

	STANDARD	PREMIUM	PREMIUM PLUS
Subscription Fee	K890/month/person	K1,250/month/person	K1,550/month/person
Joining Fee (over 18 years)	K890/person	K890/person	K890/person
Age Limit	Under 70 years	Under 60 years	60 to 70 years
Policy Activation	After 7 Days	After 7 Days	After 7 Days
<b>OUT-PATIENT-DEPARTMENT (OPD) BENEFITS</b>			
Consultation with GP	Covered	Covered	Covered
Consultation with Resident Specialist	Covered	Covered	Covered
Consultation with Visiting Specialist	Scheduled clinic only*	Scheduled clinic only*	Scheduled clinic only*
Cfb Laboratory Tests	Covered	Covered	Covered
Outsourced Laboratory Tests	Not Covered	50% discount	50% discount
X-ray & Ultrasound	Covered	Covered	Covered
CT-Scan	Excludes reporting fee	Covered	Covered
Emergency Care	Covered	Covered	Covered
Ambulance	20kms from cfb	20kms from cfb	20kms from cfb
Physiotherapy	20 sessions/year	40 sessions/year	40 sessions/year
Under-Five Clinic	Covered	Covered	N/A
Prescription Medication	20% discount	40% discount	40% discount
Medical Consumables	20% discount	40% discount	40% discount
<b>SPECIALIST CLINIC BENEFITS</b>			
Dental Clinic	Covered*	Covered*	Covered*
Ophthalmology Clinic	Covered*	Covered*	Covered*
Obstetrics & Gynaecology Clinic	Covered	Covered	Covered
Paediatric Clinic	Covered	Covered	Covered
Cardiology Clinic	Covered	Covered	Covered
General Surgery Clinic	Covered	Covered	Covered
<b>IN-PATIENT-DEPARTMENT (IPD) BENEFITS</b>			
Hospital Admission	30 days/year	45 days/year	45 days/year
Intensive Care & High Care	Covered*	Covered*	Covered*
Admission for medical pre-existing conditions	After 1 year	After 6 months	After 6 months
General Surgery for Acute Conditions	Covered*	Covered*	Covered*
General Surgery for Pre-existing conditions	After 2 years	After 1 year	After 1 year
Surgery/Procedure Performed by Visiting Specialist	Not Covered	Not Covered	Not Covered
Pregnancy related admission	After 1 year	After 6 months	N/A
OPD & Hospital Admission for New-Born	Covered* (excludes NICU)	Covered* (excludes NICU)	N/A
<b>MATERNITY BENEFITS</b>			
Antenatal Consultation	Covered*	Covered	N/A
Postnatal Consultation	Covered*	Covered	N/A
Antenatal Lab Tests	Cfb Lab tests only	Covered*	N/A
Antenatal Ultrasound	Covered	Covered	N/A
Normal Delivery & Admission	After 1 year	After 6 months	N/A
C-section Delivery & Admission	After 2 years	After 1 year	N/A

\*Terms & Conditions apply

## **PREMIUM 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.** 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. 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 charged at 50% of the normal fees.
- 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 initially for a minimum of one quarter period in advance, along with a one-off joining fee. Subsequent payments should be paid monthly (through Standing Order) or quarterly or annually at the current fee. Subscription fees are not prorated.
- b. Joining fee should be paid for all members who are 18 years and above. For family membership of 3 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. Subscription fees are non-refundable. In the event of a member's death or a change in employment, refunds on subscription paid in advance will apply to quarter(s) following the receipt of notification.
- e. Discounts are offered for annual subscription payments.
- f. 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. Nursing procedures such as minor dressings, administering injections etc. are covered.
- c. Some minor surgical and gynaecological 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 charged at 50% of the normal fees.

#### **1.3 IMAGING**

- a. All routine x-rays and Ultrasound (2d & 4d) are covered.
- b. CT-Scan is covered but does not cover contrast.

#### **1.4 CARDIOLOGY**

- a. Electrocardiograph (ECG) is covered under membership.
- b. Treadmill test, Echocardiogram and Holter Monitoring are covered only when performed by a resident Cardiologist.

#### **1.5 GYNAECOLOGY & OBSTETRICS**

- a. Antenatal and postnatal care including postnatal check are covered.
- b. Newborn infants born at cfb Medical Centre are covered under their mother's membership for consultation and treatment as an out-patient from birth up to 14 days. Thereafter, the baby must become a member in his/her own right and the relevant subscription paid. Terms & conditions apply.

#### **1.6 UNDER-FIVE CLINIC**

- a. Weighing and monitoring of infant's 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 forty sessions in any membership calendar year.
- c. After the first five sessions for a particular condition, the member 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 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.

### **1.9 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.

### **1.10 DENTAL CARE**

- a. Membership covers 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 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.

### **1.11 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 40% 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. Vaccinations other than those included in the under-five program e.g., Hepatitis A, Hepatitis B, Rabies, Typhoid, Meningitis are not covered.
- l. Laboratory tests outsourced by cfb are charged at 50% of the normal fees.

## **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, Obstetrician & Gynaecologist, Cardiologist, Paediatrician 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 forty-five 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.
- i. Gynaecological and maternity care including normal delivery by a doctor or midwife are covered after six months and C-section after one year.
- j. Newborn babies born at cfb are covered under their mother's membership from birth up to 14 days for hospital admission, provided the mother has been a member for at least two years. However, the newborn is not covered for NICU.

## **4. HOSPITAL EXCLUSIONS**

- a. Medicines and consumables are charged individually at 40% discount of the selling price. However, oxygen is charged separately at full price.
- 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. 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.
- d. Pregnancy related admission including child birth (normal or assisted) is not covered for the first six months and C-section is not covered for the first one year.
- e. All procedures, when performed by a visiting specialist are not covered under membership.
- f. Members joining with any medical pre-existing condition(s) are not covered for this specific condition or associated problems during the first six months.
- g. Any condition 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 one year. 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.
- h. Admission, tests and treatments done at other medical centers are not covered by cfb membership.
- i. Psychiatric disorders or substance abuse related cases cannot be admitted and is not covered under membership.
- j. When admitted in the hospital, a charge is made for the visiting specialists for each attendance.

- k. 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.
- l. 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.
- m. A patient admitted with a pre-existing condition during the exclusion period would pay for the use of ambulance, if required.
- n. 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.
- o. Special requests from patients for investigations or treatments which are not advised by a cfb doctor will be charged at the normal fee.
- p. All endoscopy procedures (gastroscopy, colonoscopy, rectoscopy, etc.) and key hole surgeries (Laparoscopy) are not covered under membership.

**5. RULES FOR CHILD BIRTH**

- a. A new member is not covered for child birth (normal or assisted) for the first six months and C-section for the first one year of membership. If she has a baby during this period, she will be required to pay for the admission, delivery, doctor's visit, nursing care, 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 C-section is carried out purely at the patients request when there is no medical indication, then the member will be required to pay for the C-section and the hospital admission.
- d. Medicines and consumables are charged separately.

**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 outpatient or as an inpatient 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 premium membership terms and conditions and I/We agree to it all.***

**Full Names:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_