



AFFINITY HEALTH SENIOR



www.affinityhealth.co.za

Simple, **cost-effective** and **reliable** health insurance.

Welcome to our comprehensive guide to Senior health insurance, tailored to prioritise the well-being of the elderly. At Affinity Health, we comprehend the significance of providing the right coverage to safeguard you and your loved ones during critical moments.

BENEFIT SUMMARY

DAY-TO-DAY	HOSPITAL
<ul style="list-style-type: none"> 24/7 Telephonic Medical Consulting Hotline In-Person Nurse Consultations Virtual GP Consultations GP Consultations Out-of-Network GP Visits Specialist Consultations In-Room Doctor Procedures Healthcare Screening 	<ul style="list-style-type: none"> Accident Hospitalisation Immediate Hospital Accident Cover Daily Illness Hospitalisation Sub-Acute Hospitalisation Maternity Day Clinic Procedures Diagnostic Procedures
<ul style="list-style-type: none"> Acute Medication Over-the Counter Medication Radiology Pathology Dentistry Optometry Maternity Support Maternity Scans & Blood Tests 	<ul style="list-style-type: none"> Road Accident Claim Assistance Workmen's Compensation Claims Assistance Post-Hospital Private Home Nursing Hospital Home Care Major Trauma Hospitalisation Trauma Support Services Emergency Casualty Room Treatment
<ul style="list-style-type: none"> Trauma Support Services Immediate Emergency Casualty Room Treatment Emergency Casualty Room Treatment Chronic Medication Benefit* HIV Chronic Medication Management Programme* Diabetes Management Programme* 	<ul style="list-style-type: none"> Emergency Medical Response

This icon indicates a benefit that requires Pre-Authorisation.

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

Persons joining over the age of 65 will be subject to increased premiums. Maximum of 7 dependants per policy.

*Additional features or benefits that are optional and can be included to enhance the overall value of your plan. Additional benefits carry additional premium.

Waiting Periods commence on the Commencement Date, unless otherwise stated.

Pre-existing Conditions are subject to a 12 month waiting period from Commencement Date.

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

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

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.



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Day-to-Day Plan

SENIOR



Main Member
R1 299pm



Spouse/Adult
R1 189pm



Child
R419pm

The Day-to-Day Plan has been designed to help you cover the everyday costs of staying healthy such as going to the doctor or dentist, obtaining prescribed acute medication or receiving a pair of reading glasses. You also receive service from any Medical Society Centre for primary healthcare and medical treatment.

HEALTHCARE BENEFITS

24/7 Telephonic Medical Consulting Hotline	Unlimited telephonic consultations with a Nurse, Doctor or Mental Health Professional. Includes Acute Medication recommended by the Nurse or Doctor subject to the Affinity Formulary.	Consultations - No Waiting Period Medication - 1 Month Waiting Period	
In-Person Nurse Consultations	Unlimited, managed visits at a Medical Society Centre. Includes all medication dispensed by the nurse practitioner subject to the Affinity Formulary.	1 Month Waiting Period	
Virtual GP Consultations	Unlimited telephonic consultations with a virtual GP within the Affinity Provider Network, when referred by a designated nurse practitioner.	Consultations - No Waiting Period Medication - 1 Month Waiting Period	
GP Consultations	Unlimited, managed General Practitioner consultations within the Affinity Provider Network when referred by a designated nurse practitioner.	Pre-authorisation is required 1 Month Waiting Period	
Out-of-Network GP Consultations	Covered up to R300 per consultation. Member will be reimbursed up to the maximum amount per consultation.	1 Month Waiting Period	
Specialist Consultations	Specialist visits covered up to R1 700 per single member policy per year or up to R3 500 per family policy per year. Member must provide a referral letter from a Doctor.	3 Month Waiting Period	
In-Room Doctor Procedures	Unlimited cover for minor procedures that can be performed in a Network GP's rooms, subject to the Affinity Formulary.	1 Month Waiting Period	
Healthcare Screening	One healthcare screening visit per member per year conducted by a Nurse Practitioner at a Medical Society Centre.	No Waiting Period	
Acute Medication	Unlimited and linked to the Doctor consultation, medication dispensed by the Network Provider or obtained on script from a pharmacy subject to the Affinity 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, pre-authorised through the 24/7 Telephonic Medical Consulting Hotline.	1 Month Waiting Period	
Radiology	Unlimited basic Radiology according to the Affinity Formulary if referred by a Network Doctor.	1 Month Waiting Period	
Pathology	Unlimited basic Pathology according to the Affinity Formulary if referred by a Network Doctor.	1 Month Waiting Period	
Dentistry	Dentistry events at a Network dentist including, 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 Support	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 . Cover for the birth is only available on Hospital or Combined Options.	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 a GP within the Affinity Provider Network, subject to the Affinity Formulary.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	

24/7 EMERGENCY SERVICES BENEFITS

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	One Emergency Casualty Room treatment event up to R1 000 per policy, as a result of an emergency accident only, between Application date and Commencement Date.	No Waiting Period	
Emergency 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	

OPTIONAL BENEFITS

Additional features or benefits that are optional and can be included to enhance the overall value of your plan. Additional benefits carry additional premium.



Chronic Medication	This benefit covers 24 specific Chronic Conditions according to the Affinity Chronic Medication Formulary.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
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. Medication limited to R350 per eligible member per month (R4 200 per annum). Premium: R129	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.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	



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Hospital Plan

SENIOR



Main Member
R1 478pm



Spouse/Adult
R1 388pm



Child
R408pm

The Affinity Health Hospital Plan provides you with a wide range of benefits in the event of hospitalisation as a result of an accident, illness, or medical emergency. Accidents happen when you least expect them, and even the healthiest among us can fall victim to disease, illness or an unfortunate accident.

HEALTHCARE BENEFITS

Accident Hospitalisation	Up to R110 000 per single member per event or R150 000 per family per event. Covers both Casualty and any hospital admission costs. Accidents are covered from Commencement Date.	No Waiting Period											
Immediate Hospital Accident Cover	Hospitalisation as a result of an accident is covered from the Application Date up to R70 000 per single member policy and R85 000 per family policy.	No Waiting Period											
Daily Illness Hospitalisation	<table border="1"> <thead> <tr> <th>1st Day</th> <th>2nd Day</th> <th>3rd Day</th> <th>4th Day</th> <th>5th Day</th> </tr> </thead> <tbody> <tr> <td>R22 000</td> <td>R22 000</td> <td>R22 000</td> <td>R11 000</td> <td>R11 000</td> </tr> </tbody> </table> thereafter R3 500 per day, up to a maximum of 21 days per member per illness event.	1st Day	2nd Day	3rd Day	4th Day	5th Day	R22 000	R22 000	R22 000	R11 000	R11 000	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
1st Day	2nd Day	3rd Day	4th Day	5th Day									
R22 000	R22 000	R22 000	R11 000	R11 000									
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											
Maternity	Natural, Home and Water Birth Maternity C-Section	R30 000 R40 000	12 Month Waiting Period										
Day Clinic Procedures	Access to the Affinity Network of Day Clinics for listed illness related procedures up to R25 000 per member per year.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions											
Diagnostic Procedures	Diagnostic Procedures from the Affinity 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.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions											
Road Accident Claim Assistance	This benefit offers assistance with claiming from the Road Accident Fund. Affinity 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 Claims Assistance	Affinity 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 500 per single member policy or R13 500 per family policy per year for the assistance of a private nurse following a stay in a Hospital.	Included in all the plans. No Waiting Period											
Hospital Home Care	In-home hospital-level care and 24-hour virtual monitoring facilitated by a Network Provider.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions											
Major Trauma Hospitalisation	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											

24/7 EMERGENCY SERVICES BENEFITS

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
Emergency 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
Emergency Medical Response	24/7 Emergency medical advice, ambulance services and hospital pre-authorisation.	No Waiting Period



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Combined Plan SENIOR



Main Member
R2 238pm



Spouse/Adult
R2 038pm



Child
R688pm

A Combined Plan comprises of all the benefits available on the Day-to-Day and Hospital Plans and offers the same optional benefits as the standalone plans.

DAY-TO-DAY

- 24/7 Telephonic Medical Consulting Hotline
- In-Person Nurse Consultations
- Virtual GP Consultations
- GP Consultations
- Out-of-Network GP Visits
- Specialist Consultations
- In-Room Doctor Procedures
- Healthcare Screening

- Acute Medication
- Over-the Counter Medication
- Radiology
- Pathology
- Dentistry
- Optometry
- Maternity Support
- Maternity Scans & Blood Tests

- Trauma Support Services
- Immediate Emergency Casualty Room Treatment
- Emergency Casualty Room Treatment

HOSPITAL

- Accident Hospitalisation
- Immediate Hospital Accident Cover
- Daily Illness Hospitalisation
- Sub-Acute Hospitalisation
- Maternity
- Day Clinic Procedures
- Diagnostic Procedures

- Road Accident Claim Assistance
- Workmen's Compensation Claims Assistance
- Post-Hospital Private Home Nursing
- Hospital Home Care
- Major Trauma Hospitalisation
- Trauma Support Services
- Emergency Medical Response

- Immediate Emergency Casualty Room Treatment
- Emergency Casualty Room Treatment

Increased Emergency Casualty Room Treatment cover amount when Combined Plan is chosen.
R4 750 per policy per year.

OPTIONAL

DAY-TO-DAY

- Chronic Medication Benefit
- HIV Chronic Medication Management Programme
- Diabetes Management Programme

Additional features or benefits that are optional and can be included to enhance the overall value of your plan.
 Additional benefits carry additional premium.

PLAN PREMIUMS

DAY-TO-DAY PLAN PREMIUM

- Main Member
R 1 299pm
- Spouse/Adult
R1 189pm
- Child
R419pm

HOSPITAL PLAN PREMIUM

- Main Member
R1 478pm
- Spouse/Adult
R1 388pm
- Child
R408pm

COMBINED PLAN PREMIUM

- Main Member
R2 238pm
- Spouse/Adult
R2 038pm
- Child
R688pm

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