











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 R220.
	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 R2 500 per policy per year. Must be pre-authorized and only available after hours.										
Immediate Casualty Room Treatment		Casualty room treatment 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	<table border="0"> <tr> <td>Policyholder</td> <td>R12 500</td> </tr> <tr> <td>Spouse and Children (age 14+ years)</td> <td>R12 500</td> </tr> <tr> <td>Children over the age of 6</td> <td>R6 000</td> </tr> <tr> <td>Children birth to 6 years of age</td> <td>R3 000</td> </tr> <tr> <td>Stillborn from 28 weeks</td> <td>R1 500</td> </tr> </table>	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
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Stillborn from 28 weeks	R1 500											

Hospital Plan | Private Hospitalisation Cover

	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*																		
	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 in the event of an accident.																		
	Specific Stated Conditions 3 Month waiting period	<table border="0"> <tr> <td>Appendix Removal</td> <td>R30 000</td> </tr> <tr> <td>Kidney Stones - Theatre</td> <td>R30 000</td> </tr> <tr> <td>Ectopic Pregnancy</td> <td>R20 000</td> </tr> <tr> <td>Hernia</td> <td>R17 500</td> </tr> <tr> <td>Gall Bladder Removal</td> <td>R40 000</td> </tr> <tr> <td>Miscarriage</td> <td>R10 000</td> </tr> <tr> <td>Maternity Natural</td> <td>R20 000</td> </tr> <tr> <td>Maternity C-Section</td> <td>R30 000</td> </tr> <tr> <td>Hysterectomy</td> <td>R40 000</td> </tr> </table>	Appendix Removal	R30 000	Kidney Stones - Theatre	R30 000	Ectopic Pregnancy	R20 000	Hernia	R17 500	Gall Bladder Removal	R40 000	Miscarriage	R10 000	Maternity Natural	R20 000	Maternity C-Section	R30 000	Hysterectomy	R40 000
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	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.												
	Daily Illness Hospitalisation 3 Month waiting period	<table border="1"> <tr> <td>1st Day</td> <td>R8 500</td> <td>2nd Day</td> <td>R5 500</td> </tr> <tr> <td>3rd Day</td> <td>R5 000</td> <td>4th Day</td> <td>R4 250</td> </tr> <tr> <td>5th Day</td> <td>R4 250</td> <td colspan="2">thereafter R1 500 per day up to a maximum of 21 days per member, per illness event.</td> </tr> </table>	1st Day	R8 500	2nd Day	R5 500	3rd Day	R5 000	4th Day	R4 250	5th Day	R4 250	thereafter R1 500 per day up to a maximum of 21 days per member, per illness event.	
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	Dread Disease 3 Month waiting period	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	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	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

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

3 Month waiting period

Chronic Booster+

We offer additional cover for Chronic Medication for four specific chronic illnesses over and above the Chronic Essential Booster.

Bipolar	from R375pm	Depression	from R181pm
Diabetes	from R438pm	Menopause	from R246pm

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

ACCIDENT BOOSTER

Optional booster for Hospital Plan



Single Cover

Amount	Premium	Amount	Premium
R250,000	R76pm	R750,000	R456pm
R350,000	R152pm	R850,000	R532pm
R450,000	R228pm	R950,000	R608pm
R550,000	R304pm	R1,050,000	R684pm
R650,000	R380pm		



Family Cover

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



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

INTENSIVE CARE UNIT (ICU)

Optional Booster for Hospital Plan



R12 500

cover per day in ICU for 5 days
3 Month waiting period



Single Cover

R73pm



Family Cover

R146pm



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LION OF AFRICA
LIFE ASSURANCE

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, Affinity Health does not refuse membership on the basis of any means of discrimination.