risk individuals who prefer to self-medicate for mild and moderate malaria cases. Employees will be able to self-test and get their malaria results within minutes, enabling quick diagnosis and allowing employees to seek and get access to the necessary treatment as soon as possible.

Introducing a partnership with **Goodbye Malaria** embarking on a journey of Zero Malaria in our lifetime.

GOODBYE MALARIA

VITALITY STANDBY-U FUNERAL COVER

Standby-U cover is a unique product enabling a holistic return to wellness after life's most traumatic event – the loss of a loved one. It offers financial, physical, and emotional support to a family immediately after loss of life. Financial support comes in the form of a lump sum payment and a data and voice bundle from one of our Vitality partners (MTN or Vodacom). Additionally, through Healthy Company the family has access to financial education for three months. Physical and emotional support are also offered through Healthy Company for a period of 3 months immediately after the loss of life to get one back into complete healthy after the traumatic event of losing a loved one. Vitality Standby-U cover is available on all health plans and offered in selected countries. Healthy Company is Discovery's digitally-enabled, comprehensive employee assistance programme and wellness solution.

Five cover options to choose from

Vitality Health International offers five health insurance options, with comprehensive cover across all benefits.

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING	WORLDWIDE (EXCLUDING USA)
		START	CORE	PLUS		
Provider Network		Start network	Local network	Local network	Regional network	International network
Region of cover		Cover only in the country in which the policy is issued			Cover in any African country	Cover worldwide
Yearly plan limit for each person every year*		$25,000	$100,000	$600,000	$1,000,000	$3,000,000
IN-PATIENT BENEFITS	**Specialised radiology**	Cover up to $600 per person year. We must preauthorise it	Cover up to $600 per person year. We must preauthorise it	Cover up to $2,000 per person per year. We must preauthorise it	Cover up to the overall plan limit. We must preauthorise it	
	Mental health admission	Cover for up to 10 days per person per admission			Cover for up to 20 days per person per admission	Cover for up to 50 days per person per admission
	The overall plan limit applies to all hospital admissions	Cover for accommodation, the surgery, theatre, and ward fees, treating specialists and nursing care Cover for acute dialysis Cover for all medicine, consumables, and diagnostic tests that form part of an admission Cover for devices and appliances Cover for necessary physiotherapy, speech and occupational therapy that form part of the hospital admission				
	Emergency transport	Cover for ambulance services to an appropriate medical facility up to the overall plan limit				
	Family accommodation	Cover for up to 30 days of accommodation for the parents of an admitted child				
MAJOR DISEASES	**Conditions are covered up to the overall plan limit**	We cover the following for major diseases: ▪ Consultations and treatment for cancer – For breast cancer, treatment includes reconstructive and replacement surgery ▪ Palliative care services ▪ Treatment for HIV and AIDS ▪ Organ transplants ▪ Kidney dialysis				

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING	WORLDWIDE (EXCLUDING USA)
		START	CORE	PLUS		
MATERNITY	**Procedures covered up to overall plan limit**	We cover the following procedures up to the overall plan limit: ▪ Birth in hospital (normal vaginal delivery and C-section) ▪ Complications arising during the maternity journey ▪ Sterilisation				
	Pre- and postnatal care	Covered up to the out-patient limit				
	Neonatal care	Cover up to $5,000 per person per year	Cover up to $5,000 per person per year	Cover up to $20,000 per person per year	Cover up to $75,000 per person per year	The overall plan limit applies to cover
	Infertility treatment	No cover			Cover for diagnostic consultation and tests. The yearly out-patient limit applies	Up to $10,000 for each insurance year and $5,250 per fertilisation attempt
SCREENING AND PREVENTION	**A defined basket of clinically relevant screening tests**	Cover up to $500 per year for certain tests that can detect early warning signs of serious illnesses				
CHRONIC ILLNESS BENEFIT	**Cover for specified chronic conditions**	Cover for medicine, consultations, pathology tests and basic radiology tests for certain conditions if it is preauthorised. Clinical protocols and the overall plan limit apply				

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING	WORLDWIDE (EXCLUDING USA)
		START	CORE	PLUS		
OUT-PATIENT BENEFITS	**Yearly out-patient limit**	$500	$1,300	$2,500	$3,000	$4,000
	GP and specialist consultations	Cover for in-person and virtual consultations, up to the out-patient limit				
	Prescribed medicine	Cover up to $200 per year	Cover up to $300 per year	Cover up to $500 per year	Cover up to $1,500 per year	Cover up to $2,000 per year
	Diagnostic testing	We cover diagnostic consultations, blood tests, X-rays, scans, and other diagnostic tests, such as COVID-19 PCR tests, up to the out-patient limit and specific protocols apply We must preauthorise specialised radiology (such as MRI and CT scans) and the out-patient limit applies				
	Physiotherapy	$100 per person per year	$100 per person per year	$200 per person per year	$500 per person per year	Cover up to the out-patient limit
	Chiropractic	Cover up to the out-patient limit				
	Speech and occupational therapy	Cover for 50% of the consultation fee, up to the out-patient limit		Cover for 50% of the consultation fee, limited to $1,500 per year		
	Immunisations for adults and children	Cover for a defined list of immunisations, segmented according to appropriate age groups, up to the out-patient limit				
	Out-patient consultations with a psychologist or psychiatrist	Cover for up to 80% of the total fee, limited to 5 consultations		Cover for up to 80% of the total fee, limited to 10 consultations	Full cover for up to 10 consultations	Full cover for consultations, limited to $1,000 per year
VITALITY MALARIA BENEFIT	**Enhanced Wellness cover for personal malaria management**	▪ Rapid diagnosis self-tests that will be made available at the employer premises. This is a 'free' benefit that does not accumulate to any of the individual limits ▪ Over-the-counter malaria medication. The medication claim will accumulate to the outpatient medication limit				
DENTAL	**Cover for dental care (tooth fillings, extractions and more)**	$250 per person per year	$500 per person per year	$725 per person per year	$725 per person per year	$975 per person per year
OPTICAL	**1 x eye test per person per year** **Frames and lenses every 2 years and/or set of contact lenses**	$100 per person per year	$150 per person per year	$175 per person per year	$275 per person per year	$475 per person per year
PROSTHETICS AND EXTERNAL DEVICES	**Cover for prosthetics and external devices or equipment**	Cover up to $1,000 per person, per year (combined in and out of hospital limit)	Cover up to $1,200 per person per year	Cover up to $3,000 per person per year	Cover up to $4,500 per person per year	Cover up to $5,000 per person per year

HEALTHCARE SERVICES		IN-COUNTRY			AFRICA ROAMING	WORLDWIDE (EXCLUDING USA)
		START	CORE	PLUS		
MEDICAL SECOND OPINION SERVICES	**Access to a medical second opinion from a doctor in the VHI South African Specialist Network or The Clinic by Cleveland Clinic**	Limited to one usage for each person, every year. We must preauthorise it and clinical protocols and the overall plan limit apply				
MEDICAL EVACUATION	**International and cross-border emergency evacuation and treatment**	Not covered			Cover up to $50,000 for medical emergency to the appropriate and nearest facility within Africa	Cover up to the overall plan limit for medical emergency to the appropriate and nearest facility within Africa
	Compassionate travel	Not covered			An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to $150 per day for accommodation and other associated costs, limited to 10 days	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to $200 per day for accommodation and other associated costs, limited to 10 days
	Repatriation of mortal remains	Not covered			Cover up to the overall plan limit. Cover includes treatment costs and services but not travel	
ELECTIVE ROAMING	**Elective roaming outside of country of residence**	Not covered			Subject to overall limit and appropriate sublimits	
VITALITY STANDBY-U FUNERAL COVER	**Financial, physical, and emotional support to a family immediately after the loss of a loved one powered by MLife**	▪ $1,000 lump-sum payment at a loss of a loved one ▪ $15 airtime ▪ Affected family members will have access to Healthy Company for up to 3 months for emotional and physical support ▪ Three telephonic or virtual counselling consultations with a professional based in South Africa for the family				
ACCESS TO VITALITY	**Access to the world's leading behavioural-science-based wellness programme**	Optional opt-in	Access to the world's leading behavioural science-based wellness programme that rewards healthy behaviour through a growing partner network			

- We apply all yearly limits and sub-limits per insured person for a 12-month period, calculated from the start date of the policy. Policy terms and conditions apply.
- 'Person' refers to an insured person on the policy (either a main member or dependant) as defined in the Policy Schedule.
- Out-patient dental, optometry and prosthetics benefits do not accumulate to the yearly out-patient sub-limit.

* All yearly limits and sub-limits apply to each insured person for a 12-month period, calculated from the start date of the policy, and are subject to policy terms and conditions.

Vitality Health International

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