



# Innovator

Powered by Affinity Health



## Silver Max

### HEALTHCARE PACKAGE



#### Day-to-Day Healthcare



Principal Member  
R989pm



Spouse  
R899pm



Adult Dependant  
R899pm



Child Dependant  
R539pm



#### 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.

*Consultations - No Waiting Period  
Medication - 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.

*1 Month Waiting Period*



#### Specialist Consultations

Specialist visits covered up to **R1 600** per single member policy per Year or up to **R3 800** per family policy per Year. Member must provide a referral letter from a Doctor.

*3 Month Waiting Period*



#### In-Room GP 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*



#### 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 **R440** per member policy per Year, pre-authorized through the 24/7 Telephonic Medical Consulting Hotline.

*1 Month Waiting Period*



#### Chronic Medication

This benefit covers 24 specific Chronic Conditions according to the Affinity Chronic Medication Formulary.

*Members must be Registered  
3 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, infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member, per year. Up to **R2 000** per year or up to a maximum of **R3 000** for injury 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 expectant mothers through the provision of unlimited medical advice and monitoring the pregnancy through birth and up to six weeks post-delivery. An additional specialist visit for members registered for the maternity management programme up to the maximum limit of **R1 000**.

*Members must be Registered  
3 Month Waiting Period  
12 Month pre-existing condition  
Waiting Period*



#### 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 pre-existing condition  
Waiting Period*



#### 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).

*Members must be Registered  
3 Month Waiting Period  
12 Month pre-existing condition  
Waiting Period*



#### 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.

*Members must be Registered  
3 Month Waiting Period  
12 Month pre-existing condition  
Waiting Period*

Affinity Health is a product of the Insurer, Affinity Life Limited (Registration Number 1952/001635/06), a registered Life Insurer and authorised Financial Service Provider (FSP 49986). 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 shall apply.



**AFFINITY**  
HEALTH



**Affinity Life**  
Limited



## 24/7 Emergency Services

	<b>Trauma Support Services</b>	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.	<i>No Waiting Period</i>
	<b>Emergency Casualty Room Treatment</b>	Emergency Casualty Room treatment for medical conditions and accidental injuries up to <b>R2 500</b> per single policy and <b>R4 000</b> per family policy per Year.	<i>1 Month Waiting Period</i>
	<b>Emergency Medical Response</b>	24/7 Emergency medical advice, ambulance services and hospital pre-authorisation.	<i>No Waiting Period</i>



## Hospital Benefits

	<b>Accident Hospitalisation</b>	Up to <b>R225 000</b> per single member per event or <b>R275 000</b> per family per event. Covers both Casualty and any hospital admission costs. Accidents are covered from Commencement Date. Up to <b>R10 000</b> per event for treatment in a Casualty Room.	<i>No Waiting Period</i>					
	<b>Daily Illness Hospitalisation</b>	<table border="1"> <tr> <td>1<sup>st</sup> Day R22 000</td> <td>2<sup>nd</sup> Day R22 000</td> <td>3<sup>rd</sup> Day R22 000</td> <td>4<sup>th</sup> Day R11 000</td> <td>5<sup>th</sup> Day R11 000</td> </tr> </table> thereafter <b>R3 500</b> per day, up to a maximum of 21 days, limited to 2 events per member per year.	1 <sup>st</sup> Day R22 000	2 <sup>nd</sup> Day R22 000	3 <sup>rd</sup> Day R22 000	4 <sup>th</sup> Day R11 000	5 <sup>th</sup> Day R11 000	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>
1 <sup>st</sup> Day R22 000	2 <sup>nd</sup> Day R22 000	3 <sup>rd</sup> Day R22 000	4 <sup>th</sup> Day R11 000	5 <sup>th</sup> Day R11 000				
	<b>Sub-Acute Hospitalisation</b>	Access to a Sub-Acute Facility that is affiliated with Affinity Health. <b>R20 000</b> per member per year.	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>					
	<b>Serious Illness Hospitalisation</b>	The maximum Serious Illness Benefit will be <b>R225 000</b> for the lifetime of the policy, however the maximum benefit amount for confirmed Strokes and Aneurysms will be <b>R112 500</b> for the lifetime of the policy.	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>					
	<b>Maternity</b>	Natural, Home and Water Birth <b>R30 000</b> Maternity C-Section <b>R40 000</b>	<i>12 Month Waiting Period</i>					
	<b>Day Clinic Procedures</b>	Access to the Affinity Network of Day Clinics for listed illness related procedures up to <b>R25 000</b> per member per year.	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>					
	<b>Diagnostic Procedures</b>	Diagnostic Procedures from the Affinity Diagnostic Formulary covered up to <b>R20 000</b> per single member policy or <b>R25 000</b> per family policy per year. Subject to member co-payment and benefit limits.	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>					
	<b>Hospital Home Care</b>	In-home hospital-level care and 24-hour virtual monitoring facilitated by a Network Provider.	<i>3 Month Waiting Period 12 Month pre-existing condition Waiting Period</i>					



## Value Added Services

	<b>Road Accident Claim Assistance</b>	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.	<i>No Waiting Period</i>
	<b>Workmen's Compensation Claims Assistance</b>	Affinity offers third-party recovery services, such as advice and administrative assistance, keeping the member updated on the progress of the claim.	<i>No Waiting Period</i>

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 are effective from the Commencement Date. Terms and Conditions apply. Subject to Formulary and Benefit Sub-limits.

## Contact Numbers



**Call Centre**  
0861 11 00 33



**Please Call Me**  
071 314 5862

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

V1.1.2025

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