

## 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 Maximum Expenditure Formulary.



### Out-of-Network Visit

1 Month waiting period

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



### 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

12 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 Maximum Expenditure Formulary.



### Casualty Room Treatment

1 Month waiting period

Casualty Room treatment for accident or illness up to **R2 500** per policy per year. Must be pre-authorized and only available after hours.

### Immediate Casualty Room Treatment

Casualty room treatment as a result of an accident before 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 Medicine Formulary.



### Radiology

1 Month waiting period

**Unlimited** Basic Radiology as referred by a Network GP, subject to Affinity Health's Maximum Expenditure 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

|                                     |         |
|-------------------------------------|---------|
| 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  |

## Hospital Plan | Private Hospitalisation Cover



### 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 Application Date.\*



### 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 in the event of an accident.



### Specific Stated Conditions

12 Month waiting period.

24 Month waiting period for Hysterectomy.

|                         |         |
|-------------------------|---------|
| Appendix Removal        | R30 000 |
| Kidney Stones - Theatre | R30 000 |
| Ectopic Pregnancy       | R20 000 |
| Hernia Repair           | R17 500 |
| Gall Bladder Removal    | R40 000 |
| Miscarriage             | R10 000 |
| Maternity Natural       | R20 000 |
| Maternity C-Section     | R30 000 |
| Hysterectomy            | R40 000 |



### Family Funeral

3 Month waiting period.

|                                     |         |
|-------------------------------------|---------|
| 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  |



### 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 and only available after hours.



### Daily Illness Hospitalisation

3 Month waiting period

24 Month waiting period for pre-existing

|                           |               |  |               |
|---------------------------|---------------|--|---------------|
| <b>1<sup>st</sup> Day</b> | <b>R8 500</b> | <b>2<sup>nd</sup> Day</b>  | <b>R5 500</b> |
| <b>3<sup>rd</sup> Day</b> | <b>R5 000</b> | <b>4<sup>th</sup> Day</b>  | <b>R4 250</b> |
| <b>5<sup>th</sup> Day</b> | <b>R4 250</b> | thereafter <b>R1 500</b> per day up to a maximum of 21 days per member, per illness event. |               |



### Dread Disease

6 Month waiting period

**R9 000** is payable per day upon diagnosis up to **R200 000** 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.



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 before Commencement Date is subject to 1. admission per policy, up to R100 000 per single member policy or R150 000 per family policy.

! Maximum entry age is 54 for Both Day-to-Day and Hospital Plans.

! Each benefit has its own applicable waiting period from Commencement Date.

# Policy Rates

## Day-to-Day

|               |                    |
|---------------|--------------------|
| Policyholder  | <b>R468pm</b>      |
| Spouse        | <b>R418pm</b>      |
| Child - Max 6 | <b>R221pm each</b> |

## Hospital Plan

|               |                    |
|---------------|--------------------|
| Policyholder  | <b>R615pm</b>      |
| Spouse        | <b>R554pm</b>      |
| Child - Max 6 | <b>R110pm each</b> |

## Combined Plan

|               |                    |
|---------------|--------------------|
| Policyholder  | <b>R948pm</b>      |
| Spouse        | <b>R862pm</b>      |
| Child - Max 6 | <b>R295pm each</b> |



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

|                                      |                |
|--------------------------------------|----------------|
| Policyholder                         | <b>R30 000</b> |
| Spouse & Children over the age of 14 | <b>R15 000</b> |
| Children aged 6 to 14                | <b>R10 000</b> |
| Birth to 6                           | <b>R5 000</b>  |
| Stillborn from 28 weeks              | <b>R2 500</b>  |



Increased Cover for Casualty Room Treatment

**R4 000**

PER YEAR

## MEDICATION BOOSTERS

Optional boosters for Day-to-Day and Combined Plans



### Chronic Essential

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.

**R65pm**

Per chronic condition

6 Month waiting period.

### Chronic Booster+

We offer additional cover for Chronic Medication for four specific chronic illnesses over and above the Chronic Essential Booster.

|          |                    |            |                    |
|----------|--------------------|------------|--------------------|
| Bipolar  | from <b>R375pm</b> | Depression | from <b>R181pm</b> |
| Diabetes | from <b>R438pm</b> | Menopause  | from <b>R246pm</b> |

Includes 2 GP consults and formulary blood tests. 1 Month waiting period.

## ACCIDENT BOOSTER

Optional booster for Hospital Plan



### Single Cover

| Amount   | Premium       | Amount     | Premium       |
|----------|---------------|------------|---------------|
| R250,000 | <b>R76pm</b>  | R750,000   | <b>R456pm</b> |
| R350,000 | <b>R152pm</b> | R850,000   | <b>R532pm</b> |
| R450,000 | <b>R228pm</b> | R950,000   | <b>R608pm</b> |
| R550,000 | <b>R304pm</b> | R1,050,000 | <b>R684pm</b> |
| R650,000 | <b>R380pm</b> |            |               |



### Family Cover

| Amount     | Premium       |
|------------|---------------|
| R400,000   | <b>R148pm</b> |
| R550,000   | <b>R296pm</b> |
| R700,000   | <b>R444pm</b> |
| R850,000   | <b>R592pm</b> |
| R1,000,000 | <b>R740pm</b> |



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

## INTENSIVE CARE UNIT (ICU)

Optional Booster for Hospital Plan



**R12 500**

cover per day in ICU for 5 days



Single Cover

**R73pm**



Family Cover

**R146pm**



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