

Benefit Guide



AFFINITY
HEALTH 2019
SENIOR



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



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



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



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



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



Family Funeral

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

3 Month waiting period



Hospital Plan | Private Hospitalisation Cover



Daily Illness Hospitalisation

1st Day - Up to **R17 000**
2nd Day - Up to **R17 000**
3rd Day - Up to **R17 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.

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 750** 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



Accident Cover

Up to **R110 000** per single member per event or **R150 000** per family per event.

No waiting period

Immediate Accident Cover

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

*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 R70 000 per single member policy or R80 000 per family 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.



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

Day-to-Day Plan	Hospital Plan	Combined Plan
<p>Policyholder From R789pm*</p> <p>Spouse From R709pm**</p> <p>Dependant From R239pm each***</p>	<p>Policyholder From R879pm*</p> <p>Spouse From R769pm**</p> <p>Dependant From R194pm each***</p>	<p>Policyholder From R1 349pm*</p> <p>Spouse From R1 169pm**</p> <p>Dependant From R394pm each***</p> <p>When taking a Combined health plan, the benefit amount for Casualty Room Treatment is increased.</p> <p>Increased Cover for Casualty Room Treatment R4 250 per policy per year</p>

* Persons joining over the age of 65 will be subject to increased premiums.

** Persons joining over the age of 54 will be subject to increased premiums.

*** Child Dependant rate.

Up to a maximum of 7 dependants.

Boosters



Chronic Essential

(Optional Medication 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.

R69 pm
Per chronic condition

3 Month waiting period



iER Booster

(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.



Includes:

- Access to over **2000** 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.

R39pm - Individual / **R59pm** - Family

No waiting period



Call Centre

0861 11 00 33



Fax Number

086 607 9419



www.affinityhealth.co.za

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.



Policy Rates

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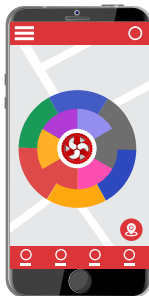
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Name: _____

Agent Code: _____

Contact Number: _____

Email Address: _____

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