

PLATINUM MEMBERSHIP	
Subscription Fee	K2,400/month/person
Minimum Payment	1 year (non-refundable)
Joining Fee	K890/person
Age Limit	Over 70 years
Policy Activation	After 7 Days
OUT-PATIENT-DEPARTMENT (OPD) BENEFITS	
Consultation with GP	Covered
Consultation with Resident Specialist	Covered (Requires GP referral)
Consultation with Visiting Specialist	Scheduled clinic only*
Cfb Laboratory Tests	Covered
Outsourced Laboratory Tests	Not Covered
X-ray & Ultrasound	Covered
CT-Scan	Excludes reporting fee & contrast
Emergency Care	Covered
Ambulance	20kms from cfb
Physiotherapy	20 sessions/year
Prescription Medication	20% discount
Medical Consumables	20% discount
SPECIALIST CLINIC BENEFITS	
Dental Clinic	Covered*
Ophthalmology Clinic	Covered*
Cardiology Clinic	Covered
General Surgery Clinic	Covered
Health Assessment	Once a year*
IN-PATIENT-DEPARTMENT (IPD) BENEFITS	
Hospital Admission	30 days/year
Intensive Care & High Care	Covered*
Admission for medical pre-existing conditions	After 1 year*
Admission for acute conditions	Covered*
General Surgery & admission for pre-existing conditions	After 2 years*
Surgery/Procedure Performed by Visiting Specialist	Not Covered

*Terms & Conditions apply

PLATINUM MEMBERSHIP – TERMS & CONDITIONS

EXCLUSION POLICY

- a. Membership will be fully active after 7 days from the date of joining. **Hospital admission will not be covered until membership medicals are done.**
- b. Pharmaceutical products are not covered. However, members can buy prescription medication (excluding vitamins) at a discounted rate from cfb pharmacy.
- c. Laboratory tests outsourced by cfb are not covered.
- d. Services requested from visiting consultants outside the scheduled clinic is not covered. Consultation with some visiting consultants for scheduled clinics are covered up to 50% of the normal fees.
- e. Any investigation requested by the member or by an outside clinician is not covered.
- f. Subscription renewals not paid within 90 days of due date will result in 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 90days, 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 in advance for a minimum of one year, along with a one-off joining fee.
- b. For family membership of three or more members, joining fee will be waived.
- 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.
- d. Addition and deletion of members must be notified in writing as they occur, failing which charges will be made up to the date of the advice.

1. 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 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 at cfb laboratory are covered.
- b. Laboratory tests outsourced by cfb are not covered.

1.3 IMAGING

- a. All routine x-rays and 2d-Ultrasound are covered.
- b. CT-Scan is covered but does not cover reporting fee and contrast.

1.4 CARDIOLOGY

- a. Electrocardiograph (ECG) is covered under membership.
- b. Treadmill test, Echocardiogram and Holter Monitoring are covered up to 50% of the normal fee, when performed by a resident cardiologist.

1.5 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. Thereafter, each session will be charged at 50%of the normal fees.
- c. After the first five sessions for a particular condition, the member will be referred back to the doctor for review.

1.6 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 a member needs to be transported by ambulance, then they should first call cfb medical Centre and speak to the duty Doctor, who will authorize the ambulance if it is seemed necessary.

1.7 EMERGENCY CARE

- a. Observation up to 12 hours in the Treatment Room is covered under membership.
- 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.

1.8 DENTAL CARE

- a. Membership covers up to four dental consultations and four routine dental X-rays per year. Additionally, members are covered for one regular tooth extraction, one tooth filling, and one single session of teeth scaling & polishing annually. Members 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.

1.9 PHARMACY

- a. For the convenience of its patients, cfb Medical Centre operates its own in-house pharmacy. All drugs are charged separately and are not covered under membership. However, prescription medication (excluding vitamins etc.) and 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 medical 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.
- e. All health checks, laboratory tests, x-rays etc. carried out at the patient's personal request are to be paid for at the normal fees.
- f. If a visiting consultant is called to attend to a member in OPD at any time other than during the scheduled clinic session, relevant fees will be charged to the member.
- g. All procedures, when performed by a visiting specialist in OPD are not covered under membership.
- h. Cryotherapy is not covered.
- i. Renal Dialysis procedures are not covered.
- j. Treatment or diagnostic procedures done by other facilities are not covered.
- k. Laboratory tests outsourced by cfb are not covered.

3. HOSPITAL COVER

- a. Membership cover for hospital admission becomes active after 7 days from the date of joining, only if membership medicals are done.
- b. Admission of members to cfb hospital is subject to 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. Consultation and treatment by our resident Surgeon, Gynaecologist, Cardiologist, and Anesthetist are covered. This includes general surgical operations but excludes medication and consumables. Terms & conditions apply.
- e. Hospital accommodation including meals up to a total of thirty days in any membership subscription year is covered.
- f. Hospital admission includes routine x-ray, physiotherapy and laboratory tests, done at cfb.
- g. Anyone insisting on staying in the hospital after being medically discharged will be charged at the normal fee.
- h. A doctor is on duty in the hospital at all times. Medical care by our resident doctor and nursing care are covered. Terms & conditions apply.

4. HOSPITAL EXCLUSIONS

- a. Medicines and consumables are charged individually at 20% discount of the selling price. However, oxygen is charged separately at full price.
- b. If a member fails to settle an outstanding IPD bill within 90 days, their IPD benefits will be temporarily suspended until the outstanding amount is paid in full.
- c. All procedures, when performed by a visiting specialist are not covered under membership.
- 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.
- e. Any condition requiring surgical treatment, present at the time of joining even if not declared but identified by the treating doctor as pre-existing, is 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 the visiting specialists for each attendance.
- i. Members can request for single occupancy of a double room, at an additional charge and it is 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 the use of 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 the member will be required to pay for the surgery and hospital 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 at the normal fee.
- n. All endoscopy procedures (gastroscopy, colonoscopy, rectoscopy, etc.) and key hole surgeries (Laparoscopy) are not covered under membership.

6. 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. The appointment becomes invalid if patient is more than ten minutes late. Cancel the appointment if unable to attend, to give others a chance.
- d. 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 that your membership account is up to date. Renewal of membership is the members responsibility and although cfb Medical Centre will make every reasonable effort to deliver subscription invoices electronically 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 as an in-patient automatically comes under the care of our doctors. Only the full-time doctors 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.

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

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

Full Names: _____

Signature: _____ **Date:** _____