

Bhealthi Phase 3

Staff guideline for Employee Health Insurance Plan



1. What is Bhealthi?

BHealthi is an Employee Health Plan designed to provide affordable, comprehensive insurance cover for unexpected health and medical needs. It is not a medical scheme or occupational health cover. Eligible employees receive a 100% membership subsidy, and all staff are welcome to apply voluntarily.

Key Benefits:

- For employees funded by the company, you have an option to add adult dependents (R591) and children (R427) as beneficiaries (2 spouses and 6 children).
- Employees have 90 days to add dependents after joining.
- Payroll processing of the benefit complies with SARS requirements, including a BHealthi fringe benefit tax deduction (up to R99).
- Self-funded members will see a payroll deduction on their payslip.
- Lancet members are enrolled in the Premier GOLD option in partnership with Momentum/Abovax.

Coverage Includes:

- ✔ Day-to-Day Medical Needs
- ✔ Accident & Emergency Care
- ✔ Hospital & Maternity Services
- ✔ Discounts & Lifestyle Benefits
- ✔ Major Medical Events
- ✔ Employee Assistance Program (EAP)

2. Who Qualifies for This Benefit?

- Staff earning a basic salary of R16 000 or below is fully funded by the company.
- This benefit is now available to all employees who wish to participate on a self-funded basis.
- **Contract workers** with a contract of at least 12 months, including students on a fixed-term contract.
 - Contract workers **must apply within the first month** of employment or have at least **8 months remaining** on their contract.

3. How to Apply

1. **LOTS** intranet page → **Employee benefits (Health and Retirement) Hub** → Gap Cover and Primary Care → 2026 Plans → BHEALTHI 2026 → Online Application form
2. Contacting BHealthi directly:
 - WhatsApp: 082 820 198
 - Email: lancetehp@abovax.com

Important: Employees who wish to join BHealthi as a self-funded participant, or who intend to terminate their current medical aid and move to BHealthi, must first consult with an AON representative by emailing lancet@aon.co.za or calling them on **0860 100 404**. Proof of education or a Primary Health Insurance Declaration Form is required from AON before an application may be processed with Bhealthi.

This consultation will help ensure you fully understand the product and how it differs from a comprehensive medical aid. A confirmation of this consultation must be submitted together with your application.

4. Application Timelines

- Applications and supporting documents must be submitted via **email, WhatsApp, or the online registration portal** by the **10th of each month**.
- Approved applications will be activated **on the 1st of the following month**.
- Applications loaded after the 10th will only be activated in two months.
- Refer to the membership brochure of the process to add dependants.

5. Termination & Resignation

- If an employee **resigns or is terminated**, their **BHealthi cover ends at the end of that month**.
- Employees can **apply for self-funded membership** using the same application methods.

6. Salary Increases & Benefit Removal

- If an employee's **basic salary exceeds R16,000**, they will be removed from the company benefit at the end of that year.
- Employees can **apply for self-funded membership** if they wish to continue coverage using the same application methods listed above. See terms and conditions in section 9.

7. Transition from Fixed-Term Contract (FTC) to Permanent Employment

- Employees transitioning from **FTC to permanent employment** must reapply for BHealthi through:
 - **LOTS** intranet page → **Employee benefits (Health and Retirement) Hub** → Gap Cover and Primary Care → 2026 Plans → BHEALTHI 2026 → Online Application form
 - **WhatsApp:** 082 820 1984
 - **Email:** lancetehp@abovax.com

8. Queries and escalations

All product related queries must be directed to BHealthi on:

Claims – health4me@momentum.co.za

Customer Support – lancetehp@abovax.com

– 082 820 1984

EAP – **Call: 0800 229 355** (select option 1)

Please Call Me: 083 450 0508

All **internal** and eligibility related queries can be directed to HR – Employee Wellness Services (EWS) department on (Adielah.johnson@lancet.co.za) Tel: 011 358 0793

All Billing or payment queries for self-funded employees are to be directed to Bhealthi on the contact details listed above.

9. Terms and Conditions for Self-Funded Members

- Self-funded membership is voluntary and open to all permanent and qualifying contract employees.
- Monthly contributions will be deducted via payroll.
- Employees are responsible for 100% of the monthly premium, including any dependents added to their plan.
- Lancet will not contribute toward premiums for self-funded members.
- Joining and cancellations must be communicated to BHealthi in writing, in advance.

- Employees who resign or whose employment is terminated will have their cover end on the last day of that month, unless they reapply directly with BHealthi.
- Self-funded members remain bound by BHealthi's membership rules and Momentum/Abovax policy terms which can be found on the LOTS home page.
- Any changes in personal details or dependent information must be reported to BHealthi immediately.
- For ongoing membership or premium payment after employment ends, employees must make direct arrangements with BHealthi.

10. Additional Information

- **Dual Membership:** Employees may belong to both a **medical aid and an insurance plan (BHealthi)** if they choose, provided they understand the differences between the two products.
- A minor cannot be sole member of the BHealthi insurance product.
- Dependants are defined as your spouse and children. (Legally adopted children)



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