



AFFINITY
HEALTH

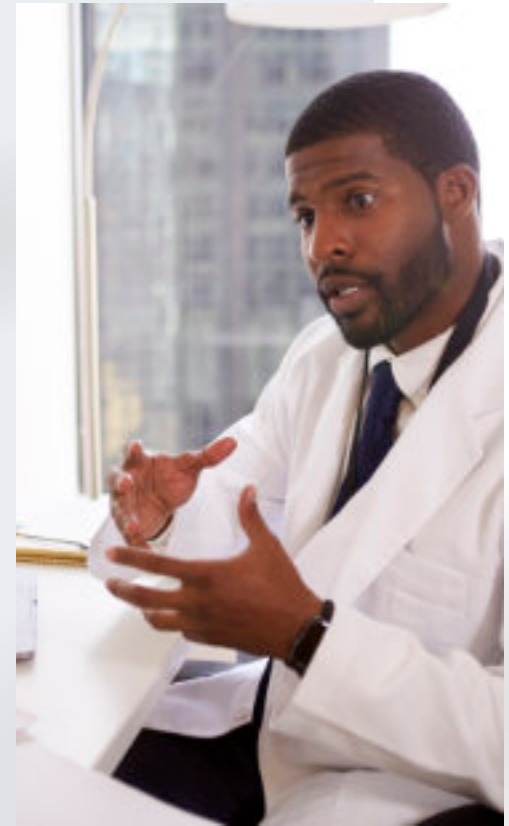


**PRIMARY HEALTHCARE
SCREENING**
BENEFIT GUIDE

INTRODUCTION

Primary Healthcare Screening refers to healthcare services like tests and screening, which are performed for early detection and prevention of potential health problems or diseases. Affinity Health offers screening and prevention services at the Medical Society Centres.

Affinity Health Members must make use of the Medical Society Centres to schedule an annual screening, which will be conducted by the Primary Healthcare Professional at the centres. To locate a Medical Society Centre, visit www.medicalsociety.co.za and click on the Locate Facility tab.



The list below defines some of the important **phrases** and corresponding **definitions and explanations** which will be referred to throughout this document.

Affinity

Means the company named Affinity Health (Pty) Ltd.

Affinity Health/We/Us/Our

The Health Benefit Cover Product managed by National Risk Managers (Pty) Ltd, a registered Financial Services Provider (FSP Number 47132) under contract from the Assurer.

Annual Overall Benefit Limit

The Annual Overall Benefit Limit is the cap on the Member's benefits that Affinity will pay in a year. Annual Limits can be placed either on specific services as an annual amount for covered services or on the number of visits that will be covered for a particular service. After the Annual Overall Benefit Limit is reached, all associated healthcare expenses will be for the Member's account.

The Assurer

Lion of Africa Life Assurance Company Limited, the registered Assurer with FSP Number 15283, as may be amended from time to time.

Audiometry

A screening test performed to measure a person's sense of hearing. The test is performed with the use of electronic equipment.

Blood Pressure Monitoring

Blood pressure is the pressure of circulating blood against the walls of blood vessels. A blood pressure monitoring instrument will be able to take a blood pressure reading to determine if a person has a healthy blood pressure.

Blood pressure monitoring is used as a screening tool to determine if a person may have high blood pressure that could lead to additional health issues.

BMI

Body Mass Index takes a person's weight and height and calculates to check if that person's weight is healthy. BMI is used as a screening tool to indicate if a person is in a weight category that could lead to other health issues.

Cholesterol Rapid Test

A cholesterol rapid test involves a droplet of blood being placed on a specialised strip of paper to measure the amount of cholesterol in the blood.

Cholesterol is a type of fat which plays an important role in the body's ability to function, however high levels of LDL (bad cholesterol) in the blood can lead to other health issues.



Family

For the purpose of this Policy, family includes the main Member's spouse, adult dependants and child dependants added to the Policy.

Spouse means the named spouse of a policyholder, including any life partner.

Child Dependant means the named child of a Policyholder under the age of 21 (twenty-one) years, including:

- a natural child;
- a step child;
- a legally adopted child, including a child adopted in terms of a customary adoption under a tradition practiced by the people of South Africa, provided that the child's natural parents are both deceased;
- an adoption under the tenets of any religion practiced by the people of South Africa provided that the child's natural parents are both deceased; or
- a child of a Child Dependant and/or Adult Dependant.

Adult Dependant means a person other than a Spouse of the Policyholder who is wholly dependent on the Policyholder for financial support including:

- a Child of the Policyholder over the age of 21 (twenty-one) years;
- an immediate family Member (sibling or parent) over the age of 21 (twenty-one) years; or
- the second or any additional Spouse of a Member under a customary union recognised as a marriage under the tenets of any religion.

Glucose Monitoring

Glucose monitoring involves a droplet of blood being placed on a specialised strip to measure the amount of sugar in the blood.

Glucose plays an important role in the body's role to function, however high levels of glucose (sugar) in the blood can lead to other health issues.

General Practitioner (GP)

A network General Practitioner who has contracted with Affinity Health to provide the Member with coordinated care for primary care, treats acute illnesses and provides preventive care, health education and defined chronic conditions.

Lapse/Lapsed Cover

Means that the cover and benefits provided in terms of this policy have been suspended due to non-payment of premiums due and are no longer available.

Member

The Member or Policyholder as named on the policy schedule and their Dependants who have applied and been accepted by the Assurer and whose premium is paid and up to date and thus includes each individual assured under this Policy.

Network Provider

The service providers contracted or who have an ongoing business relationship with Affinity Health. These providers offer preferential rates and are required to be used for most benefits. A Network Provider is also called a Designated Service Provider or DSP.



Non-emergency

Non-emergency conditions means conditions that do not meet Affinity Health's Emergency Definition but that do require medical care within 4 to 24 hours based on international emergency triage protocols.

Out-of-Network Provider

Providers not on the Affinity Health Network or who have no business relationship with Affinity Health. Costs incurred for most out-of-network providers are not reimbursed unless specifically pre-authorized per event.

Pap Smear

A pap smear involves a sample collection of cells being taken from the cervix to check for abnormalities. The Primary Healthcare professional will perform the sample collection and it will be sent to the lab for testing.

Policyholder

The Policyholder is the person who applied for the Assurance Cover under this Policy and is included in the definition of Member.

Pre-Authorisation

Means the act of contacting and obtaining authorisation from Affinity Health before utilising certain Benefits.

Primary Health Care Professional

These are the qualified nurses, registered with the South African Nursing Council (SANC) or Health Professions Council of South Africa (HPCSA), who provide primary healthcare to patients at the Medical Society Centres or via the Telehealth consulting line.

Sample Collection

Refers to the Medical Society Centre staff collecting blood or fluid samples and sending these samples to a laboratory for testing.

Snellen Eye Screening

Snellen eye screening is a basic visual acuity assessment used to measure a person's sharpness of vision. The person will need to stand at different distances from the Snellen Chart to test the vision of both eyes. The Primary Healthcare Professional at the Medical Society Centre will be able to advise the person to visit an optometrist, should they require further visual assessment.

The Member should call in for Pre-authorization if they need to consult with an optometrist.

Urinalysis

A urinalysis is a urine test conducted by dipping a specialised urinalysis stick into urine.

It involves checking the appearance, concentration and content of the urine. Abnormal results indicated by this test could indicate other health issues.





UTILISING A MEDICAL SOCIETY CENTRE

Members have access to qualified Primary Healthcare Professionals at the Medical Society Centres, that can assist with all your primary healthcare needs including screening and preventative tests.





Members also have access to healthcare, dietary, exercise and lifestyle advice during any consultation with the Primary Healthcare Professionals.



Members may contact the Affinity Health Customer Care Department on

0861 11 00 33

for further assistance and clarification.

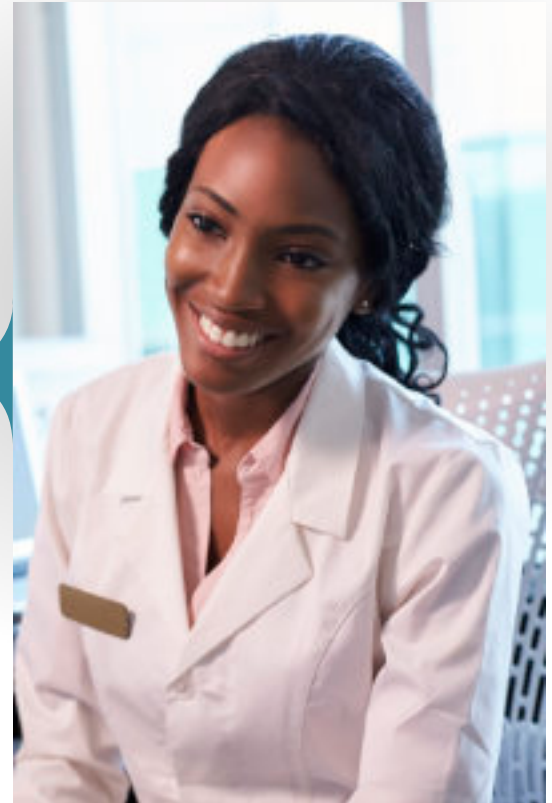


The Member must get a referral from a GP or Specialist to make use of a Medical Society Centre for the pap smear to avoid being liable for the entire account. For more information on the Medical Society Centres for specific policy types, visit www.themedicalsociety.co.za.



Locating a Medical Society

To locate a Medical Society Centre, visit www.medicalsociety.co.za and click on the Locate Facility tab.





COVERED SCREENING TESTS

Screening tests covered at Medical Society Centres

Affinity Health and Medical Society Members will have certain screening and prevention tests covered, depending on the policy type and the pathology formulary, provided the Member makes use of the Medical Society Centres, where a qualified Primary Healthcare Professional will perform sample collection and screening for the Member.



The Primary Healthcare screening is limited to one collective screening per Member, per annum. These tests are covered in full, depending on the plan selected, when being conducted at the Medical Society Centres.

Blood Glucose Monitoring	Pregnancy Test - cash service
Blood Pressure Monitoring	Urinalysis
Cholesterol Rapid Test	Body Mass Index
HIV Rapid Test - cash service	Audiometry at specific centres
Snellen Eye Screening	Pap Smear (must be accompanied by a referral from a GP or Specialist)



Combined //
Standard / Senior / Junior



Hospital //
Standard



Day-To-Day //
Standard / Junior

Benefits available by policy type



STANDARD COMBINED

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.



STANDARD HOSPITAL

Not available on this plan.



STANDARD DAY-TO-DAY

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.



SENIOR COMBINED

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.



SENIOR HOSPITAL

Not available on this plan.



SENIOR DAY-TO-DAY

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.





JUNIOR COMBINED

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.



JUNIOR HOSPITAL

Not available on this plan.



JUNIOR DAY-TO-DAY

Primary Healthcare screening covered in full at the Medical Society Centres:

Limited to:

- Blood Glucose Monitoring, Blood Pressure Monitoring, Cholesterol Rapid Test, Urinalysis and Body Mass Index (BMI).
- Snellen Eye Tests, Pap Smears and Audiometry are available at selected centres only.
- Pap smear (covered from the pathology benefit), provided the Member has obtained referral from a GP or Specialist.
- One collective screening visit per Member, per annum.
- HIV Rapid Tests and Pregnancy Tests are available in addition, charged as a cash service.





**GET IN
TOUCH**



MEMBERS

Please call **0861 11 00 33** for customer care.



HEALTH PRACTITIONERS

Please call **0861 11 00 33** > **Option 5**.



Write to us at Postnet Suite
124, Private Bag X101,
Farrarmere, Benoni 1518.



Use the website www.affinityhealth.co.za or
the **customer care walk-in centre** at 1 Dingler
Street, Rynfield, Benoni.



FAX

086 607 9419



EMAIL

info@affinityhealth.co.za



COMPLAINTS PROCESS

The Internal Complaints Resolution Policy is available on the Affinity Health Website.

www.affinityhealth.co.za



Affinity Health is committed to maintaining an internal complaints resolution system, ensuring procedures are based on the following:

- a** — **Maintenance of a comprehensive complaints policy that outlines the company's commitment to, and system and procedures for, internal resolution of complaints.**
- b** — **Transparency and visibility:** ensuring that Members have full knowledge of the procedures for resolution of their complaints.
- c** — **Accessibility of facilities:** ensuring that members have easy access to such procedures made available at any office or branch of the provider, as well as through electronic means such as email or via the Affinity Health website.
- d** — **Fairness:** ensuring that a resolution of a complaint falls in line with the resolution process which is fair to both the Member and the Company.
- e** — **Compliments and Suggestions:** Affinity Health is committed to ensuring that the products and services provided meet the Member's fullest expectations, Affinity Health values Members' honest feedback. Should a Member wish to compliment Affinity, or they have any suggestions on how the products or service delivery can be improved, the Affinity Team would love to hear from you. Kindly forward compliments or suggestions to email: compliments@affinityhealth.co.za.



f

How to submit a complaint?

Affinity is committed to investigating and resolving all complaints in a fair, honest and professional manner. If the Member is not satisfied with the service received, he or she can lodge a formal complaint with Affinity Health's Complaints Department at:

Complaints Department

Physical Address

1 Dingler Street, Rynfield, Benoni, 1501

Postal Address

Postnet Suite 124, Private Bag X101, Farrarmere, Benoni, 1516

Telephone

086 110 6040

Email

complaints@affinityhealth.co.za

g

Feedback from the Complaints Department

Treating customers fairly and keeping them informed is a crucial aspect of Affinity's customer relationship management. During the course of the complaint investigation and resolution process, the Member can expect the following:

1. Affinity will acknowledge the Member's complaint in writing within 48 hours of receipt.
2. The Member will be notified of the name and contact details of the person that will oversee the complaint resolution process.
3. The Member will be informed of the expected timeframe required for an investigation to be conducted.
4. Affinity will provide the Member with regular updates on the progress of their complaint.

h

5. When a decision has been reached, the Member will be provided with the outcome of such decision in writing with reasons for the decision reached.
6. Affinity aims to resolve complaints as soon as possible, but within a maximum of 21 working days.
7. Where a complaint is resolved in the Member's favour, Affinity will ensure that full and appropriate corrective action is taken without delay.

Appeal of rejected claims:

1. Affinity Health will acknowledge receipt of the appeal in writing within 48 hours of receipt from the Assurer.
2. If the Member's claim was rejected by Affinity Health, policyholders have 90 days from the receipt of the rejection letter to make representation.
3. Subject to the above, Affinity Health will make a final decision and will notify the Member in writing within 45 days after receipt of the rejection appeal.

Further steps

If a Member is unhappy with the outcome of their complaint or Affinity's complaint resolution process, please direct the complaint, in writing, to the Assurer at:

LION OF AFRICA LIFE ASSURANCE COMPANY LTD

Physical Address

Office 16/02, 16th Floor the Golden Acre, Adderley Street, Cape Town CBD, 8001

Telephone

021 461 8233

Email

info@lionlife.co.za

External complaint resolution measures

If the Member is not satisfied with the outcome of the internal complaint resolution processes, or the resolutions have not been in the Member's favour, they can have the decision reviewed by an authorised external party. These include the following:

THE COUNCIL FOR MEDICAL SCHEMES

Complaints Unit

Physical Address

Block A, Eco Glades 1 Office Park, 420 Witch-Hazel Avenue,
Eco Park, Centurion, 0157

Telephone

0861 123 267

Email

complaints@medicalschemes.co.za

Website

www.medicalschemes.co.za

Affinity Health is regulated by the Council for Medical Schemes.

Members can approach the Council for Medical Schemes for rejected claims or during any stage of the complaints process. Affinity, however, encourages the Member to follow the above steps to resolve the complaints first, before contacting the Council.

THE FAIS OMBUDSMAN

Telephone

012 762 5000

Fax

012 348 3447

Fax

info@faisombud.co.za

Website

www.faisombud.co.za

The FAIS Ombud deals with the complaints against the conduct, service or advice provided by a financial services provider. If you are unhappy with the quality of information or explanation provided to you, then this is the correct ombudsman to approach.

