



<http://cfbmedic.com.zm/>



CFB MEMBERSHIP

membership@cfbmedic.com.zm
0211-252917/254396/0979700100

	STANDARD	PREMIUM	PREMIUM PLUS
OPD COVER			
Policy Premium	K690/month/person	K960/month/person	K1,200/month/person
One-off Joining Fee (> 18 years)	K690	K960	K1,200
Age Limit	-	<60 years	>60 years
Policy Activation	After 7 Days	After 7 Days	After 7 Days
Consultation with GP	✓	✓	✓
Consultation with Resident Specialist	✓	✓	✓
Consultation with Visiting Specialist	Scheduled clinics only	Scheduled clinics & IPD visits	Scheduled clinics & IPD visits
Cfb Laboratory Tests	✓	✓	✓
External laboratory Tests	✗	50% discount	50% discount
X-ray & Ultrasound	✓	✓	✓
CT-Scan	Excludes reporting fee	✓	✓
Emergency Care	✓	✓	✓
Ambulance	20kms from Cfb	20kms from Cfb	20kms from Cfb
Physiotherapy	20 sessions/year	40 sessions/year	40 sessions/year
Under-Five Clinic	✓	✓	-
Prescription Medication	20% discount	40% discount	40% discount
Medical Consumables	20% discount	40% discount	40% discount
Wellness Benefits	✓	✓	✓
SPECIALIST CLINIC COVER			
Dental Clinic	✓*	✓*	✓*
Ophthalmology Clinic	✓*	✓*	✓*
Obstetrics & Gynecology Clinic	✓	✓	✓
Pediatric Clinic	✓	✓	✓
Cardiology Clinic	✓	✓	✓
General Surgery Clinic	✓	✓	✓
Nutrition & Dietetics Clinic	✓	✓	✓
IN-PATIENT-DEPARTMENT (IPD) COVER			
Hospital Admission	30 days/year	45 days/year	45 days/year
Intensive Care & High Care	✓	✓	✓
Admission for medical pre-existing conditions	After 1 year	After 6 months	After 6 months
General Surgery for Acute Conditions	✓*	✓*	✓*
General Surgery for Pre-Existing Conditions	After 2 years	After 1 year	After 1 year
Pregnancy related admission	After 1 year	After 6 months	-
OPD & Hospital Admission for New-Born	✓* (excludes NICU)	✓* (excludes NICU)	-
MATERNITY COVER			
Antenatal Consultation	✓	✓	-
Postnatal Consultation	✓	✓	-
Antenatal Lab Tests	Cfb lab tests only	✓*	-
Antenatal Ultrasound	✓	✓	-
Normal Delivery	After 1 year	After 6 months	-
C-section Delivery	After 2 years	After 1 year	-

*Terms & Conditions apply

STANDARD PACKAGE – TERMS & CONDITIONS

EXCLUSION POLICY

- a.** Membership will be fully active **after 7 days** from the date of payment. Hospital admission will not be covered until membership medicals are done. For individual members, Hospital cover for admission will be activated only if subscription fee is paid initially for a minimum of two quarter period in advance along with a one-off joining fee.
- b.** If an individual member is pregnant at the time of joining, or becomes pregnant during the first one year of joining, they are required to pay an additional K5,000 along with the membership fees.
- c.** Pharmaceutical products are not covered. However, members can buy prescription medication (excluding vitamins) at a discounted rate from Cfb Pharmacy.
- d.** Any laboratory test that is required to be done outside Cfb Lab is not covered.
- e.** Services requested from visiting Consultants outside the scheduled clinics are not covered.
- f.** Any test requested by the member or an outside Clinician is not covered.
- g.** Subscription renewals not paid within 90 days of due date will result on termination of membership. Once, membership has been terminated, the member will be required to join as a new member.

REGISTRATION AS A MEMBER

- a.** You can join as an individual or through your employer as a corporate member.
- b.** New members are required to fill-in the membership application form and pay the required membership fees. Membership medicals should be done within the first 7 days of joining. This medical is fully covered under membership.

EXPIRY OF MEMBERSHIP

- a.** Membership becomes inactive on expiry of paid-up subscription. If Membership is not reactivated within 90 days, a member will have to join as a new member and all terms and conditions for a new member will apply.
- b.** A person whose membership is deactivated will be considered as a non-member. Terms and conditions apply.

PAYMENT FOR MEMBERSHIP

- a.** Subscription fee for new members must be paid initially for a minimum of one quarter period in advance, plus a one-off joining fee. Subsequent payments should be paid monthly (through Direct Debit) or quarterly or annually at the current fee.
- b.** Joining fee should be paid for all new members who are 18 years and above.
- c.** For corporate membership, if 20 or more members join at the same time then, a 5% discount will be given on the subscription fee and the joining fee will be waived off.
- d.** Subscription fees are non-refundable.
- e.** Discounts are offered for annual subscription payments.
- f.** Antenatal fee of K5000 is non-refundable however, if the member has a miscarriage during the first 12 weeks of gestation then they will receive 50% of this fee as refund.
- g.** Addition and deletion of members must be notified in writing as they occur, failing which charges will be made upto the date of the advice.

CLINIC COVER

1.1 CONSULTATION

- a.** Outpatient consultation with our resident General Practitioners and Specialists are covered.
- b.** Members must always be referred to one of our Specialists by one of our General Practitioners.
- c.** Nursing procedures such as minor dressings, administering injections etc. are covered.
- d.** Some minor surgical and gynecological procedures carried out in the out-patient department clinic by a General Practitioner or Specialist may be covered.

1.2 LABORATORY

- a.** All tests carried out in our own laboratory are covered.
- b.** Any laboratory test that is required to be sent outside Cfb Medical Centre is not covered.

1.3 IMAGING

- a.** All routine X-rays and 2 d - Ultrasound are covered but does not include reporting fee.
- b.** CT-Scan is covered but this does not include reporting fees and contrast.

1.4 CARDIOLOGY

- a.** Electrocardiograph (ECG) is covered under Membership.
- b.** Treadmill test, Echocardiogram and Holter Monitoring are available at 50% of the normal fee.

1.5 GYNECOLOGY & OBSTETRICS

- a.** Antenatal and Postnatal care including the postnatal check are covered but, members are required to pay an additional K5000 along with the membership fees if they have not been a member for 12 months.
- b.** Newborn infants born at Cfb Medical Centre are covered under their mother's Membership for consultation and treatment as an outpatient from birth up to two weeks of age. Thereafter, the baby must become a member in his/her own right and the relevant subscription paid. Terms and conditions apply.

1.6 UNDER-FIVE CLINIC

- a.** Weighing and monitoring of infant progress and advice given where appropriate and the full vaccination schedules as per the current District Health Management Team Guideline are covered.

1.7 PHYSIOTHERAPY

- a.** Physiotherapy is covered under Membership.
- b.** Treatment is only for cases referred by one of our General Practitioners or Specialists to a maximum of five sessions for a particular condition and up to a total of twenty sessions in any Membership calendar year is covered. Thereafter, each session will be charged at 50% of the normal fees.
- c.** After the first five session for a particular condition, the patient will be referred back to the Doctor for review

1.8 AMBULANCE SERVICE

- a.** An ambulance is available to members for use in emergencies within Lusaka city to a range of 20km from Cfb medical Centre.
- b.** The ambulance can be used for emergency travel outside Lusaka but in this event a charge would be made. If a patient is flown out of the country or is advised admission in some other hospital, the patient will bear all evacuation charges.
- c.** The ambulance may only be called by the duty Doctor. If the patient needs to be transported by ambulance, they should first call Cfb Medical Centre and speak to the duty Doctor who will authorize the ambulance if it is seemed necessary.

1.9 EMERGENCY CARE

- a.** Observation up to 12 hours in the Treatment Room is covered.
- b.** There is always a Doctor available on site for emergencies. Initial resuscitation will be carried out to stabilize the patient's condition. Subsequent admission and further treatment or transfer to another unit will be implemented at the discretion of the doctor.

1.10 DENTAL CARE

- a.** Membership covers all dental consultation. One tooth extraction, one tooth filling, teeth scaling & polishing are covered once a year. Patients are advised to check with the dentist about possible charges before undergoing any dental procedures. A full list of charges is available at the Accounts Office.

1.11 PHARMACY

- a.** For the convenience of its patients, Cfb Medical Centre operates its own in-house pharmacy. All drugs are charged separately & are not covered under membership. However, prescription medication (excluding vitamins) & medical consumables will be given at 20% discount of the selling price.

2 CLINIC EXCLUSIONS

- a.** Membership is activated after seven days from the date of joining.
- b.** Pharmaceuticals and consumables are not covered.
- c.** Medical examinations and tests for insurance, immigration, flying medicals etc. are not covered. However, these can be done on request and members pay the relevant charges.
- d.** Non-disease related medical examinations or treatment, for example, self-inflicted injuries, substance abuse etc. are not covered by membership.
- e.** All health checks, laboratory tests, x-rays etc. carried out at the patient's personal request are to be paid for and will be fully charged.
- f.** If a Visiting Consultant is called to attend to a member at any time other than during a routine clinic session, specialist's consultation fee will be charged to the patient.
- g.** Cryotherapy is not covered.
- h.** Renal Dialysis procedures are not covered.
- i.** Treatment or diagnostic procedures done by other facilities are not covered.
- j.** Vaccinations other than those included in the under-five program e.g., Hepatitis A & B, Rabies, Typhoid, Meningitis are not covered.
- k.** Any investigation requested by a non-Cfb doctor will be charged for.
- l.** Any laboratory test that is required to be sent outside Cfb Medical Centre is not covered.

3. HOSPITAL COVER

- a.** Membership cover for hospital admission becomes active after 7 days from the date of joining, only if the membership medicals are done.
- b.** Admission of members to Cfb hospital is subject to the availability of a bed, but should the hospital be full and no bed available immediately, the patient will be admitted in another hospital within Lusaka of Cfb's choice and at Cfb's expense until a bed becomes available.
- c.** There are some single occupancy private rooms available which attracts an additional charge. Members can indicate their wish for this accommodation on admission but it will be subject to availability.
- d.** Consultations and treatment by our resident Surgeon, Obstetrician & Gynecologist, Cardiologist, Pediatrician and Anesthetist are covered. This includes general surgical operations but excludes medication and consumables.
- e.** Hospital accommodation including meals up to a total of thirty days in any membership subscription year is covered.
- f.** Hospital admission include routine x-ray, physiotherapy and laboratory tests done at Cfb, are covered.
- g.** Anyone insisting on staying in hospital after being medically discharged will be charged as cash patient.
- h.** A doctor is on duty in the hospital at all times. Medical care by the doctor and nursing care are covered.
- i.** Gynecological and maternity care including delivery by a doctor or midwife are covered after two years.
- j.** New born babies born at Cfb are covered under their mother's membership from birth up to two weeks of age for hospital admission and special care, provided the mother has been a member for at least two years.

4. HOSPITAL EXCLUSIONS

- a.** Medicines and consumables are not covered. Drugs are charged individually, this includes anesthetic drugs, gases, oxygen, etc.
- b.** For individual members, Hospital cover for admission will be activated only if subscription fee is paid initially for a minimum of two quarter period in advance, along with a one-off joining fee.
- c.** Pregnancy related admissions including child birth (normal or assisted) are not covered for the first one year and C-Sections are not covered for the first two years.
- d.** Members joining with any medical pre-existing condition(s) are not covered for this specific condition or associated problems during the first one year and general surgical pre-existing conditions for the first two years.
- e.** Chronic conditions requiring surgical treatment present at the time of joining even if not declared but identified by the treating doctor as pre-existing, are not covered for the first two years. This applies to conditions such as, cataract, benign prostatic hypertrophy, hysterectomy for fibroids or menorrhagia, hernia, hydrocele, congenital diseases, fistula-in-ano, gall stones, sinusitis, tonsillectomy, adenoidectomy, circumcision of new born etc. (the list is for example only). The examining doctor will be able to advise.
- f.** Admission, tests and treatments done at other medical centers are not covered by Cfb membership.
- g.** Psychiatric disorders or substance abuse related cases cannot be admitted and is not covered under membership.
- h.** When admitted in the hospital, a charge is made for visiting specialists for each attendance.

i. A charge is made for single occupancy of a double room on request subject to availability. In addition, some single private rooms are available for which an additional charge is made.

j. Patients are advised to check with the doctor about possible charges before undergoing surgery. A full list of charges is available at the Accounts Office.

k. A patient admitted with a pre-existing condition during the exclusion period would pay for use of the ambulance, if required.

l. If a member undergoes surgery entirely at their own request which is not recommended by the doctor or medical reasons then they will pay for the surgery and admission. This also applies to family planning procedures (vasectomy and tubal ligation) and cosmetic procedures.

m. Special requests from patients for investigations or treatments which are not advised by a Cfb doctor will be charged.

n. All endoscopy procedures (gastroscopy, colonoscopy, rectoscopy etc.) and keyhole surgeries (Laparoscopy) are not covered under membership.

7. RULES FOR CHILD BIRTH

a. A new member is not covered for child birth (normal or assisted) for the first one year and C-Section for the first two years of membership. If she has a baby during that period, she will be required to pay for the admission, delivery, doctor's visit, medicines and consumables etc.

b. If a new born requires further admission then the mother herself will be discharged when deemed fit and is not entitled to further stay without charges.

c. If a caesarean section is carried out purely at the patients request when there is no medical indication, the patient will be charged as a cash patient.

d. Medicines and consumables are charged separately.

8. MEMBER'S RESPONSIBILITIES

a. Every member of Cfb must present their membership card at all times.

b. Make an appointment by phone or in person.

c. Be punctual for an appointment. This becomes invalid if patient is more than 10 minutes late. Cancel the appointment if unable to attend, to give others a chance.

d. Carry your membership card and abide by the clinic hours, except in an emergency.

e. Make a review appointment before leaving the clinic as advised by the doctor.

f. Ensure your membership account is up to date. Renewal of membership is the member's responsibility and although CFB Medical Centre will make every reasonable effort to deliver subscription invoices to the member on time, CFB Medical Centre cannot be held responsible for the member not receiving reminders.

g. Be advised not to use a cell phone within the clinic or hospital as this may disturb other patients and disrupt equipment.

h. Note that Cfb will not be held responsible for personal possessions.

i. Respect the ruling of two visitors allowed at one time at bedside.

j. Respect our staff at all times as abuse of staff will not be tolerated and may result in membership being terminated.

k. Children below 12 years of age must be accompanied by an adult at all times and are not allowed to visit patients in the hospital unless prior permission is obtained.

l. A person treated at Cfb Medical Centre as an out-patient or an in-patient automatically comes under the care of our doctors. Only the full-time doctor or locum can refer the patient to other accredited specialists. Intervention by other medical personnel cannot be accepted.

m. Right of admission is reserved. In disputed situations, the decision of the Board of Directors will be final.

EMAIL CONTACTS

MEMBERSHIP	membership@Cfbmedic.com.zm
RECEPTION	reception@Cfbmedic.com.zm
ENQUIRIES	info@Cfbmedic.com.zm

**The rules and regulations set out in this document and the charges where applicable are subject to change without notice at discretion of the Board of Directors*

I hereby declare that I/We have received, read and understood all of the terms and conditions and I/We agree to it all

Full Name: _____

Signature: _____ **Date:** _____