



DAY-TO-DAY PLAN



Main Member
R709pm



Additional Children
R359pm



Registered Nurse Consultation Referrals

Unlimited GP consultations when referred by a designated Nurse Practitioner.

1 Month Waiting Period



24/7 Telephonic Medical Consulting Hotline

Unlimited telephonic consultations with a Nurse, Doctor or Mental Health Professional. Includes Acute Medication recommended by the Nurse, Doctor or Mental Health Professional subject to the Formulary.

Consultations - No Waiting Period
Medication - 1 Month Waiting Period



Registered Nurse Consultations

Unlimited, managed visits at a Medical Society Centre. Includes all medication dispensed by the Registered Nurse subject to the Affinity Health Formulary.

1 Month Waiting Period



Doctor Consultations

Unlimited, managed GP consultations 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 R250 per consultation.

1 Month Waiting Period



Specialist Visit

One Specialist visit per member, per year as referred by an Affinity Network Doctor (subject to pre-authorisation). Up to R1 700 per single member policy per year or up R3 500 per family policy per year.

3 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.

1 Month Waiting Period



Healthcare Screening

One healthcare screening visit per member per annum conducted by a Nurse practitioner at a Medical Society Centre.

No Waiting Period



Acute Medication

Unlimited and linked to the GP consultation, medication dispensed by the Network Provider or obtained on script from a pharmacy subject to the Affinity Health Formulary.

1 Month Waiting Period



Over-the-Counter Medication

Over-the-Counter Medication up to R500 per member policy per year or R1 000 per family policy per year, subject to pre-authorisation by the Nurse practitioner.

1 Month Waiting Period



Radiology

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

1 Month Waiting Period



Pathology

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

1 Month Waiting Period



Dentistry

1 Full mouth assessment and 1 scale and polish every 6 months. Infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member per year.

3 Month Waiting Period



Optometry

One eye test and one set of standard frames and lenses per member per 24 months. This benefit is only available through a Spec-Savers outlet.

12 Month Waiting Period



Maternity Management Programme

Support for Members, throughout pregnancy and up to six weeks post-delivery. Includes the provision of medical advice and monitoring. An additional specialist visit for members registered for the maternity management programme up to the maximum benefit limit of R1 000.

**No hospitalisation available on the Day-to-Day Plan.*

3 Month Waiting Period
12 Month Waiting Period
for pre-existing conditions



Maternity Scans & Blood Tests

Two growth sonars and relevant blood tests as referred by your network GP, subject to the Affinity Health Formulary.

3 Month Waiting Period
12 Month Waiting Period
for pre-existing conditions



Post-Hospital Private Home Nursing

Up to R11 000 per single member policy or R13 000 per family policy per year for the assistance of a private nurse.

Included in all the plans
No Waiting Period

DAY-TO-DAY - Optional Benefits



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 healthier life.
**Chronic condition registration is required for this benefit.*

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Diabetes Management Programme

The Diabetes Management Programme assists members in the management of their diabetes condition and provides them with tools to improve their overall Health.
**Chronic condition registration is required for this benefit.*

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Chronic Medication Benefit

This benefit covers 24 Specific Chronic Conditions according to the Affinity Chronic Medication Formulary. **R109pm** per member per chronic condition.
**Chronic condition registration is required for this benefit.*

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



DAY-TO-DAY - 24/7 Emergency Services



Trauma Support Services

Telephonic trauma support counselling and mental health wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.

No Waiting Period



Immediate Emergency Casualty Room Treatment

1 Emergency Casualty Room treatment event as a result of an accident only, activated as you apply, up to **R1 000** per policy.

No Waiting Period



Casualty Room Treatment

Emergency Casualty Room treatment for medical conditions and accidental injuries up to **R3 500** per policy per year.

1 Month Waiting Period



HOSPITAL PLAN



Main Member
R1 078pm



Additional Children
R348pm



Accident Hospital Cover

Up to **R275 000*** per single member per event or **R325 000** per family per event. Covers both casualty and any hospital admission costs. Accidents are covered from Commencement Date.

No Waiting Period



Daily Illness Hospitalisation

1 st Day R22 000	2 nd Day R22 000	3 rd Day R22 000	4 th Day R10 000	5 th Day R10 000	thereafter R 3 000 per day, up to a maximum of 21 days per member per illness event. *ICU Booster cover applicable when admitted to ICU.
R27 000*	R27 000*	R27 000*	R14 000*	R14 000*	

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Sub-Acute Hospitalisation

Access to a Sub-Acute Facility that is affiliated with Affinity Health. **R20 000** per member per year.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Serious Illness Hospital Benefit

The maximum Serious Illness Benefit will be **R300 000** for the lifetime of the policy, however the maximum benefit amount for confirmed Strokes and Cancer will be **R150 000** for the lifetime of the policy.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Maternity

Natural, Home and Water Birth	R25 000
Maternity C-Section	R35 000

12 Month Waiting Period



Day Clinic Procedures

Access to the Affinity Network of Day Clinics for procedures up to **R25 000** per member per year. Subject to Sub-limits per procedure.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions



Diagnostic Procedures

Diagnostic Procedures from the Affinity Health Diagnostic Formulary covered up to **R20 000** per single member policy or **R25 000** per family policy per year. Subject to member co-payment and benefit limits.
**Upon completion of the Waiting Period, this Benefit will accumulate at R1 000 per month. The full Benefit amount will become available from the 13th (thirteenth) month of cover.*

3 Month Waiting Period.
12 Month Waiting Period for pre-existing conditions



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.

No Waiting Period



Workmen's 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.

No Waiting Period



Post-Hospital Private Home Nursing

Up to **R11 000** per single member policy or **R13 000** per family policy per year for the assistance of a private nurse.

Included in all the plans
No Waiting Period



Hospital Home Care Benefit

Hospital Home Care services combines in-home and virtual visits with remote monitoring offering patients timely, hospital-level care in their homes.

3 Month Waiting Period.
12 Month Waiting Period for pre-existing conditions

Call Centre
0861 11 00 33

Customer Care (WhatsApp)
079 479 3230

Casualty/Hospital Pre-Auth (WhatsApp)
071 314 5862

Email Address
info@affinityhealth.co.za

Website Address
www.affinityhealth.co.za

HOSPITAL - Optional Benefits



Intensive Care Benefit

Up to R27,000 cover per day in ICU for the first 3 days and R14,000 for the 4th day and R14,000 for the 5th day.
For illness events only.

3 Month Waiting Period
12 Month Waiting Period for pre-existing conditions

Single Cover - **R119pm**

Family Cover - **R239pm**



Hospital Accident Booster

Optional booster to increase the amount provided under the Accident Hospital Cover benefit.
** Accidents are covered from Application Date for the Hospital Plan.*

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

Single Cover	Up to R350,000	- R119pm	Up to R850,000	- R714pm
	Up to R450,000	- R238pm	Up to R950,000	- R833pm
	Up to R550,000	- R357pm	Up to R1,050,000	- R952pm
	Up to R650,000	- R476pm	Up to R1,150,000	- R1,071pm
	Up to R750,000	- R595pm		
Family Cover	Up to R500,000	- R209pm	Up to R950,000	- R836pm
	Up to R650,000	- R418pm	Up to R1,100,000	- R1,045pm
	Up to R800,000	- R627pm		



HOSPITAL - 24/7 Emergency Services



Trauma Support Services

Telephonic trauma support counselling and Mental Health Wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.

No Waiting Period



24 - Hour Emergency

24/7 emergency medical advice, ambulance services, inter-hospital transfers, hospital pre-authorisation and arranging for authorisation to the treating facility.

No Waiting Period



Casualty Room Treatment

Emergency Casualty Room treatment for medical conditions and accidental injuries up to **R3 000** per policy per year.

1 Month Waiting Period



Major Trauma

Trauma Cover for conditions relating to paraplegia, quadriplegia, severe burns, internal and external head injuries, polytrauma and loss of limb. Up to a maximum of **R1 100 000** for the lifetime of the policy.

Benefit sub-limits apply
No Waiting Period



Immediate Hospital Accident Cover

Hospitalisation as a result of an accident is covered from the Application Date* up to **R100 000** per single member policy and **R150 000** per family policy.

No Waiting Period



COMBINED PLAN



Main Member
R1 628pm



Additional Children
R598pm

The Combined plan includes both **Day-to-Day** and **Hospital** plans at a discounted rate.



- Registered Nurse Consultations Referrals
- Registered Nurse Consultations
- Healthcare Screening
- Telehealth Consulting
- Doctor Consultations

- Out-of-Network GP Visits
- In-Room GP Procedures
- Specialist Visits
- Optometry
- Casualty Room Treatment

- Pathology
- Acute Medication
- Over-the-counter Medication
- Radiology
- Dentistry

- Maternity Scans
- HIV Chronic Medication Programme
- Diabetes Management Programme
- Maternity Management Programme
- Post-Hospital Private Home Nursing



- Trauma Support Services
- Daily Illness Hospitalisation
- Immediate Accident Hospital Cover
- Workmen's Compensation Benefit
- Casualty Room Treatment

- Sub-Acute Hospitalisation
- Serious Illness Hospital Benefit
- Day Clinic Procedures
- Diagnostic Procedures
- Accident Hospital Cover

- Motor Vehicle Accident Benefit
- Maternity
- Major Trauma
- 24-Hour Emergency
- Hospital Home Care Benefit

- Post-Hospital Private Home Nursing



Increased Casualty Room Treatment
R4,500 per policy per year.



This icon indicates a **benefit that requires Pre-authorization.**

For more information about benefits, please consult the Affinity Health Benefit Guides.

*Person joining over the age of 54 will be subject to increased premiums. Maximum of 7 dependants per policy.

*Contact us 24/7 to utilise benefits and to ensure you are referred to the appropriate medical professional for consultation and confirmation of benefits

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

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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.



National Risk Managers

Affinity Health, a product of National Risk Managers (Pty) Ltd (FSP 47132), the Underwriting Managing Agency; Affinity Life Ltd (FSP 49986), 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.

