



2025

METRO PLAN

Cost effective medical aid
for you & your family!



CELLMED HEALTH
MEDICAL FUND

CellMed is *more* than medical aid!

Effective cover for your family, and more!



Access to a wide range of medical facilities & services

We give you access to a vast world of medical services! From general practitioners and specialists to radiology services, and pharmacies - you've got coverage.



Wellness and health risk management program

Stay pro-active about healthy living and lifestyle with ongoing fitness and wellness activities designed to keep you fit, active and smiling. Included in all our packages!



Hospital Cash Back plan

We'll pay a discretionary cash amount for the inconvenience of a hospital stay exceeding two days through our hospital cash back plan. That's real value!

AVAILABLE ON
CARE PLAN ONLY



Bereavement Token

In the event of a member's death, we offer a star bereavement token to assist dependents with expenses. Our claims process is swift, smooth, and hassle-free.

AVAILABLE ON
CARE PLAN ONLY



Enjoy convenience with the Healthmate App!

Manage subscription, claims, and access support on-the-go.



**CELLMED
SWEET
REWARDS**



Great value at a
great subscription!

BENEFITS

	BASE PLAN	CARE PLAN
Type of Hospital	Government, Mission, Council, Rapha Network, Nectacare and selected medical facilities	Nectacare facilities , Group C -F, Municipal Clinics, Government and Mission Hospitals
Annual Limit	3,500.00	5,000.00
Hospitalisation	Overall - 1,500.00 Limited to 400.00 per event	1,900.00
Ambulance services	Up to event hospitalisation limit	Hospitalisation limit
Chronic medication	200.00	200.00
Acute Medication	100.00	200.00
General Practitioner Consultations	4 visits	150.00
Maternity (Delivery, Post & Ante-natal care)	120.00	2 Pre natal scans , 9 ante natal visits, 5 post natal visits
Dental	(Extractions only) 140.00	(Treatment including fillings, extractions and periodontics) 150.00
Pathology	150.00	150.00
Radiology	300.00	500.00

Bringing your healthy smile back!

	BASE PLAN	CARE PLAN
Optical including refraction (2 year benefit)	80.00	100.00
Prosthesis & Appliances	No benefit	250.00
Bereavement subscription waiver	No benefit	1 month
Bereavement Token	No benefit	300.00
Hospital cash-back daily payout (after 48 hours)		
Adult	No benefit	100.00
Child	No benefit	50.00

Note: Quoted benefits are in USD

Terms and conditions apply

CONTRIBUTIONS

	BASE PLAN	CARE PLAN
Principal/Spouse/Adult Monthly SME Subscription	7.00	15.00
Child Dependent SME Subscription	7.00	15.00
Principal/Spouse/Adult Monthly Small Corporate Subscription	7.00	15.00
Child Dependent Small Corporate Subscription	7.00	15.00
Principal/Spouse/Adult Monthly Large Corporate Subscription	7.00	15.00
Child Dependent Large Corporate Subscription	7.00	15.00

Note: Quoted prices are in USD

Terms and conditions apply

CONDITIONS OF SERVICE - BASE PLAN

BENEFIT	SME's	SMALL CORPORATE	LARGE CORPORATE
NUMBER OF PRINCIPAL MEMBERS	5 to 19	20 - 49	50+
General Practitioners	3 Months	Waiver	Waiver
Acute Medication	3 Months	Waiver	Waiver
Chronic Medication	6 Months	Waiver	Waiver
Dental (Extractions only)	6 Months	Waiver	Waiver
Hospitalisation	6 Months	Waiver	Waiver
Pathology	6 Months	Waiver	Waiver
Radiology	6 Months	Waiver	Waiver
Maternity (Delivery, post & ante natal care)	9 Months	Waiver	Waiver
Optical	12 Months	Waiver	Waiver

Bringing your healthy smile back!



CELLMED HEALTH
MEDICAL FUND

CONDITIONS OF SERVICE - CARE PLAN

BENEFIT	SME's	SMALL CORPORATE	LARGE CORPORATE
NUMBER OF PRINCIPAL MEMBERS	5 to 19	20 - 49	50+
Consultations	3 Months	Waiver	Waiver
General Practitioners	3 Months	Waiver	Waiver
Acute Medication	3 Months	Waiver	Waiver
Dental –Treatment incl. fillings, extractions & periodontics	6 Months	Waiver	Waiver
Specialist Services	6 Months	Waiver	Waiver
Diabetes	6 Months	Waiver	Waiver
Hypertension	6 Months	Waiver	Waiver
Asthma	6 Months	Waiver	Waiver
HIV/ AIDS	6 Months	Waiver	Waiver
Arthritis	6 Months	Waiver	Waiver
General Scans and X-rays	6 Months	Waiver	Waiver
Congestive Cardiac Failure	6 Months	Waiver	Waiver
Hospitalisation	6 Months	Waiver	Waiver
Minor surgeries (e.g. appendix , tonsil removal)	6 Months	Waiver	Waiver
Auxiliary Services	6 Months	Waiver	Waiver
Contraceptives	6 Months	Waiver	Waiver
Ambulance	6 Months	Waiver	Waiver
Prosthesis	6 Months	Waiver	Waiver
Psychiatric/Psychology	6 Months	Waiver	Waiver
Physiotherapy	6 Months	Waiver	Waiver
Maternity (Delivery, post & ante natal care)	9 Months	Waiver	Waiver
Optical Benefit	12 Months	Waiver	Waiver
MRI , PET and CT Scans	12 Months	Waiver	Waiver
Bereavement Token	Waiver	Waiver	Waiver



Get in touch



CONTACT CENTRE

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HEAD OFFICE

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Rhodesville, Harare

HARARE CUSTOMER SERVICE CENTRE

Ground Floor, Finsure House
84-86 Kwame Nkrumah Avenue

BULAWAYO

The Beehive Centre
18 Browning Rd, Malindela

MUTARE

85 H. Chitepo Street

HWANGE

Office Number 21
Health Services Section
Hwange Colliery Hospital

ZVISHAVANE

782 Goddard Avenue

NGEZI

Nectacare Building
5503 Turf Business Centre



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