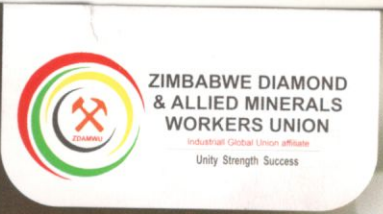


Be a wise mine worker and join!



Ensuring complete protection for you at work and away

ZDAMWU protects mine workers' safety, rights, wages, working and social conditions

ZDAMWU members get a better deal at work because we stand together bargaining with employers to improve salaries / wages, empowerment, conditions, and job security.

We go the extra mile to tailor-make affordable insurance products to protect our members and their family's health, retirement, and bereavement needs.

ZDAMWU Members can enjoy the following benefits:

- Funeral services
- Funeral cash back
- Medical aid
- Clinics on mine sites
- Ambulance rescue
- Flexible pension investments
- Life Assurance
- Disability Insurance
- Health Awareness Training
- Female Health. Baby clinics
- Education on labour rights
- Legal Advice and representation



OLDMUTUAL



ZimSelector.com
The Financial Services Aggregator for Zimbabwe

FIRST MUTUAL

HEALTH
Go Beyond

Every Worker in ZDAMWU - Every Mine with ZDAMWU - Every Community with ZDAMWU

Health Plan

underwritten by

FIRST MUTUAL
HEALTH
GO Beyond

First Mutual Health provides ZDAMWU members a choice of three specially discounted products to suit your every pocket and medical need.

PLAN	ADULT CONTRIBUTION	CHILD CONTRIBUTION	BENEFITS
Topaz Gold Plan:	US\$10	US\$5	<ul style="list-style-type: none"> General Practitioners Private Pharmacies Government, Council & mission hospitals Dental at Government hospitals
Coral Gold Plan:	USD\$28	US\$14	<ul style="list-style-type: none"> General Practitioners 100% FMH tariff cover Grade C to F 70% FMH tariff cover Grade B Private Ward Government Wards
Ruby Gold Plan:	US\$62	US\$31	<ul style="list-style-type: none"> General Practitioners Private Pharmacies Government, Council & mission hospitals Dental at Government hospitals

Note: to calculate the cost of adding family members simply use the prices indicated for every additional adult or child dependant. A child is classified as being under 18 unless they are still in formal education.

Flexible Pension Investment Plan

underwritten by  **OLDMUTUAL**

1. A voluntary US\$ Investment Plan provided by Old Mutual who have a solid reputation for protecting investments in this economy.
2. The member contributes 7.5% of monthly Salary- which is wholly invested.
3. Employers currently contribute 7.5% of participating employees' salary and this includes the fund administration fees.
4. Employers to be encouraged by ZDAMWU to contribute an additional 2% to cover the following benefits:
 - Group Life Assurance of up to 24 times monthly salary paid to your family
 - Funeral Cash of up to 3 times monthly salary paid to your family
 - Disability pay-out of up to 24 months' salary paid if you are no longer able to work because of illness or injury incurred during employment.

OTHER BENEFITS

- The plan allows for flexible withdrawal of your contributions if you retire before 55. While we encourage you to save your investment for retirement, we also recognise that circumstances and job turnover might make it necessary for early withdrawal.

Funeral Services Plan

underwritten by  **OLDMUTUAL**

1. A funeral services plan provided by Old Mutual with a touch of class that gives you more than any other product on the market for unbelievably lower cost - **US\$1.00 per member per month!**
2. Employers will be encouraged to contribute 50% and the worker must contribute 50%

BENEFITS	LITE PLAN	CLASSIC PLAN
Body removal and preparation, Mortuary facilities, Graveside Tent and lowering device, Hearse (Toyota Hilux)	Yes	Yes
Casket Type	Flat Lid	3 Tier Lid
Cash benefit / Grocery pay-out	US\$100.00	US\$250.00
• Option for 100% Cash-in-lieu of Service Adults over age of 75 at entry as well as children covered for free do not qualify for cash-in-lieu option.	US\$770.00	US\$910.00
• Free Cover for your biological children, legally adopted or step children under the age of 18 or 23 if still at school.	Yes	Yes
PRODUCT COSTS		
Premium for Member only	US\$1.00	US\$1.17
Premium for Member plus Spouse	US\$2.00	US\$2.34
Premium to include a Parent/In-Law - for each	US\$1.21	US\$1.43
Bus Service - nationwide coverage is an optional extra	US\$0.89	US\$0.89

★ To Sign up- Please ask your Union Representation at your Mine site for an application form