


DAY-TO-DAY PLAN

 Main Member*From **R609pm**

 Additional Children* From **R309pm**

Primary Healthcare Referrals

Unlimited GP consultations when referred by a designated Primary Healthcare Professional.

1 Month waiting period.


Telehealth Consulting

Unlimited telephonic consultations with a designated Primary Healthcare Professional. Includes Acute Medication recommended by the Primary Healthcare Professional subject to the Formulary.

No waiting period.

 Medication is subject to a **1 Month** waiting period.


Primary Healthcare Consultations

Unlimited, managed visits at a Medical Society Centre. Includes all medication dispensed, subject to the Affinity Health Formulary.

1 Month waiting period.


Doctor Consultations

Unlimited, managed GP consultations within the Affinity Health Provider Network.

1 Month waiting period.

Out-of-Network GP Visits

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

1 Month waiting period.


Specialist Visits

 Up to **R1,200** per single member policy or **R3,000** per family policy per year as referred by a GP.

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.


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.


Pathology

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

1 Month waiting period.


Radiology

Unlimited basic Radiology according to Affinity Health's Formulary if referred by a Network GP.

1 Month waiting period.


Dentistry

1 full mouth assessment or 1 scale and polish, infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member per year.

3 Month 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 Affinity Health Formulary.

1 Month waiting period.


Casualty Room Treatment

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

1 Month waiting period.

Immediate Casualty Room Treatment

 1 Casualty room treatment event as a result of an accident only, activated as you apply, up to **R1,000** per policy.


Trauma Support Services

Telephonic trauma support and counselling by professional and dedicated professionals for traumatic events such as sexual assault, crime, trauma-related gender-based violence, death, attempted suicide and domestic violence.

No waiting period.


Primary Healthcare Screening

One primary healthcare screening visit per member per annum conducted by a Primary Healthcare Professional at a conveniently located Medical Society Centre.

No waiting period.


Maternity Management Programme

Support for expectant mothers through the provision of medical advice and monitoring pregnancy through to birth and up to six weeks post-delivery.

3 Month waiting period.

12 Month waiting period for pre-existing pregnancy.

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


Maternity Scans

Two growth sonars referred by your network GP, subject to the Affinity Health Formulary.

3 Month waiting period.

12 month waiting period for pre-existing conditions.


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 healthy life.

3 Month waiting period.

Members are required to register as a Chronic Member for this Benefit.


Diabetes Management Programme

The Diabetes Management Programme assist members in the management of their diabetes condition and provides them with tools to improve their overall health.

3 Month waiting period.

Members are required to register as a Chronic Member for this Benefit.


Chronic Essential Medication Benefit

This benefit covers 24 specific Chronic Conditions according to the Affinity Chronic Medication Formulary.

Members are required to register as a Chronic Member for for this Benefit.

3 Month waiting period.

R89pm per member per chronic condition.


HOSPITAL PLAN

 Main Member*From **R928pm**

 Additional Children* From **R308pm**

Daily Illness Hospitalisation

 1st Day - Up to **R20,000 / R24,000** *
 2nd Day - Up to **R20,000 / R24,000** *
 3rd Day - Up to **R20,000 / R24,000** *
 4th Day - Up to **R8,500**
 5th Day - Up to **R8,500**

 thereafter up to **R3,000** per day up to a maximum of 21 days per member, per illness event.

* Additional cover applicable when admitted to ICU and combined with the ICU Booster.

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. Affinity Health has a network of attorneys that 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.


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 Application Date for the Hospital Plan.

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.


Sub-Acute Hospitalisation

Access to a Sub-Acute Facility that is affiliated with Affinity Health.

R20,000 per member per year.

3 Month waiting period.

12 Month waiting period for pre-existing conditions.


Day Clinic Procedures

 Access to the Affinity Network of Day Clinics for procedures up to **R25,000** per member per year.

3 Month waiting period.

12 Month waiting period for pre-existing conditions.


Trauma Support Services

Telephonic trauma support and counselling by professional and dedicated staff member for any of the following events: sexual assault, crime, trauma-related gender-based violence, death, attempted suicide and domestic violence.

No waiting period.


Maternity

 Natural, Home and Water Birth up to **R25,000**.

 C-section up to **R35,000**.

12 Month waiting period.


Casualty Room Treatment

 Casualty Room treatment for emergency medical conditions and accidental injuries up to **R2,500** per policy per year. Must be pre-authorised.

1 Month waiting period.


Workmen's Compensation Benefit

The benefit offers cover for occupational related injuries or diseases. Affinity Health also offers third party recovery services, such as advice and administrative assistance, keeping the member updated on the progress of the claim.

No waiting period.


24-Hour Emergency

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

No waiting period.

Optional Benefit

Optional Benefit

Optional Benefit

Serious Illness Hospital Benefit

Up to **R150,000** per policy is payable according to severity. Includes Heart Attacks, Third Degree Heart Blocks, Strokes and Cancer.

3 Month waiting period.

12 Month waiting period for pre-existing conditions.

Diagnostic Procedures

Diagnostic Procedures from the Affinity Health Diagnostic Formulary covered up to **R20,000** per single member policy **R25,000** per family policy per year. Subject to member co-payment and benefit limits.

3 Month waiting period.

12 month waiting period for pre-existing conditions.

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.

Intensive Care Benefit

Up to **R12,500** cover per day in ICU for up to 5 days.

Cover increases up to **R24,000** per day when admitted into ICU for the first three days in hospital.

For illness events only.

Single Cover - R99pm
Family Cover - R198pm

Optional Benefit

Hospital Accident Booster

Optional booster to increase the amount provided under the Accident Hospital Cover benefit.

Single Cover

Up to **R250,000** - **R99pm**
Up to **R350,000** - **R198pm**
Up to **R450,000** - **R297pm**
Up to **R550,000** - **R396pm**
Up to **R650,000** - **R495pm**
Up to **R750,000** - **R594pm**
Up to **R850,000** - **R693pm**
Up to **R950,000** - **R792pm**
Up to **R1,050,000** - **R891pm**

Family Cover

Up to **R400,000** - **R179pm**
Up to **R550,000** - **R358pm**
Up to **R700,000** - **R537pm**
Up to **R850,000** - **R716pm**
Up to **R1,000,000** - **R895pm**

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

Optional Benefit

* Accidents are covered from Application Date for the Hospital Plan.



COMBINED PLAN

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



DAY-TO-DAY BENEFITS

- Primary Healthcare Referrals
- Primary Healthcare Consultations
- Primary Healthcare Screening
- Telehealth Consulting
- Doctor Consultations
- Out-of-Network GP Visits
- In-Room GP Procedures
- Specialist Visits
- Optometry
- Casualty Room Treatment
- Pathology
- Acute Medication
- Radiology
- Dentistry
- Maternity Scans
- HIV Chronic Medication Programme
- Diabetes Management Programme
- Maternity Management Programme
- Trauma Support Services



HOSPITAL BENEFITS

- Daily Illness Hospitalisation
- Casualty Room Treatment
- Sub-Acute Hospitalisation
- Serious Illness Hospital Benefit
- Day Clinic Procedures
- Diagnostic Procedures
- Accident Hospital Cover
- Immediate Accident Hospital Cover
- Motor Vehicle Accident Benefit
- Maternity
- Major Trauma
- 24-Hour Emergency
- Workers Compensation Benefit
- Trauma Support Services



Increased Casualty Room Treatment

R4,000 per policy per year.

Main Member*From **R1,398pm**

Additional Children* From **R508pm**



Post-Hospital Private Home Nursing

Up to **R10,000** per policy per year as recommended by an Affinity Health Specialist.

Included in Combined and Hospital Plans.



Maternity All-Inclusive Service Option

Members residing in Johannesburg, Durban, Pretoria and Polokwane have access to The Birthing Team; a specialised and partnered maternity programme offered through Affinity Health.

Once-off registration fee of **R2,499**. 12 month waiting period.

Optional on Combined and Hospital Plans.



This icon indicates a benefit that requires Pre-authorisation.

* Persons joining over the age of 18 will be subject to increased premiums.

Maximum of 6 children 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.

For more information about benefits, please consult the Affinity Health Benefit Guides.



Call Centre
0861 11 00 33



Fax Number
086 607 9419



Email Address
info@affinityhealth.co.za



Website Address
www.affinityhealth.co.za

- This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.
- Subject to Demarcation Regulations, the Insurer does not refuse membership on the basis of any means of discrimination.

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