

# Benefit Guide



**AFFINITY**  
**HEALTH** 2019  
**JUNIOR**



## Day-to-Day Plan | Essential Medical Cover



### Doctor Consultations

**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.

1 Month waiting period

### Out-of-Network Visit

**Unlimited**, subject to Affinity Health's Formulary. Member pays GP and claims back up to R250.

1 Month waiting period



### Specialist Visit

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.**

3 Month waiting period



### Optometry

One eye test and one set of standard frames and lenses per member per 24 months.

12 Month waiting period



### Casualty Room Treatment

Casualty Room treatment for accident or illness up to **R3 000** per policy per year. Must be pre-authorized.

1 Month waiting period

### 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.



### Pathology

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

1 Month waiting period



### Dentistry

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

3 Month waiting period



### Acute Medication

**Unlimited** and linked to the doctor consultation dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Formulary.

1 Month waiting period



### Radiology

**Unlimited** basic Radiology as referred by a Network GP, subject to Affinity Health's Formulary. Basic black and white x-rays only.

1 Month waiting period



### Medical Society Consultations

**Unlimited**, managed visits to a Medical Practitioner at a Medical Society Centre. Includes Acute Medication prescribed and dispensed by the Medical Practitioner.

1 Month waiting period



## Hospital Plan | Private Hospitalisation Cover



### 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



### Accident Cover

Up to **R175 000** per single member per event or **R275 000** per family per event.

No waiting period

### Immediate Accident Cover

Hospitalisation as a result of an accident is covered from the Application Date\*



### Dread Disease

Up to **R200 000** is payable according to severity, covering Heart Attack, Coronary Heart Disease, Stroke, Cancer, Kidney Failure and Major Organ Transplant.

3 Month waiting period



### 24-Hour Emergency

24/7 emergency medical advice, ambulance services, inter-hospital transfers. Hospital pre-authorization & arranging for guarantee of payment to the treating facility.

No waiting period



### Casualty Room Treatment

Casualty Room treatment for illness only up to **R2 500** per policy per year. Must be pre-authorized.

1 Month waiting period



### Maternity

Natural - Up to **R25 000**  
C-section - Up to **R35 000**

3 Month waiting period

! \*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 18 will be subject to increased premiums.

! 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.**

# Policy Rates

 <h3>Day-to-Day Plan</h3> <p>Policyholder From <b>R479pm</b></p> <p>Additional child up to 6 children From <b>R239pm each</b></p>	 <h3>Hospital Plan</h3> <p>Policyholder From <b>R734pm</b></p> <p>Additional child up to 6 children From <b>R234pm each</b></p>	 <h3>Combined Plan</h3> <p>Policyholder From <b>R1 104pm</b></p> <p>Additional child up to 6 children From <b>R394pm each</b></p> <p>When taking a <b>Combined</b> health plan, the benefit amount for Casualty Room Treatment is increased.</p> <p><b>Increased Cover for Casualty Room Treatment</b> R4 000 per policy per year</p>
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## Boosters

 <h3>Chronic Essential</h3> <p>(Optional Medication Booster)</p> <p>Cover available for over 23 different chronic conditions.</p> <p>Linked to the doctor consultation. Dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Medicine Formulary.</p> <p><b>R69pm</b> Per chronic condition</p> <p>3 Month waiting period</p>	 <h3>Intensive Care Unit (ICU)</h3> <p>(Optional Hospital Plan Booster)</p> <p>Up to <b>R12 500</b> cover per day in ICU for up to 5 days.</p> <p>3 Month waiting period</p> <p><b>Single Cover</b> R79pm</p> <p><b>Family Cover</b> R158pm</p>																																								
 <h3>iER Booster</h3> <p>(Optional Booster for all plans)</p> <p>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.</p> <p><b>Includes:</b></p> <ul style="list-style-type: none"> <li>Access to over <b>2000</b> network providers.</li> <li>Private Emergency Evacuation Services.</li> <li>Hospital stabilisation deposit up to <b>R40,000</b>.</li> <li>Emergency Casualty Room Stabilisation up to <b>R6,000</b>.</li> <li>24-Hour telephonic medical advice.</li> <li>All benefits, except the telephonic medical advice, are applicable to <b>life-threatening events</b> only.</li> </ul> <p><b>R39pm</b> - Individual / <b>R59pm</b> - Family</p> <p>No waiting period</p>  	 <h3>Accident Booster</h3> <p>(Optional Hospital Plan Booster)</p> <p><b>Single Cover</b></p> <table border="1"> <tr> <th>Amount</th> <th>Premium</th> <th>Amount</th> <th>Premium</th> </tr> <tr> <td>Up to R250,000</td> <td><b>R89pm</b></td> <td>Up to R750,000</td> <td><b>R534pm</b></td> </tr> <tr> <td>Up to R350,000</td> <td><b>R178pm</b></td> <td>Up to R850,000</td> <td><b>R623pm</b></td> </tr> <tr> <td>Up to R450,000</td> <td><b>R267pm</b></td> <td>Up to R950,000</td> <td><b>R712pm</b></td> </tr> <tr> <td>Up to R550,000</td> <td><b>R356pm</b></td> <td>Up to R1,050,000</td> <td><b>R801pm</b></td> </tr> <tr> <td>Up to R650,000</td> <td><b>R445pm</b></td> <td></td> <td></td> </tr> </table> <p><b>Family Cover</b></p> <table border="1"> <tr> <th>Amount</th> <th>Premium</th> <th>Amount</th> <th>Premium</th> </tr> <tr> <td>Up to R400,000</td> <td><b>R159pm</b></td> <td>Up to R850,000</td> <td><b>R636pm</b></td> </tr> <tr> <td>Up to R550,000</td> <td><b>R318pm</b></td> <td>Up to R1,000,000</td> <td><b>R795pm</b></td> </tr> <tr> <td>Up to R700,000</td> <td><b>R477pm</b></td> <td></td> <td></td> </tr> </table> <p>Accident Booster has no waiting period and is applicable from the Commencement Date.</p>	Amount	Premium	Amount	Premium	Up to R250,000	<b>R89pm</b>	Up to R750,000	<b>R534pm</b>	Up to R350,000	<b>R178pm</b>	Up to R850,000	<b>R623pm</b>	Up to R450,000	<b>R267pm</b>	Up to R950,000	<b>R712pm</b>	Up to R550,000	<b>R356pm</b>	Up to R1,050,000	<b>R801pm</b>	Up to R650,000	<b>R445pm</b>			Amount	Premium	Amount	Premium	Up to R400,000	<b>R159pm</b>	Up to R850,000	<b>R636pm</b>	Up to R550,000	<b>R318pm</b>	Up to R1,000,000	<b>R795pm</b>	Up to R700,000	<b>R477pm</b>		
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 Call Centre  
**0861 11 00 33**

 Fax Number  
**086 607 9419**

[www.affinityhealth.co.za](http://www.affinityhealth.co.za) | [info@affinityhealth.co.za](mailto:info@affinityhealth.co.za)



**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.

