



Value Proposition

You Matter Most



FBC Health Insurance

*Feel Better,
Live Better*



About us

FBC Health is a sub-unit of FBC Insurance which is part of the FBC Holdings Limited group. FBC Holdings Limited is the investment holding company of subsidiaries that provide commercial and investment banking, mortgage finance, microfinance, stockbroking, short term insurance and reinsurance services and is listed on the Zimbabwe Stock Exchange.

FBC Insurance had the exclusive rights to distribute, administer and underwrite Liberty from 2009 – June 2020 in Zimbabwe and was therefore the sole distributor of Liberty Health Blue Cover. On the exit of Liberty, FBC Insurance then formed FBC Health to cover the market gap and provide health insurance packages covering the whole spectrum of employer groups and their employees at their different levels.



Our health insurance experience, which spans over a decade, has given us valuable insights into looking after a broad spectrum of member groups ranging from non-profit making organisation, mining, education, individuals, commerce etc.

We believe our major strength lies in being part of a large Financial services group where we can leverage synergies within the group to provide value to our clients and a seamless service experience to our members.

Our value proposition

FBC Health Insurance cover adequately addresses the following key issues which add value to both the employer and employee

1. Access to top and reputable providers nationally, regionally and internationally

In our decade long experience, we have managed to forge excellent relationships and partnerships with Medical Service Providers across all disciplines ranging from General Practitioners, pharmacies all the way through to major hospitals. We have done this nationally, regionally and internationally. This, coupled with our wide card acceptance, ensures our members have a seamless experience.

In pursuance of the Patient Charter, we do not restrict members to specific providers but would rather follow the footprint of the member group in establishing provider relationships

2. Generous Annual benefits

The benefit limits allocated to all our plans provide ample cover especially for chronic conditions, high cost major diseases like cancer and dialysis, everyday outpatient medical events and hospitalisation.

3. Customised Health cover

We offer a unique opportunity for employers to provide input into the benefit design for their employees to meet specific needs if there are any. Employer groups can also opt for a self-managed fund where they can determine a premium that is within their budget and have oversight on the utilisation of the fund through a Board of Trustees. This is a unique way of carrying ever rising costs of Health insurance whilst having insight into how the money is spent

4. Customer support

We have a Key Account manager to look after the specific needs of your group who is backed up by 24/7 emergency numbers manned by qualified medical personnel. Members also have access to our call centre and they can install, for free, a mobile application tool that is useful in monitoring benefit utilisation, submitting claims and a variety of other useful facets- that make it an invaluable tool for members' convenience.

5. A predictable budget

All our plans are USD denominated to preserve the value of the policy. Clients have the choice in terms of which currency to use.

This also makes budgeting and planning easier due to the stability of the USD.

6. Funeral Cover

All our plans have an extra layer of complimentary funeral cash plan cover at no additional cost

*Feel Better,
Live Better*



Benefit Table

Values and premiums in the benefit table below are in USD.

Level	Executive		Management	Supervisory	Shop Floor
Option	FBC Health International	FBC Health Executive	FBC Health - Private	FBC Health - Standard	FBC Health - Lite
Region of cover	Worldwide	Africa and India	In country and India	In-country only	in-country only
Overall Limit	1 000 000	500 000	40 000	30 000	10 000
Payment to provider	At negotiated rates	At negotiated rates	At negotiated rates	At AHFoZ	At Govt tariff
Provider network	Pvt hosp,GPs, Specialists	Pvt hosp,GPs, Specialists	Pvt hosp,GPs, Specialists	Pvt hosp at AHFoZ	Mission, council and General hospitals
Hospitalisation	At Overall Limit	At Overall Limit	18 000	10 000	4 000
Maternity	Outpatient - 1,000 In patient - At overall limit	Outpatient - 750 In patient - At overall limit	9 visits pre-natal and 2 scans plus 5 visits post-natal at AHFoZ	9 visits pre-natal and 2 scans plus 5 visits post-natal at AHFoZ	9 visits pre-natal and 2 scans plus 5 visits post-natal at Govt tariff
Acute Drugs	2000	1500	800	600	400
Chronic Meds/Major Disease	Overall limit	Overall limit	Overall limit	Overall limit	Overall limit
Optical	1000	750	600	450	250
Dentistry	Specialised - 2000 Basic - Overall Limit	Specialised - 1500 Basic - Overall limit	Specialised - 1000 Basic - 800	Specialised - 500 Basic - 300	Specialised - 300 Basic - 200
GP consults	Unlimited	Unlimited	Unlimited	Unlimited at AHFoZ	Unlimited at govt rate
Pathology	750	500	350	200	140
Radiology	3500	2000	1000	750	400
Prosthetics	5000	4000	3 500	1 100	400
Physiotherapy	3500	2000	2 000	800	350
Psychiatric	20 days/annum	14 days/annum	1 200	500	300
Ambulance service	Rd and air - international	Rd and air in country	Rd and air in country	Rd and air in country	Rd and air in country
Funeral cover	1 000	750	400	350	200

Option	FBC Health International	FBC Health Executive	FBC Health - Private	FBC Health - Standard	FBC Health - Lite
Child (0 - 21)	154	97	50	30	10
Adult (22-59)	279	178	80	60	20
60+	528	332			



Contact Details

Matipedza Lole

matipedza.lole@fbc.co.zw
0775 665 408

Nigel Mugwendere

nigel.mugwendere@fbc.co.zw
0772 264 432

Stephen Dube

stephen.dube@fbc.co.zw
0772 855 057

FBC email

fbchealthinfo@fbc.co.zw

Website

www.fbc.co.zw

Physical Address:

Fbc Health | Eagle House | 105 Jason Moyo Ave
Harare

Phone

+263 (242) 708213 - 9 / 707172 - 3
0772 264 432

FBC CENTRE

Office 106 | First floor | Cnr Jason Moyo & 11th Avenue
Bulawayo

Phone

+263 (292) 77517,
0772 855 057 / 0719 855 053



Thank You