





















Waiting periods commence on the Commencement Date, unless otherwise stated. Pre-Existing Conditions are subject to a 12 month waiting period from Commencement Date.

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.

PRIMARY HEALTH CARE **SILVER MAX** **GOLD MAX** **PLATINUM MAX** **TITANIUM MAX**

 Telehealth Consulting No waiting period. Medication is subject to 1 month waiting period.	Unlimited Nurse-led Medical consultations including all medication, subject to the Affinity Health Formulary and fair use rules. Consultations may result in a referral to an Affinity Health Provider Network GP if required.	Unlimited. No Pre-auth required	Unlimited. No Pre-auth required	Unlimited. No Pre-auth required	Unlimited. No Pre-auth required
 Medical Society Centre 1 Month waiting period	Consultations at a Medical Society Centre. Includes any acute medication dispensed.	Unlimited	Unlimited	Unlimited	Unlimited
 Doctor Consultations 1 Month waiting period	Unlimited consultations at an Affinity Health Doctor (GP), subject to managed care and clinical guidelines. Visit includes acute medication either prescribed or dispensed by an Affinity Health Network Doctor. Pre-authorisation required. Subject to the Affinity Health Formulary and fair use rules.	5 visits thereafter, pre-authorisation is required.	5 visits thereafter, pre-authorisation is required.	6 visits thereafter, pre-authorisation is required.	6 visits thereafter, pre-authorisation is required.
 Maternity Management Programme 12 Month waiting period	This benefit has been introduced to support expectant mothers by providing medical advice and monitoring their pregnancy through to the birth and up to six weeks post-delivery.	Must be registered	Must be registered	Must be registered	Must be registered
 Maternity Scan & Blood Tests 3 Month waiting period 12 Month pre-existing waiting period.	Prenatal and postnatal care including two growth sonars referred by your Network Provider, subject to the Affinity Health Formulary.	2 x Growth sonars & blood tests	2 x Growth sonars & blood tests	2 x Growth sonars & blood tests	2 x Growth sonars & blood tests
 HIV Management Programme 3 Month waiting period	This benefit will give you access to our clinically trained case managers that monitor compliance in terms of treatment, assist with information for health-related enquiries, offer clinical and emotional support. The programme actively and accurately monitors the disease severity to ensure timeous intervention, and includes after-hours emergency support.	Must be registered	Must be registered	Must be registered	Must be registered
 HIV Medication 3 Month waiting period	HIV Medication benefit is subject to the Affinity Health Chronic Medication Formulary. You must be registered to obtain this benefit. To confirm if your medication is covered, you can contact the Affinity Health Customer Care line.	Medication limited to R350 per month (R4 200 per year)	Medication limited to R350 per month (R4 200 per year)	Medication limited to R350 per month (R4 200 per year)	Medication limited to R350 per month (R4 200 per year)
 Diabetes Programme 3 Month waiting period 12 Month pre-existing conditions waiting period for Hospitalisation	Access to our clinically trained case managers that monitor compliance in terms of treatment, assist with information for health-related enquiries, offer clinical and emotional support. The programme actively and accurately monitors the disease severity to ensure timeous intervention, and includes after-hours emergency support.	Must be registered	Must be registered	Must be registered	Must be registered
 In-Room GP Procedures 1 Month waiting period	Cover for minor procedures that can be performed in GP rooms. Subject to sub-limits per procedure. Pre-authorisation is required.	As per Formulary, subject to maximum benefit limit	As per Formulary, subject to maximum benefit limit	As per Formulary, subject to maximum benefit limit	As per Formulary, subject to maximum benefit limit
 Over-the-Counter Medication 1 Month waiting period	Over the counter medication authorised by one of our medical professionals. This benefit is easily accessible by sending us a "please call me" to the number provided on your membership card or calling the call centre when you are concerned about your health.	R440 OTC per eligible member, per year	R495 OTC per eligible member, per year	R550 OTC per eligible member, per year	R605 OTC per eligible member, per year
 Out-of-Network Visit 1 Month waiting period	Member pays the doctor and claims back up to the stated limit.		Rebate of R250 per visit Limit of 2 visits per year	Rebate of R250 per visit Limit of 2 visits per year	Rebate of R250 per visit Limit of 2 visits per year
 Chronic Disease Management 3 Month waiting period	Affinity Health provides proactive support for ongoing care and treatment to keep Chronic Conditions in check. You will receive medical care and be equipped with the skills you need to manage your health.	Must be registered	Must be registered	Must be registered	Must be registered
 Chronic Medication 3 Month waiting period	Chronic Medication benefit is subject to the Affinity Health Chronic Medication Formulary. You must be registered as a Chronic member to obtain this benefit. To confirm if your Chronic Medication is covered, you can contact the Affinity Health Customer Care line.	Unlimited as per Formulary	Unlimited as per Formulary	Unlimited as per Formulary	Unlimited as per Formulary
 Basic X-Rays 1 Month waiting period	Unlimited basic radiology according to Affinity Health Formulary if referred by a Network GP.	As per Formulary	As per Formulary	As per Formulary	As per Formulary
 Basic Blood Tests 1 Month waiting period	Unlimited basic pathology as referred by a Network GP; subject to the Affinity Health Formulary.	As per Formulary	As per Formulary	As per Formulary	As per Formulary
 Dentistry 3 Month waiting period	One full mouth assessment or scale and polish, infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member, per year.	R2 000 Per Year Injury Max R3 000	As per Formulary	As per Formulary	As per Formulary
 Optometry 12 Month waiting period	One eye test and one set of frames and lenses per member per 24 months. This benefit is only available through a Spec-savers outlet.	As per Formulary	As per Formulary	As per Formulary	As per Formulary
Specialist Visit 3 Month waiting period	One specialist visit per member, per year as referred by an Affinity Network Doctor (Subject to Pre-Authorisation).	Single - R1 400 Family - R3 400	Single - R1 700 Family - R3 500	Single - R1 900 Family - R4 000	Single - R2 000 Family - R4 000

24/7 EMERGENCY SERVICES		SILVER MAX	GOLD MAX	PLATINUM MAX	TITANIUM MAX					
24/7 Health & Trauma Telephonic Assistance No waiting period	Telephonic trauma support and counselling by professional and dedicated staff members for any of the following events: Sexual assault, crime, trauma-related gender based violence, death, attempted suicide and domestic violence.	Unlimited	Unlimited	Unlimited	Unlimited					
Emergency Services (Road & Air) No waiting period	Affinity Health has partnered with Emergency Service Specialists for 24-hour operations. Costs may not be covered if not deemed an emergency.	Unlimited	Unlimited	Unlimited	Unlimited					
Casualty Emergency Visits 1 Month waiting period	Casualty Room treatment for accident or illness up to the benefit amount, per policy, per year. (Subject to Pre-Authorisation).	Single - R2 500 Family - R4 000	Single - R2 500 Family - R4 000	Single - R2 500 Family - R4 000	Single - R3 000 Family - R4 500					
HOSPITAL BENEFITS										
Accident Hospital Cover No waiting period	For costs of hospitalisation if admitted due to an accident. The Pre-authorization number on the membership card must be phoned to issue a Guarantee of Payment.	Single - R225 000 Family - R275 000	Single - R250 000 Family - R300 000	Single - R275 000 Family - R325 000	Single - R350 000 Family - R400 000					
Motor Vehicle Accident Benefit No waiting period	This benefit offers assistance with claiming from the Road Accident Fund. Affinity Health has a Network of attorneys that will assess the accident at no cost to the member and will facilitate any reimbursement from the Road Accident Fund on behalf of the member.	Pre-auth required	Pre-auth required	Pre-auth required	Pre-auth required					
Workers Compensation Benefit No waiting period	The benefit offers cover for occupational related injuries or diseases. Affinity Health also offers third party recovery services, such as advice and administrative assistance, keeping the member updated on the progress of the claim.	Pre-auth required	Pre-auth required	Pre-auth required	Pre-auth required					
Daily Illness 3 Month waiting period	<table border="1"> <tr> <td>1st Day R22 000 R27 000*</td> <td>2nd Day R22 000 R27 000*</td> <td>3rd Day R22000 R27 000*</td> <td>4th Day R8 500 R12 500*</td> <td>5th Day R8 500 R12 500*</td> </tr> </table> thereafter R 3 000 per day, up to a maximum of 21 days, limited to 2 events per member per year. *Additional cover applicable when admitted to ICU.	1 st Day R22 000 R27 000*	2 nd Day R22 000 R27 000*	3 rd Day R22000 R27 000*	4 th Day R8 500 R12 500*	5 th Day R8 500 R12 500*	Pre-auth required	Pre-auth required	Pre-auth required	Pre-auth required
1 st Day R22 000 R27 000*	2 nd Day R22 000 R27 000*	3 rd Day R22000 R27 000*	4 th Day R8 500 R12 500*	5 th Day R8 500 R12 500*						
Sub-Acute Hospitalisation 3 Month waiting period	Access to the Affinity Health Sub-Acute Facility Network. Pre-authorization is required.	R20 000 per member, per year	R20 000 per member, per year	R20 000 per member, per year	R20 000 per member, per year					
Serious Illness Hospital Benefit 3 Month waiting period	Additional Benefit available, authorised under the Hospital Illness Benefit, based on the diagnosis and treatment required for Serious Illnesses. Heart Attacks, Third Degree Heart Blocks, Strokes and Cancers are categorised as Serious Illnesses.	Up to R112 500 Pre-Auth required	Up to R150 000 Pre-Auth required	Up to R187 500 Pre-Auth required	Up to R225 000 Pre-Auth required					
Hospital Maternity 12 Month waiting period	Maternity Natural R25 000 Maternity C-Section R35 000	Pre-auth required	Pre-auth required	Pre-auth required	Pre-auth required					
ICU Illness* 3 Month waiting period	ICU Illness Benefit offers additional Intensive Care Unit cover per day for 5 days per illness event.		Pre-auth required	Pre-auth required	Pre-auth required					
Hospital Top-Up Plan 3 Month waiting period	Cover in the event of a shortfall as the result of a Daily Illness in hospital. Limited to 1 event per policy per year.				Single - R200 000 Family - R300 000					
Day Clinic Procedures 3 Month waiting period	Access to the Affinity Network of Day Clinics for procedures. Pre-authorization required. Sub-limits may apply.	Up to R25 000 per family per year	Up to R25 000 per family per year	Up to R25 000 per family per year	Up to R25 000 per family per year					
Diagnostic Procedures 3 Month waiting period	Covers selected diagnostic procedures. Subject to the Affinity Health Diagnostic Formulary, sub-limits and co-payments.	Single - R 20 000 Family - R 25 000	Single - R 20 000 Family - R 25 000	Single - R 20 000 Family - R 25 000	Single - R 20 000 Family - R 25 000					
Hospital Care Plan 3 Month waiting period	Hospitalisation including personal care in a state hospital for illness up to 21 days. (Case managed)									
HEALTHCARE PACKAGE PREMIUMS		Principal Member R819PM Spouse R749PM Adult Dependant R749PM Child Dependant R439PM	Principal Member R909PM Spouse R829PM Adult Dependant R829PM Child Dependant R519PM	Principal Member R1119PM Spouse R1029PM Adult Dependant R1029PM Child Dependant R629PM	Principal Member R1289PM Spouse R1189PM Adult Dependant R1189PM Child Dependant R739PM					
INSURANCE BENEFITS										
Accidental Total Permanent Disability No waiting period	Cover amount payable in the event of Total Permanent disability due to an accident.	R200 000 Principal Only	R250 000 Principal or Spouse	R275 000 Principal or Spouse	R300 000 Principal or Spouse					
Family Funeral* 3 Month waiting period	Principal member - R30 000 Spouse & children over age 14 - R15 000 Children over age 6 - R10 000 Children up to age 6 - R5 000 Stillborn from 28 weeks - R2 500 *Cover is only applicable to Assured Persons.		Family Cover	Family Cover	Family Cover					
Family Funeral* 3 Month waiting period	Principal member - R5 000 Spouse - R5 000 Children 15 to 21 - R5 000 Children 5 to 14 - R2 500 Children 0 to 4 - R1 500 Stillborn 28 Weeks R625 *Cover is only applicable to Assured Persons.									
Funeral Assistance 3 Month waiting period	Funeral assistance benefit payable on the event of death of the Principal Member.	R20 000 Principal Only								
INSURANCE PACKAGE PREMIUMS		Principal Member R100PM	Principal Member R145PM Spouse R45PM	Principal Member R150PM Spouse R50PM	Principal Member R155PM Spouse R55PM					