



## 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



### Accident Cover

No waiting period

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

### Immediate Accident Cover

Hospitalisation as a result of an accident is covered from the 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.



### Casualty Room Treatment

1 Month waiting period

Casualty Room treatment for illness only up to **R2 750** per policy per year. Must be pre-authorized.



### Daily Illness Hospitalisation

3 Month waiting period

1 <sup>st</sup> Day	up to R17 000	2 <sup>nd</sup> Day	up to R17 000
3 <sup>rd</sup> Day	up to R17 000	4 <sup>th</sup> Day	up to R8 500
5 <sup>th</sup> Day	up to R8 500	thereafter up to <b>R3 000</b> per day up to a maximum of 21 days per member, per illness event.	



### Maternity

3 Month waiting period

Natural - Up to **R25 000**  
C-Section - Up to **R35 000**



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 R70 000 per single member policy or R85 000 per family policy.



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

# Policy Rates

## Day-to-Day Plan

Policyholder  
From **R789pm\***

Spouse  
From **R709pm\*\***

Dependant  
From **R239pm each\*\*\***

## Hospital Plan

Policyholder  
From **R879pm\***

Spouse  
From **R769pm\*\***

Dependant  
From **R194pm each\*\*\***

## Combined Plan

Policyholder  
From **R1 349pm\***

Spouse  
From **R1 169pm\*\***

Dependant  
From **R394pm each\*\*\***

When taking a **Combined** health plan, the benefit amount for the Casualty Room Treatment benefit increases.

Increased Cover for Casualty Room Treatment  
**R4 250** per year



- \* 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. Adult rates differ.  
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.

**R69pm**

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.



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**R39pm** - Individual  
**R59pm** - Family



**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.

