



**GREAT
VALUE**

AT ONLY

15⁰⁰

PER MEMBER
PER MONTH

2025

Value Plan

Affordable, Essential Medical
Cover Across Zimbabwe



CELLMED HEALTH
MEDICAL FUND

A value plan designed for you!

Ensuring your family has all their medical needs covered.



Access to standard range of medical facilities & services

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!



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!



Minimum to no shortfalls & co-payment

Pay minimum to no top-ups with our plans, and enjoy more peace of mind knowing your loved ones' medical requirements are catered for.



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!



Pay easily & flexibly. Anywhere, anytime.

Make payments for your loved ones online.



Enjoy convenience with the Healthmate App!

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



**CELLMED
SWEET
REWARDS**

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ABRIDGED BENEFITS



HOSPITAL & FACILITY ACCESS
Nectacare Facilities, Group C - F, Municipal Clinics,
Government & Mission Hospitals

	Value Plan
Annual Limit	5,000.00
Hospitalisation	1,500.00
Acute Medication	200.00
Chronic Medication	200.00
Dental Cover (Cleaning, Fillings & Extraction)	150.00
Optical plus Refraction (2 year benefit)	100.00
Prosthesis & Appliances	250.00
General Practitioner Consultation	200.00
Specialist Consultation	200.00
Pathology	150.00
Radiology (General X-Rays and scans, excluding MRI, CT and PET scans)	500.00
Bereavement Token	300.00
Hospital cash-back daily payout (after 48-hours): - Adult - Child	100.00 50.00

Note: All quoted benefits are in USD

Terms and conditions apply

Bringing your healthy smile back!



CONDITIONS OF SERVICE

BENEFIT	INDIVIDUALS	SMEs	CORPORATES (SMALL)	CORPORATES (LARGE)
	1-4	5-19	20-49	50+
General Practitioners	3 months	3 months	Waiver	Waiver
Acute Medication	3 months	3 months	Waiver	Waiver
Bereavement Token	3 months	3 months	3 months	3 months
Dental - Fillings and extraction	6 months	6 months	Waiver	Waiver
Specialist services	6 months	6 months	Waiver	Waiver
Diabetes	6 months	6 months	Waiver	Waiver
Hypertension	6 months	6 months	Waiver	Waiver
Asthma	6 months	6 months	Waiver	Waiver
HIV/AIDS	6 months	6 months	Waiver	Waiver
Arthritis	6 months	6 months	Waiver	Waiver
General Scans & X-rays	6 months	6 months	Waiver	Waiver
Congestive Cardiac Failure	6 months	6 months	Waiver	Waiver
Hospitalisation	6 months	6 months	Waiver	Waiver
Maternity	9 months	9 months	Waiver	Waiver
Optical Benefit	12 months	12 months	Waiver	Waiver

* Small and Large corporates have access to all benefits on the first contribution.

* High claims performance of account will result in loading of subscriptions.

* CellMed retains the right to underwrite and invoke additional waiting periods.

* Fund age limit is 65 years.

Sign up for the Value Plan today!



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

7B2 Goddard Avenue

NGEZI

Nectacare Building
5503 Turf Business Centre



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