

Benefit	Description	Primary Standard Benefits	Primary Standard + Accident & Emergency Benefits	Day-to-Day & Hospitalisation Benefits
GP Visits	Unlimited GP consultations through a contracted network provider. Pre-authorisation required from 3rd visit. These services include certain in-room procedures.	✓	✓	✓
Out of Network GP Visits	Two (2) consultations allowed and reimbursed up to a maximum of R475 per visit.	✓	✓	✓
Acute Medication	Unlimited acute medication available either through the dispensing GP or via the pharmacy network. These benefits are directly linked and limited to the formulary.	✓	✓	✓
Over the Counter Medication	Sub-limit of a R250 per policy per month as per formulary. Limited to R850 per policy per annum.	✓	✓	✓
Chronic Medication (per CDL)	Unlimited chronic medicine, restricted to 24 chronic diseases as listed. All chronic medicine must be applied for by the prescribing medical expert. ARVs limited to R500 per month.	✓	✓	✓
Basic Pathology	Unlimited as per the formulary. Covers basic blood tests.	✓	✓	✓
Basic Radiology	Unlimited. Limited to one- and two-sided black and white x-rays. Member must be referred by a network GP provider, directly linked and limited to the formulary; includes two (2) sonars per pregnancy.	✓	✓	✓
Basic Dentistry	Dentist consultations and procedures as per protocols, including cleaning, pain control, amalgam fillings and normal extractions. Covered at any dentist on the network.	✓	✓	✓
Basic Optometry	Network service provider must be used - Specsavers. Alternatively contact us for a provider in your area. Optometry services including one (1) annual eye test, limited to single vision spectacles, every 24 months per beneficiary. Benefit limit of R1 550 applies.	✓	✓	✓
Maternity	Limited to two (2) growth scans per pregnancy, pregnancy vitamins and required pathology tests as per formulary.	✓	✓	✓
Specialist Visits	Limited to R2 600 per beneficiary per annum. Specialist benefits are available on a pay and claim basis. The member must be referred by a network GP to a specialist.	✓	✓	✓
Casualty Room Benefit	R5 000 per policy per year. After hours illness emergency related events only. Must be pre-authorised.	✓	✓	✓
Accident and Emergency Cover Benefit	In-hospital benefit limited applicable per event, R1.5 Million per annum. Applicable to accidents only. For an accident resulting in treatment in casualty, the benefit amount of R30 000 per event is available subject to the overall accident limit. If the event does not qualify as an emergency the member will be transported to a state facility for treatment. R15 000 stabilisation benefit included. Emergency services included when Accident and Emergency is selected. Post-accident rehabilitation benefit of R10 000 per event. Emergency services included.		R400 000 per event limit	R475 000 per event limit
24 Hour and Emergency Medical Services			✓	✓
Illness Benefit	In hospital benefit limited to R70 000 per event, R500 000 per policy per annum. Conditions that have a gradual progression are excluded. All admissions are subject to pre-authorisation.			✓
Accidental Death Benefit	R15 000 main member only, R10 000 spouse, R8 000 for children.	✓	✓	✓

## WELLNESS, PHARMACY CLINIC NURSE BASED CARE AND COUNSELLING

Benefit	Description
Flu Vaccine	One flu vaccination per member per year at an approved pharmacy clinic (All pharmacies including Dischem, Clicks and Medirite).
Covid Testing	Up to a maximum of R850 is available, must be assessed and pre-authorised.
Medical Advice and Trauma Counselling	A 24- hour telephonic service is available for trauma counselling in the event of any traumatic or critical incidents such as hijacking, domestic violence, sexual or physical abuse, etc. As well as medical advice related to specific illness, child and baby care, etc.
Pharmacy Nurse Visits	Unlimited, managed visits. Available from Dischem and Clicks Pharmacies. Pre-authorisation required after 10th visit.
HIV Status and VCT Counselling	VCT and testing through our partner pharmacies.
Member Wellness	Blood pressure, BMI, Glucose and Cholesterol testing at pharmacy clinics.
Women's Health	Pap smears, breast examination and pregnancy tests at pharmacy clinics.
Management of Chronic Conditions	Diabetes – HbA1C and foot screening. Hypertension and Cholesterol – Blood pressure and lipogram testing. Asthma – Peak flow measurement. Available at participating pharmacy clinics.
Additional	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics.

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