



## 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

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



### Daily Illness Hospitalisation

3 Month waiting period

1 <sup>st</sup> Day	up to R10 000	2 <sup>nd</sup> Day	up to R10 000
3 <sup>rd</sup> Day	up to R10 000	4 <sup>th</sup> Day	up to R4 250
5 <sup>th</sup> Day	up to R4 250	thereafter up to <b>R1 500</b> per day up to a maximum of 21 days per member, per illness event.	



### 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

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.



### 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

Policyholder	R509pm
Spouse	R459pm
Adult Dependant	R509pm each
Child Dependant	R239pm each

### Hospital Plan

Policyholder	R669pm
Spouse	R599pm
Adult Dependant	R669pm each
Child Dependant	R119pm each

### Combined Plan

Policyholder	R1 029pm
Spouse	R929pm
Adult Dependant	R1 029pm each
Child Dependant	R319pm each

\*Up to a maximum of 7 dependants.

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



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



Increased Cover for Casualty Room Treatment

R4 000

PER YEAR

### Chronic Essential (Optional 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)

Up to **R12 500** cover per day in ICU for up to 5 days.



Single Cover  
R79pm

Family Cover  
R158pm

3 Month waiting period

### ACCIDENT BOOSTER

Optional booster for Hospital Plan



#### Single Cover



#### Family Cover



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

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

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

### DAILY ILLNESS HOSPITALISATION BOOSTER



Optional booster for Hospital Plan

Policyholder	+R150pm
Spouse under age 54	+R100pm
Spouse over age 54	+R150pm
Children	+R75pm each

X2 COVER

1 <sup>st</sup> Day	Up to R20 000 R24 000**	2 <sup>nd</sup> Day	Up to R20 000 R24 000**	3 <sup>rd</sup> Day	Up to R20 000 R24 000**	4 <sup>th</sup> Day	Up to R8 500
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5 <sup>th</sup> Day	Up to R8 500
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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.



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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.