

ZIHRM 11th Regional Summit



LSA Limited

Listed on
LUSE

Madison Financial Services Co. Ltd. 40%

Madison Investment Property & Advisory Co. Ltd. 100%

Madison Health and Risk Management. 100%

Amalgamated Tourism Investments Ltd. 100%

Madison General Insurance Co. Ltd. 100%

Madison Life Insurance Co. Ltd. 100%

Madison Finance Co. Ltd. 50%

Madison Asset Management Co. Ltd. 100%

Madison Health Opticians Ltd

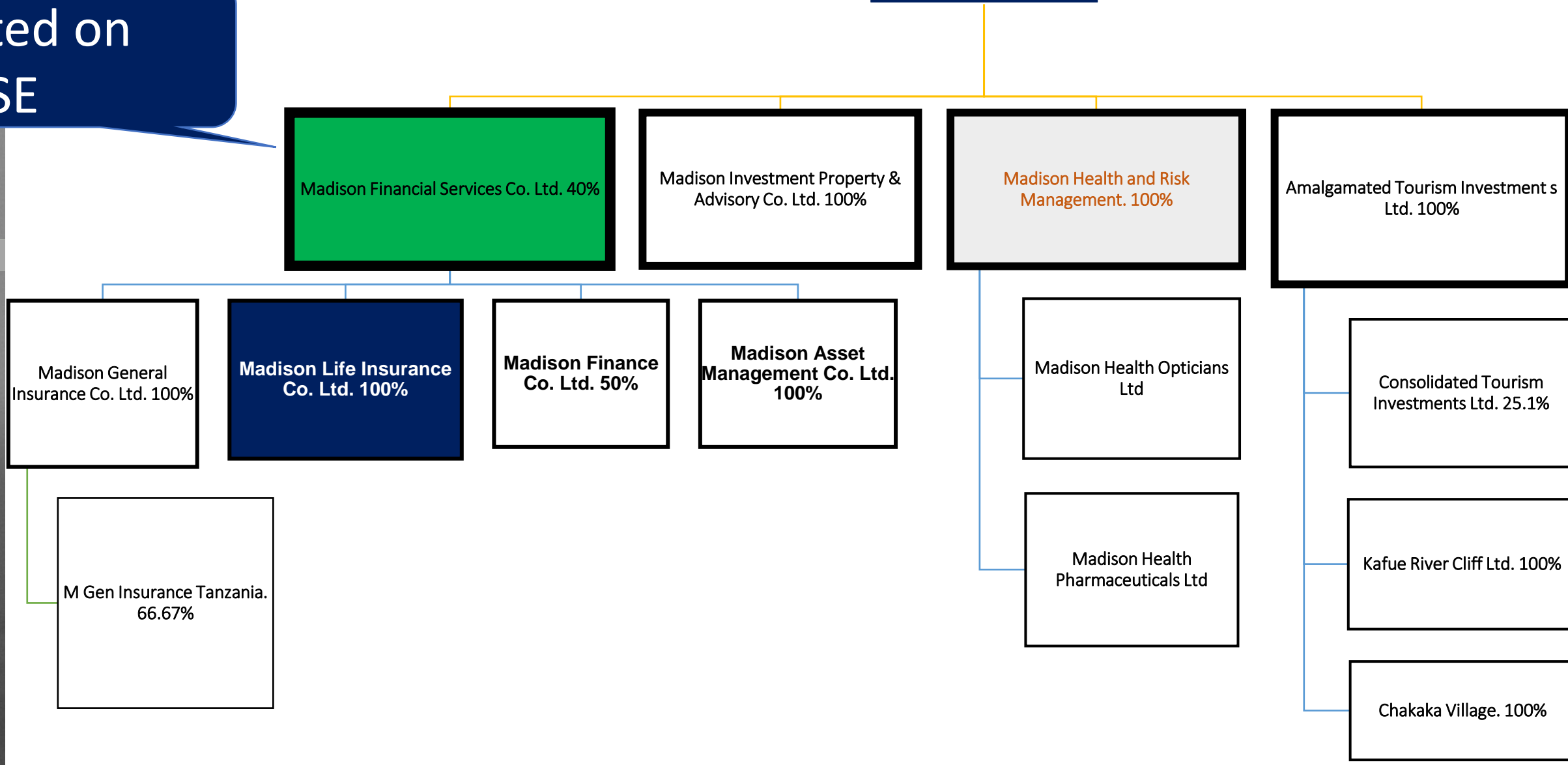
Madison Health Pharmaceuticals Ltd

Consolidated Tourism Investments Ltd. 25.1%

Kafue River Cliff Ltd. 100%

Chakaka Village. 100%

M Gen Insurance Tanzania. 66.67%



Products

Health Insurance

- Inpatient
- Outpatient
- Optical
- Dental
- Surgical
- International Emergency Evacuation

Medical Fund Management

- Covers All Medical Services
- Fund Administration
- Reduced Medical Expenses
- Free Funeral Cover

Madison Health Opticians

- Outreach and Wellness Programs
- Onsite and In-house screening
- Frames and lenses

Travel Insurance

- Travel Medical Expenses
- Repatriation of Mortal Remains
- Lost Luggage or Missed Flights



- “It is health that is real wealth and not pieces of gold and silver.” - **Mahatma Gandhi**

Medical Scheme Benefits

Retention

Medical schemes help retain employees and prevents turnover.

Morale and Productivity

Employees tend to be productive as they do not have to worry about medical bills.

Performance Analysis

Detailed utilization reports that indicate prevailing disease index within a group and aid with management of costs and wellbeing of members

Less Administrative burden

We shift the administration burden from HR department to ourselves.

Confidentiality

Employees are not comfortable with in-house medical scheme arrangements as they tend to compromise confidentiality of their medical records

Savings

Prudent financial planning as premiums are fixed and medical expenses are efficiently managed



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“Healthy citizens
are the greatest
asset any country
can have.” -

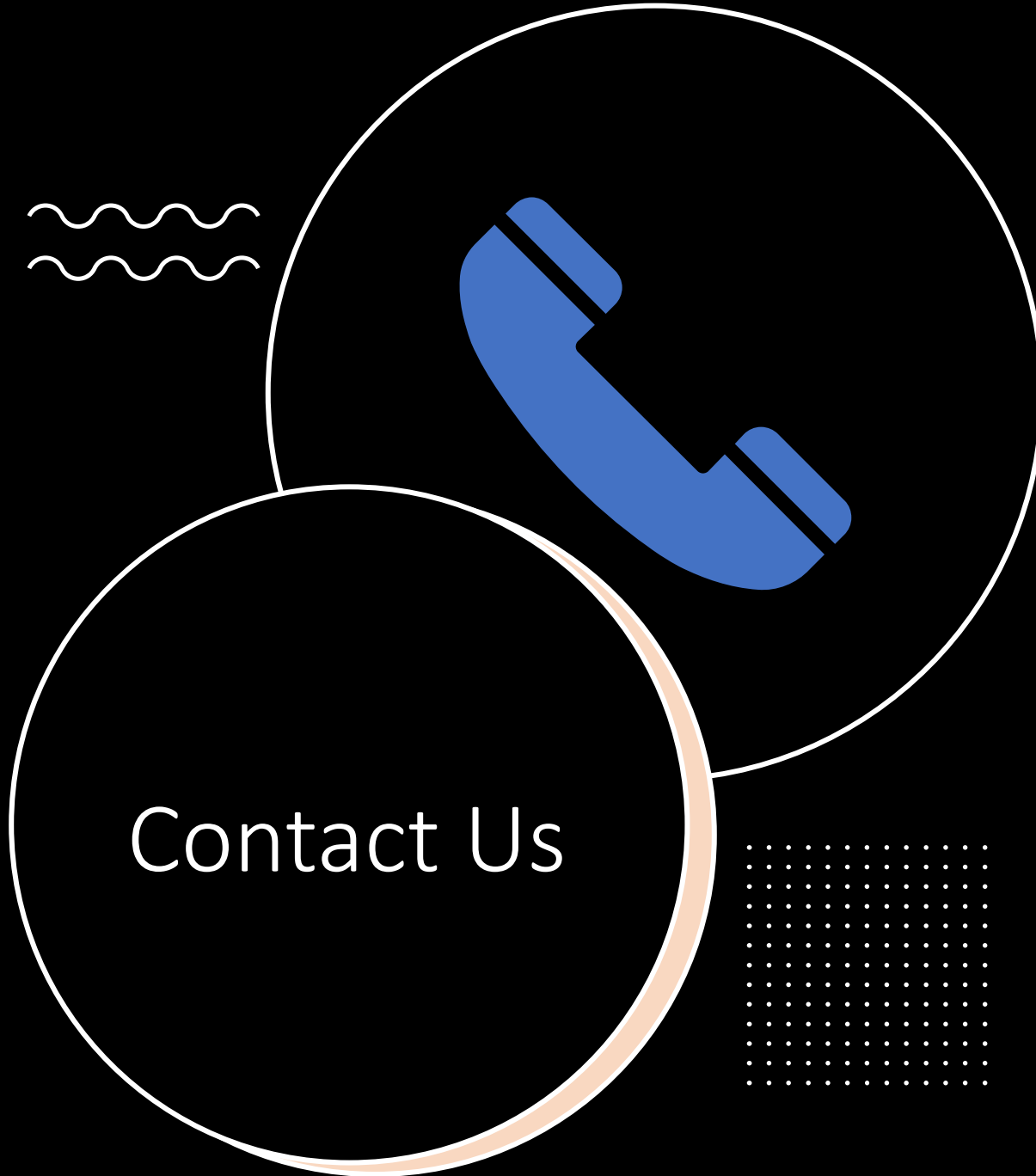
Winston Churchill



Why have a Medical Scheme with Us

- Onsite wellness and awareness programs – cancer screening, optical and general check ups
- Chronic disease management – ensuring quality treatment and cost
- Delivery of medication
- Negotiated and reduced cost on treatments
- Medical cost management
- Provision of medical evacuation services
- Travel Insurance benefits: domestic & international
- Funeral benefits





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Madison Health & Travel Products



Medical Managed Fund

Funds are combined and set aside to cover costs of medical expenses of members.



Medical Insurance

Full risk transfer with premiums paid to us to cover higher benefits across all treatment categories



Travel Insurance

Cover for risks that could be possibly incurred when travelling outside the country

Medical Insurance Summary

	ESSENTIAL	CORE	CORE PLUS	ULTRA	SUPREME
Inpatient	200,000	450,000	850,000	2,000,000	3,500,000
Outpatient	24,900	36,000	48,500	68,5000	104,000
Major Disease	63,000	180,000	300,000	450,000	800,000
Optical	1,500	2,200	2,750	4,000	7,000
Dental	4,000	9,000	12,500	16,500	24,000
Free Funeral	10,000	10,000	10,000	20,000	25,000
Hospital Cash Back	1,500	2,000	2,000	2,500	3,000
Average Premium	ZMW 6,696	ZMW 9,374	ZMW 11,718	ZMW 16,405	ZMW 19,753

Medical Fund Administration

Scheme Features

- An estimated required medical fund is proposed which will cater for medical bills.
- Administration/Management fees charged at a **percentage of the fund utilization OR at a fixed rate per member per month**
- Risk pooling to create a larger fund pool and increase benefit allocations
- Reduction of fraudulent claims and fund utilization
- Reduce administrative burden to the client
- Lower contribution
- Free funeral of ZMW 4,000
- Hospital cash back of ZMW 1,500



Category	Inpatient	Outpatient	Optical	Dental
Limit	Covered	Adjustable	Adjustable	Adjustable

- Administration of Medical Fund – work as liaison between members and hospitals
- Flexible limit adjustment and covers all medical expenses
- Limits will cover all treatment categories as follows
- Fund balance is carried forward if not depleted
- Technological platform that integrates benefit allocations, utilization and claims process
- Wide network of Healthcare Providers, which can in the same breath be restricted to just a few

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