



HEALTHCARE PACKAGE

PRIMARY HEALTH CARE



Telehealth Consulting

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.
No waiting periods.
Medication is subject to 1 Month waiting period



Medical Society Centre

Consultations at a Medical Society Centre. Includes any Acute Medication dispensed.

Unlimited.
1 Month waiting period



Doctor Consultations

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-auth required for all consultations.
1 Month waiting period



Maternity Management Programme

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.
12 Month waiting period



Maternity Scan & Blood Tests

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.
3 Month waiting period
12 Month pre-existing waiting period



HIV Management Programme

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.
3 Month waiting period



HIV Medication

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 R 350 per month (R 4 200 per year).
3 Month waiting period



Diabetes Programme

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.
3 Month waiting period | 12 Month pre-existing conditions waiting period for Hospitalisation



In-Room GP Procedures

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.
1 Month waiting period



Over-the-Counter Medication

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.

R495 OTC per eligible member, per year.
1 Month waiting period



Out-of-Network Visit

Member pays the doctor and claims back up to the stated limit.

Rebate of R250 per visit. Limit of 2 visits per year.
1 Month waiting period



Chronic Disease Management

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.
3 Month waiting period



Chronic Medication

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.
3 Month waiting period



Basic X-Rays

Unlimited basic Radiology according to Affinity Health Formulary if referred by a Network GP.

As per Formulary.
1 Month waiting period



Basic Blood Tests

Unlimited basic Pathology as referred by a Network GP; subject to the Affinity Health Formulary.

As per Formulary.
1 Month waiting period



Dentistry

One full mouth assessment or scale and polish, infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member, per year.

As per Formulary.
3 Month waiting period



Optometry

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.
12 Month waiting period



Specialist Visit

One Specialist visit per member, per year as referred by an Affinity Network Doctor (Subject to Pre-Authorisation).

Single - R1 700
Family - R3 500
3 Month waiting period



24/7 EMERGENCY SERVICES



24/7 Health & Trauma Telephonic Assistance

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.

No waiting period



Emergency Services (Road & Air)

Affinity Health has partnered with Emergency Service Specialists for 24-hour operations. Costs may not be covered if not deemed an emergency.

Unlimited.

No waiting period



Casualty Emergency Visits

Casualty Room treatment for accident or illness up to the benefit amount, per policy, per year. (Subject to Pre-Authorisation).

Single - R3 000
Family - R4 500

1 Month waiting period



HOSPITAL BENEFITS



Accident Hospital Cover

For costs of hospitalisation if admitted due to an accident. The Pre-authorisation number on the membership card must be phoned to issue a Guarantee of Payment.

Single - R250 000 | Family - R300 000.

No waiting period



Motor Vehicle Accident Benefit

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-authorisation required.

No waiting period



Workers Compensation Benefit

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-authorisation required.

No waiting period



Daily Illness

1 st Day	2 nd Day	3 rd Day	4 th Day	5 th Day
R22 000	R22 000	R22 000	R8 500	R8 500
R27 000*	R27 000*	R27 000*	R12 500*	R12 500*

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.

Pre-authorisation required.

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



ICU Illness*

Additional Intensive Care Unit cover per day for 5 days per illness event. ICU illness Benefit offers R 5 000 for the first 3 days and R 4 000 for day 4 and day 5.

Pre-authorisation required.

3 Month waiting period



Serious Illness Hospital Benefit

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 R 150 000. Pre-authorisation required.

3 Month waiting period



Hospital Maternity

Maternity Natural R25 000
Maternity C-Section R35 000

Pre-authorisation required.

12 Month waiting period



Day Clinic Procedures

Access to the Affinity Network of Day Clinics for procedures. Pre-authorisation required. Sub-limits may apply.

Up to R25 000 per member per year.

3 Month waiting period



Diagnostic Procedures

Covers selected diagnostic procedures. Subject to the Affinity Health Diagnostic Formulary, sub-limits and co-payments.

Up to R20 000 for a Single Member, per year and up to R25 000 per Family, per year.

3 Month waiting period

HEALTHCARE PACKAGE



PRINCIPAL MEMBER
R909^{PM}



SPOUSE
R829^{PM}



ADULT DEPENDANT
R829^{PM}



CHILD DEPENDANT
R519^{PM}

INSURANCE PACKAGE



INSURANCE BENEFITS



Accidental Total Permanent Disability

Cover amount payable to the Principal member or Spouse in the event of Total Permanent Disability due to an accident.

R250 000 Principal or Spouse.

No waiting period



Family Funeral

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.

3 Month waiting period

INSURANCE PACKAGE



PRINCIPAL MEMBER
R145^{PM}



SPOUSE
R45^{PM}

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.



STANDARD ACCOUNTS



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