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

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-authorisation.



Optometry

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



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.



Pathology

Unlimited, Basic Pathology as referred by a Network GP, subject to Affinity Health's Maximum Expenditure Formulary.



Casualty Room Treatment

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

Immediate Casualty Room Treatment

Casualty room treatment as a result of an up to R1 000 per policy.



Acute Medication

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

Unlimited Basic Radiology as referred by a Network GP, subject to Affinity Health's Maximum Expenditure Formulary. Basic black and white x-raus onlu.



Dentistry a 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.



Familu **Funeral**

waiting period

Spouse and Children (age 14+ years) Children over the age of 6 Children birth to 6 years of age Stillborn from 28 weeks

R12 500 R6 000 R3 000 R1 500

Hospital Plan | Private Hospitalisation Cover



Accident Cover

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



24-Hour **Emergency**

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

R30 000 R30 000

R20 000

R40 000

R10 000

R20 000

R40 000

R17 500



Specific Stated Conditions

12 Month waiting period.

24 Month waiting period for Hysterectomy.

Appendix Removal Kidney Stones - Theatre Ectopic Pregnancy Hernia Repair Gall Bladder Removal Miscarriage Maternity Natural Maternity C-Section Husterectomy



Familu **Funeral**

Month waiting period.

Policyholder Spouse and Children (age 14+ years)
Children over the age of 6 Children birth to 6 years of age Stillborn from 28 weeks

R25 000 R10 000 R5 000 R2 500 R1 250





Casualty Room Treatment

Casualty Room treatment for illness only up to R2 500 per policy per year. Must be preauthorised and only available after hours.



Daily Illness Hospitalisation

3 Month waiting period

24 Month waiting period for pre-existing

1st Day	R8 500	2nd Day	R5 500
3rd Day	R5 000	4th Day	R4 250
5th Day	R4 250	thereafter R1 500 pe	



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.

of 21 days per member, per illness event.





Accidental Permanent Disability

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 peolicy, 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.
- 0 Each benefit has its own applicable waiting period from Commencement Date.

Policy Rates

Day-to-Day

Policyholder R468pm Spouse R418pm Child - Max 6

R221pm each

Hospital Plan

Policyholder **R615pm** Spouse R554pm Child - Max 6

R110pm each

Combined Plan

Policyholder R948pm Spouse R862pm Child - Max 6 R295pm each



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

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

R30 000 R15 000 R10 000



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.

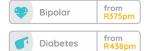
R65pm

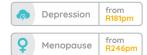
Per chronic condition

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.





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

ACCIDENT BOOSTER Optional booster for Hospital Plan



Single Cover

R76pm	R250,000
R152pm	R350,000
R228pm	R450,000
R304pm	R550,000
R380pm	R650,000

Premium **Amount** R750,000 R850,000

R950,000 R608pm R1,050,000 R684pm

Premium

R456pm

R532pm



Family Cover

Amount	Premium
R400,000	R148pm
R550,000	R296pm
R700,000	R444pm
R850,000	R592pm
R1,000,000	R740pm



Amount

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

INTENSIVE CARE UNIT (ICU) Optional Booster for Hospital Plan



Single Cover

R73pm

cover per day in ICU for 5 days

R12 500



Family Cover

R146pm



Call Centre 0861 11 00 33



Fax Number 086 607 9419



affinityhealthcoza

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 and its Services Providers reserve the right to decline any application for cover. 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.



www.affinityhealth.co.za info@affinityhealth.co.za