**Primary Healthcare Referrals**
- Unlimited GP consultations when referred by an Affinity Health primary healthcare consultant.
  - 1 Month waiting period

**Telemedicine Consulting**
- Unlimited telephonics consultations with an Affinity Health primary healthcare consultant. Includes medication subject to the Affinity Health 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

**In-Room GP Procedures**
- Unlimited cover for minor procedures that can be performed in GP Rooms, subject to sub-limits per procedure. Pre-authorisation is required.
  - 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

**Maternity Scans**
- Two growth sonars referred by your network GP, subject to the Affinity Health Formulary.
  - 3 Month general waiting period
  - 12 Month pre-existing waiting period

**Cardiology**
- Up to R1 200 per single member policy or R3 000 per family policy per year as referred by a GP. Subject to Pre-authorisation.
  - 3 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

**Radiology**
- Unlimited basic Radiology as referred by a Network GP, subject to Affinity Health's Formulary.
  - Basic x-rays only
  - 1 Month waiting period

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

**Hospital Plan**

**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

* 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*

**Day Clinic Procedures**
- Access to the Affinity Network of Day Clinics for procedures up to R25 000 per member per year. Pre-authorisation required.
  - 3 Month waiting period

**Casualty Room Treatment**
- Casualty Room treatment for illness only up to R2 500 per policy per year. Must be pre-authorised.
  - 1 Month waiting period

**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.
  - Subject to Pre-authorisation and benefit sub-limits.
  - No waiting period

**Severe Illness Shortfall**
- Up to R150 000 per policy per year is payable according to severity, includes Heart Attacks, Coronary Heart Disease, Strokes and Cancer.
  - 3 Month waiting period

**Diagnostic Procedures**
- Up to R20 000 per policy per year subject to member co-payment and benefit limits. Pre-authorisation required.
  - 3 Month waiting period

**Hospitalisation**
- Access to the Affinity Health Sub-Acute Facility Network. Pre-authorisation is required. R20 000 per member per year.
  - 3 Month waiting period

**Sub-Acute Hospitalisation**
- Post-Hospital Private Home Nursing for up to R10 000 per policy per year as recommended by an Affinity Health Specialist.
  - 1 Month waiting period

**Maternity**
- Natural - Up to R25 000
  - C-section - Up to R35 000
  - 12 Month waiting period

**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

**Acute Medication**
- Unlimited and linked to the GP consultation dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Formulary.
  - 1 Month waiting period

**Casualty Room Treatment**
- Casualty Room treatment for accident or illness up to R3 000 per policy per year. Must be pre-authorised.
  - 1 Month waiting period

**Immediate Casualty Room Treatment**
- Casualty room treatment event as a result of an accident activated as you apply, up to R1 000 per policy.

* 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.
**Day-to-Day Benefits**

- Doctor Consultations
- Out-of-Network GP Visits
- Primary Healthcare Referrals
- Specialist Visits
- Telemedicine Consulting
- Primary Healthcare Consultations
- Optometry
- Casualty Room Treatment
- Pathology
- Acute Medication
- Radiology

- Dentistry
- Maternity Scans
- HIV Chronic Medication Programme
- Post-Hospital Private Home Nursing

**Hospital Benefits**

- Daily Illness Hospitalisation
- Casualty Room Treatment
- Severe Illness Shortfall
- Day Clinic Procedures
- Diagnostic Procedures
- Accident Cover
- Maternity
- Major Trauma
- 24-Hour Emergency
- Post-Hospital Private Home Nursing

**Combined Plan**

- Child: R448pm
- Main Member: R1248pm

**Medication**

**Chronic Essential**
Optional Booster for Day-to-Day Plan

- Cover available for over 23 different chronic conditions.
- Linked to the GP consultation. Dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Medicine Formulary.
- 3 Month waiting period

- R79pm per member per chronic condition.

**Integrated Emergency Response (iER)**
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.

- Single Cover: R39pm
- Family Cover: R59pm

Includes:

- Access to over 8000 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.

- No waiting period

**Increased Casualty Room Treatment**

- R4 000 per policy per year

**Intensive Care Unit (ICU)**
Optional Hospital Plan Booster

- 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.

<table>
<thead>
<tr>
<th>Single Cover</th>
<th>Family Cover</th>
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</thead>
<tbody>
<tr>
<td>R89pm</td>
<td>R178pm</td>
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</tbody>
</table>

**Accident Booster**
Optional Hospital Plan Booster

- Single Cover
  - Amount: Up to R250,000
  - Premium: R89pm
  - Amount: Up to R350,000
  - Premium: R178pm
  - Amount: Up to R450,000
  - Premium: R267pm
  - Amount: Up to R550,000
  - Premium: R356pm
  - Amount: Up to R650,000
  - Premium: R445pm

- Family Cover
  - Amount: Up to R400,000
  - Premium: R160pm
  - Amount: Up to R550,000
  - Premium: R318pm
  - Amount: Up to R700,000
  - Premium: R477pm

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

- Amount: Up to R890,000
  - Premium: R534pm
  - Amount: Up to R950,000
  - Premium: R623pm
  - Amount: Up to R1,050,000
  - Premium: R712pm
  - Amount: Up to R1,100,000
  - Premium: R801pm

- Amount: Up to R850,000
  - Premium: R636pm
  - Amount: Up to R1,000,000
  - Premium: R795pm

**BOOSTERS**

- 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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**Contact Information**

- Call Centre: 0861 11 00 33
- Fax Number: 086 607 9419
- Email Address: info@affinityhealth.co.za
- Website Address: www.affinityhealth.co.za

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