



Day-to-Day Plan | Essential Medical Cover



Doctor Consultations 1 Month waiting period	Unlimited , managed GP visits, Pre- and/or Postnatal Care including two growth sonars referred by your Affinity Health Provider, subject to Affinity Health's Formulary.
Out-of-Network Visit 1 Month waiting period	Unlimited , subject to Affinity Health's Formulary. Member pays GP and claims back up to R250.
Specialist Visit 3 Month waiting period	1 Specialist visit per single member policy per year up to R800 or R1 600 per family policy per year as referred by a Network GP only. Subject to pre-authorization.
Optometry 3 Month waiting period	One eye test and one set of standard frames and lenses per member per 24 months.
Medical Society Consultations 1 Month waiting period	Unlimited , managed visits to a Medical Practitioner at a Medical Society Centre. Includes Acute Medication prescribed and dispensed by the Medical Practitioner.
Pathology 1 Month waiting period	Unlimited , basic Pathology as referred by a Network GP, subject to Affinity Health's Formulary.

Casualty Room Treatment 1 Month waiting period	Casualty Room treatment for accident or illness up to R3 000 per policy per year. Must be pre-authorized.										
Immediate Casualty Room Treatment	1 Casualty room treatment event as a result of an accident between the Application Date and the Commencement Date, up to R1 000 per policy.										
Acute Medication 1 Month waiting period	Linked to the doctor consultation dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Formulary.										
Radiology 1 Month waiting period	Unlimited , basic Radiology as referred by a Network GP, subject to Affinity Health's Formulary. Basic black and white x-rays only.										
Dentistry 3 Month waiting period	1 full mouth assessment or 1 scale and polish, infection control, 2 intraoral radiographs, 3 extractions and 3 amalgam fillings per member per year.										
Family Funeral 3 Month waiting period	<table border="0"> <tr> <td>Policyholder</td> <td>R12 500</td> </tr> <tr> <td>Spouse and Children (age 14+ years)</td> <td>R12 500</td> </tr> <tr> <td>Children over the age of 6</td> <td>R6 000</td> </tr> <tr> <td>Children birth to 6 years of age</td> <td>R3 000</td> </tr> <tr> <td>Stillborn from 28 weeks</td> <td>R1 500</td> </tr> </table>	Policyholder	R12 500	Spouse and Children (age 14+ years)	R12 500	Children over the age of 6	R6 000	Children birth to 6 years of age	R3 000	Stillborn from 28 weeks	R1 500
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Stillborn from 28 weeks	R1 500										

Hospital Plan | Private Hospitalisation Cover



Daily Illness Hospitalisation 3 Month waiting period	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.											
24-Hour Emergency No waiting period	24/7 emergency medical advice, ambulance services, inter-hospital transfers. Hospital pre-authorization & arranging for guarantee of payment to the treating facility.											
Maternity 3 Month waiting period	Natural - Up to R25 000 C-section - Up to R35 000											
Family Funeral 3 Month waiting period	<table border="0"> <tr> <td>Policyholder</td> <td>R25 000</td> </tr> <tr> <td>Spouse and Children (age 14+ years)</td> <td>R10 000</td> </tr> <tr> <td>Children over the age of 6</td> <td>R5 000</td> </tr> <tr> <td>Children birth to 6 years of age</td> <td>R2 500</td> </tr> <tr> <td>Stillborn from 28 weeks</td> <td>R1 250</td> </tr> </table>		Policyholder	R25 000	Spouse and Children (age 14+ years)	R10 000	Children over the age of 6	R5 000	Children birth to 6 years of age	R2 500	Stillborn from 28 weeks	R1 250
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Stillborn from 28 weeks	R1 250											

Casualty Room Treatment 1 Month waiting period	Casualty Room treatment for illness only up to R2 500 per policy per year. Must be pre-authorized.
Accident Cover No waiting period	Up to R175 000 per single member per event or R275 000 per family per event.
Immediate Accident Cover	Hospitalisation as a result of an accident is covered from the Application Date*
Dread Disease 3 Month waiting period	Up to R9 000 per day upon diagnosis. Up to R200 000 is payable according to severity, covering Heart Attack, Coronary Heart Disease, Stroke, Cancer, Kidney Failure and Major Organ Transplant.
Accidental Permanent Disability No waiting period	R250 000 applicable to Policyholder or Spouse only.

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

Included in both Day-to-Day and Hospital Plans, Post-Hospital Private Home Nursing for up to R10 000 per policy as recommended by an Affinity Health Specialist.

! *Accidents are covered from Application Date for the Hospital Plan. Hospitalisation as a result of an Accident between the Application Date and the Commencement Date is subject to 1 admission per policy, up to R100 000 per single member policy or R150 000 per family policy.

! Persons joining over the age of 54 will be subject to increased premiums.

Policy Rates

Day-to-Day Plan

Policyholder
From **R509pm***

Spouse
From **R459pm***

Dependant
From **R239pm each****

Hospital Plan

Policyholder
From **R819pm***

Spouse
From **R699pm***

Dependant
From **R194pm each****

Combined Plan

Policyholder
From **R1 179pm***

Spouse
From **R1 029pm***

Dependant
From **R394pm each****

When taking a **Combined** health plan, the benefit amounts for the **Family Funeral and Casualty Room Treatment** benefits increase.

Increased Cover for Casualty Room Treatment
R4 000 per year



Increased Funeral Cover



Policyholder
Spouse & Children over the age of 14
Children aged 6 to 14
Birth to 6
Stillborn from 28 weeks

R30 000
R15 000
R10 000
R5 000
R2 500

* Persons joining over the age of 54 will be subject to increased premiums.

** Child Dependant rate. Adult rates differ.

Up to a maximum of 7 dependants.

Boosters



Chronic Essential

(Optional Medication Booster)

Cover available for over **23** different chronic conditions.

Linked to the doctor consultation. Dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Medicine Formulary.

R69pm

Per chronic condition

3 Month waiting period



Intensive Care Unit (ICU)

(Optional Hospital Plan Booster)

Up to

R12 500

3 Month waiting period

cover per day in ICU for up to 5 days.



Single Cover
R79pm



Family Cover
R158pm



iER Booster

(Optional Booster for all plans)



iER is South Africa's leading, dedicated 24-hour emergency response and disaster management network. This service is linked directly to our own 'free to use' and graphically appealing mobile application with built in GPS location functionality.

Includes:

- Access to over **2000** network providers.
- Private Emergency Evacuation Services.
- Hospital stabilisation deposit up to **R40,000**.
- Emergency Casualty Room Stabilisation up to **R6,000**.
- 24-Hour telephonic medical advice.
- All benefits, except the telephonic medical advice, are applicable to **life-threatening events** only.



R39pm - Individual

R59pm - Family

No waiting period



Accident Booster

(Optional Hospital Plan Booster)

Single Cover

Amount	Premium	Amount	Premium
Up to R250,000	R89pm	Up to R750,000	R534pm
Up to R350,000	R178pm	Up to R850,000	R623pm
Up to R450,000	R267pm	Up to R950,000	R712pm
Up to R550,000	R356pm	Up to R1,050,000	R801pm
Up to R650,000	R445pm		

Family Cover

Amount	Premium	Amount	Premium
Up to R400,000	R159pm	Up to R850,000	R636pm
Up to R550,000	R318pm	Up to R1,000,000	R795pm
Up to R700,000	R477pm		

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



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Disclaimer: • 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.

Affinity Health, a product of National Risk Managers (Pty) Ltd (FSP 47132), the Underwriting Managing Agency; Lion of Africa Life Assurance Company Ltd (FSP 15283), the Insurer. This policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any particular material fact to this insurance by or on behalf of an insured person. Terms and conditions as contained in the policy document apply.

