Simple, cost-effective and reliable health cover.

**Day-to-Day Plan**

- **Primary Healthcare Referrals**
  - Unlimited. GP consultations when referred by an Affinity Health primary healthcare consultant.
  - 1 Month waiting period

- **Telemedicine Consulting**
  - Unlimited; telephonic consultations with an Affinity Health primary healthcare consultant. Includes medication subject to the Affinity Health Formulary.
  - No waiting period

- **Primary Healthcare Consultations**
  - Unlimited, managed visits at a Medical Society Centre. Includes all medication dispensed, subject to the Affinity Health Formulary.
  - 1 Month waiting period

- **In-Room GP Procedures**
  - Unlimited cover for minor procedures that can be performed in GP Rooms, subject to sub-limits per procedure. Pre-authorisation is required.
  - 1 Month waiting period

- **Specialist Visits**
  - Up to R1 200 per single member policy or R3 000 per family policy per year as referred by a GP. Subject to Pre-authorisation.
  - 3 Month waiting period

- **Doctor Consultations**
  - Unlimited, managed GP visits within the Affinity Health Provider Network. Pre-authorisation is required.
  - 1 Month waiting period

- **Out-of-Network GP Visits**
  - Unlimited, subject to the Affinity Health Formulary. Member must pay the GP and claim back up to R2 500 per consultation.
  - 1 Month waiting period

- **Dentistry**
  - 1 full mouth assessment or 1 scale and polish, infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member per year.
  - 3 Month waiting period

- **Pathology**
  - Unlimited basic Pathology as referred by a Network GP, subject to the Affinity Health Formulary.
  - 1 Month waiting period

- **Radiology**
  - Unlimited basic Radiology as referred by a Network GP, subject to the Affinity Health Formulary. Basic x-rays only.
  - 1 Month waiting period

- **Maternity Scans**
  - Two growth sonars referred by your network GP, subject to the Affinity Health Formulary.
  - 3 Month general waiting period

- **Casualty Room Treatment**
  - Casualty Room treatment for accident or illness up to R3 000 per policy per year. Must be pre-authorised.
  - 1 Month waiting period

- **Immediate Casualty Room Treatment**
  - Casualty room treatment event as a result of an accident activated as you apply, up to R1 000 per policy.

**Hospital Plan**

- **Daily Illness Hospitalisation**
  - 1st Day - Up to R20 000
  - 2nd Day - Up to R20 000
  - 3rd Day - Up to R20 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

- **Sub-Acute Hospitalisation**
  - Access to the Affinity Health Sub-Acute Facility Network. Pre-authorisation is required. R20 000 per member per year.
  - 3 Month waiting period

- **Immediate Accident Cover**
  - Hospitalisation as a result of an accident is covered from the Application Date.

- **Casualty Room Treatment**
  - Casualty Room treatment for illness only up to R2 750 per policy per year. Must be pre-authorised.
  - 1 Month waiting period

- **Accident Cover**
  - Up to R10 000 per single member per event or R50 000 per family per event.
  - No waiting period

- **Diagnostic Procedures**
  - Up to R20 000 per policy per year subject to member co-payment and benefit limits. Pre-Authorisation required.
  - 3 Month waiting period

- **Major Trauma**
  - Trauma Cover for conditions relating to paraplegia, quadriplegia, severe burns, internal and external head injuries, paralysis and loss of limb.
  - Up to a maximum of R1 100 000. Subject to Pre-Authorisation and benefit sub-limits.
  - No waiting period

**Plan Costs**

- **Plan**
  - **Main Member** - From R889pm
  - **Adult** - From R889pm
  - **Spouse** - From R799pm
  - **Child** - From R269pm

**HIV Chronic Medication Management Programme**

The HIV/AIDS programme caters to the medical and lifestyle needs of members living with HIV/AIDS and provides them with suitable treatment and tools to live a healthy life.

- 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 6 years of age - R3 000
- Stillborn from 28 weeks - R1 500

- 3 Month waiting period

*Persons joining over the age of 65 will be subject to increased premiums. Maximum of 7 dependants per 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.

*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 of the policy is subject to 1 admission per policy, up to R70 000 per single member policy or R85 000 per family policy.

**Included in both Day-to-Day And Hospital Plans**

- Post-Hospital Private Home Nursing for up to R10 000 per policy per year as recommended by an Affinity Health Specialist.
Child * From R4 48pm

Main Member * From R1 518pm

Adult * From R1 518pm

Spouse * From R1 378pm

Day-to-Day Benefits

- Doctor Consultations
- Out-of-Network GP Visits
- Primary Healthcare Referrals
- Specialist Visits
- Telemedicine Consulting
- Primary Healthcare Consultations
- Optometry
- Casualty Room Treatment
- Pathology
- Acute Medication
- Radiology

Hospital Benefits

- Daily Illness Hospitalisation
- Casualty Room Treatment
- Sub-Acute Hospitalisation
- Day Clinic Procedures
- Diagnostic Procedures
- Accident Cover
- Maternity
- Major Trauma
- 24-Hour Emergency
- Post-Hospital Private Home Nursing

Combined Plan

Day-to-Day Benefits

Includes:
- Hospital Benefits
- Doctor Consultations
- Out-of-Network GP Visits
- Primary Healthcare Referrals
- Specialist Visits
- Telemedicine Consulting
- Primary Healthcare Consultations
- Optometry
- Casualty Room Treatment
- Pathology
- Acute Medication
- Radiology

Medication

Chronic Essential
Optional Booster for Day-to-Day Plan

Cover available for over 23 different chronic conditions. Linked to the GP consultation. Dispensed by the Network Provider or obtained on script from a pharmacy linked to the Affinity Health Medicine Formulary.

3 Month waiting period

R79pm per member per chronic condition.

Integrated Emergency Response (iER)
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.

Single Cover
R39pm

Family Cover
R59pm

Includes:
- Access to over 8000 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.

No waiting period

Customer Service

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Find us on

• 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 material fact to this insurance by or on behalf of an insured person. Terms and conditions as contained in the policy document apply.