



DAY-TO-DAY PLAN



Main Member
R709pm



Additional Children
R359pm



Registered Nurse Consultation Referrals

Unlimited GP consultations when referred by a designated Nurse Practitioner.

1 Month Waiting Period



24/7 Telephonic Medical Consulting Hotline

Unlimited telephonic consultations with a Nurse, Doctor or Mental Health Professional. Includes Acute Medication recommended by the Nurse, Doctor or Mental Health Professional subject to the Formulary.

Consultations - No Waiting Period
Medication - 1 Month Waiting Period



Registered Nurse Consultations

Unlimited, managed visits at a Medical Centre. Includes all medication dispensed by the Registered Nurse subject to the Formulary.

1 Month Waiting Period



Doctor Consultations

Unlimited, managed GP consultations within the Provider Network.

Pre-authorization is required
1 Month Waiting Period



Out-of-Network GP Visits

Unlimited, subject to the Formulary. Member must pay the GP and claim back up to **R250** per consultation.

1 Month Waiting Period



Specialist Visit

One Specialist visit per member, per year as referred by a Network Doctor (subject to pre-authorization). Up to **R1 700** per single member policy per year or up **R3 500** per family policy per year.

3 Month Waiting Period



In-Room-GP Procedures

Unlimited cover for minor procedures that can be performed in GP Rooms, subject to sub-limits per procedure.

1 Month Waiting Period



Healthcare Screening

One healthcare screening visit per member per annum conducted by a Nurse practitioner at a Medical Centre.

No Waiting Period



Acute Medication

Unlimited and linked to the GP consultation, medication dispensed by the Network Provider or obtained on script from a pharmacy subject to the Formulary.

1 Month Waiting Period



Over-the-Counter Medication

Over-the-Counter Medication up to **R500** per member policy per year or **R1 000** per family policy per year, subject to pre-authorization by the Nurse practitioner.

1 Month Waiting Period



Radiology

Unlimited basic Radiology according to the Formulary if referred by a Network GP.

1 Month Waiting Period



Pathology

Unlimited basic Pathology as referred by a Network GP, subject to the Formulary.

1 Month Waiting Period



Dentistry

1 Full mouth assessment and 1 scale and polish every 6 months. Infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member per year.

3 Month Waiting Period



Optometry

One eye test and one set of standard frames and lenses per member per 24 months. This benefit is only available through a Spec-Savers outlet.

12 Month Waiting Period



Maternity Management Programme

Support for Members, throughout pregnancy and up to six weeks post-delivery. Includes the provision of medical advice and monitoring. An additional specialist visit for members registered for the maternity management programme up to the maximum benefit limit of **R1 000**.

**No hospitalisation available on the Day-to-Day Plan.*

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Maternity Scans & Blood Tests

Two growth sonars and relevant blood tests as referred by your network GP, subject to the Formulary.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions






Post-Hospital Private Home Nursing




Up to **R11 000** per single member policy or **R13 000** per family policy per year for the assistance of a private nurse.

Included in all the plans
No Waiting Period

DAY-TO-DAY - Optional Benefits

	HIV Chronic Medication Management Programme The HIV/AIDS programme caters to the medical and lifestyle needs of members living with HIV/AIDS and provides them with suitable treatment and tools to live a healthier life. <i>*Chronic condition registration is required for this benefit.</i>	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions
	Diabetes Management Programme The Diabetes Management Programme assists members in the management of their diabetes condition and provides them with tools to improve their overall Health. <i>*Chronic condition registration is required for this benefit.</i>	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions
	Chronic Medication Benefit This benefit covers 24 Specific Chronic Conditions according to the Chronic Medication Formulary. R109pm per member per chronic condition. <i>*Chronic condition registration is required for this benefit.</i>	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions

DAY-TO-DAY - 24/7 Emergency Services

	Trauma Support Services Telephonic trauma support counselling and mental health wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.	(No Waiting Period)
	Immediate Emergency Casualty Room Treatment 1 Emergency Casualty Room treatment event as a result of an accident only, activated as you apply, up to R1 000 per policy.	(No Waiting Period)
	Casualty Room Treatment Emergency Casualty Room treatment for medical conditions and accidental injuries up to R3 500 per policy per year.	1 Month Waiting Period





















HOSPITAL PLAN



Main Member
R1 078pm



Additional Children
R348pm

	Accident Hospital Cover Up to R175 000 per single member per event or R275 000 per family per event. Covers both casualty and any hospital admission costs. Accidents are covered from Commencement Date.	(No Waiting Period)	
	Daily Illness Hospitalisation 1 st Day R22 000 2 nd Day R22 000 3 rd Day R22 000 4 th Day R10 000 5 th Day R10 000 R27 000* R27 000* R27 000* R14 000* R14 000* thereafter R 3 000 per day, up to a maximum of 21 days per member per illness event. *ICU Booster cover applicable when admitted to ICU.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
	Sub-Acute Hospitalisation Access to an affiliated Sub-Acute Facility. R20 000 per member per year.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
	Serious Illness Hospital Benefit The maximum Serious Illness Benefit will be R300 000 for the lifetime of the policy, however the maximum benefit amount for confirmed Strokes and Cancer will be R150 000 for the lifetime of the policy.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
	Maternity Natural, Home and Water Birth R25 000 Maternity C-Section R35 000	12 Month Waiting Period	
	Day Clinic Procedures Access to the Network of Day Clinics for procedures up to R25 000 per member per year. Subject to Sub-limits per procedure.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
	Diagnostic Procedures Diagnostic Procedures from the Diagnostic Formulary covered up to R20 000 per single member policy or R25 000 per family policy per year. Subject to member co-payment and benefit limits. <i>*Upon completion of the Waiting Period, this Benefit will accumulate at R1 000 per month. The full Benefit amount will become available from the 13th (thirteenth) month of cover.</i>	3 Month Waiting Period. 12 Month Waiting Period for pre-existing conditions	
	Motor Vehicle Accident Benefit This benefit offers assistance with claiming from the Road Accident Fund. A Network of attorneys will assess the accident at no cost to the member and will facilitate any reimbursement from the Road Accident Fund on behalf of the member.	No Waiting Period	
	Workmen's Compensation Benefit The benefit offers cover for occupational related injuries or diseases. We also offer third party recovery services, such as advice and administrative assistance, keeping the member updated on the progress of the claim.	No Waiting Period	
	Post-Hospital Private Home Nursing Up to R11 000 per single member policy or R13 000 per family policy per year for the assistance of a private nurse.	Included in all the plans No Waiting Period	
	Hospital Home Care Benefit Hospital Home Care services combines in-home and virtual visits with remote monitoring offering patients timely, hospital-level care in their homes.	3 Month Waiting Period. 12 Month Waiting Period for pre-existing conditions	

HOSPITAL - Optional Benefits



Intensive Care Benefit

Up to R27,000 cover per day in ICU for the first 3 days and R14,000 for the 4th day and R14,000 for the 5th day.
For illness events only.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions

Single Cover - **R119pm**

Family Cover - **R239pm**



Hospital Accident Booster

Optional booster to increase the amount provided under the Accident Hospital Cover benefit.
** Accidents are covered from Application Date for the Hospital Plan.*

Accident Booster has no waiting period and is applicable from the Commencement Date.

Single Cover	Up to R250,000	-	R119pm	Up to R750,000	-	R714pm
	Up to R350,000	-	R238pm	Up to R850,000	-	R833pm
	Up to R450,000	-	R357pm	Up to R950,000	-	R952pm
	Up to R550,000	-	R476pm	Up to R1,050,000	-	R1,071pm
	Up to R650,000	-	R595pm			
Family Cover	Up to R400,000	-	R209pm	Up to R850,000	-	R836pm
	Up to R550,000	-	R418pm	Up to R1,000,000	-	R1,045pm
	Up to R700,000	-	R627pm			



HOSPITAL - 24/7 Emergency Services



Trauma Support Services

Telephonic trauma support counselling and Mental Health Wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.

(No Waiting Period)



24 - Hour Emergency

24/7 emergency medical advice, ambulance services, inter-hospital transfers, hospital pre-authorisation and arranging for authorisation to the treating facility.

(No Waiting Period)



Casualty Room Treatment

Emergency Casualty Room treatment for medical conditions and accidental injuries up to **R3 000** per policy per year.

1 Month Waiting Period



Major Trauma

Trauma Cover for conditions relating to paraplegia, quadriplegia, severe burns, internal and external head injuries, polytrauma and loss of limb. Up to a maximum of **R1 100 000** for the lifetime of the policy.

Benefit sub-limits apply
No Waiting Period



Immediate Hospital Accident Cover

Hospitalisation as a result of an accident is covered from the Application Date* up to **R100 000** per single member policy and **R150 000** per family policy.

No Waiting Period



COMBINED PLAN



Main Member
R1 628pm



Additional Children
R598pm

The Combined plan includes both **Day-to-Day** and **Hospital** plans at a discounted rate.



- Registered Nurse Consultations Referrals
- Registered Nurse Consultations
- Healthcare Screening
- Telehealth Consulting
- Doctor Consultations

- Out-of-Network GP Visits
- In-Room GP Procedures
- Specialist Visits
- Optometry
- Casualty Room Treatment

- Pathology
- Acute Medication
- Over-the-counter Medication
- Radiology
- Dentistry

- Maternity Scans
- HIV Chronic Medication Programme
- Diabetes Management Programme
- Maternity Management Programme
- Post-Hospital Private Home Nursing



- Trauma Support Services
- Daily Illness Hospitalisation
- Immediate Accident Hospital Cover
- Workmen's Compensation Benefit
- Casualty Room Treatment

- Sub-Acute Hospitalisation
- Serious Illness Hospital Benefit
- Day Clinic Procedures
- Diagnostic Procedures
- Accident Hospital Cover

- Motor Vehicle Accident Benefit
- Maternity
- Major Trauma
- 24-Hour Emergency
- Hospital Home Care Benefit

- Post-Hospital Private Home Nursing



Increased Casualty Room Treatment
R4,500 per policy per year.



This icon indicates a **benefit that requires Pre-authorization.**

*Person joining over the age of 54 will be subject to increased premiums. Maximum of 7 dependants per policy.

Waiting periods commence on the Commencement Date, unless otherwise stated. Pre-existing Conditions are subject to a 12 month waiting period from Commencement Date.

*Contact us 24/7 to utilise benefits and to ensure you are referred to the appropriate medical professional for consultation and confirmation of benefits