



AFFINITY HEALTH

Trusted, Affordable, Always With You



Combined Plan

Day-to-Day Plan

HEALTHCARE BENEFITS

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.

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 **R2 000** per single member policy per Year or up to **R4 000** 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

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 single 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



Affinity Health is a product of the Insurer, Affinity Life Limited (Registration Number 1952/001635/06), a registered Life Insurer and authorised Financial Services 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.

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Day-to-Day Plan

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 through the provision of unlimited medical advice and monitoring of 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 . Cover for the birth is only available on the 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	24/7 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. Premium: R139	3 Month Waiting Period
HIV Chronic Medication Management Programme	The HIV/AIDS Management Programme provides sustainable treatment and tools to members living with HIV/AIDS, ensuring access to quality and co-ordinated healthcare. Medication limited to R500 per eligible member per month.	3 Month Waiting Period Registration required
Diabetes Management Programme	Access to clinically trained case managers that monitor compliance in terms of treatment, assist with information on health-related enquiries and offer clinical as well as emotional support.	3 Month Waiting Period Registration required



Hospital Plan

HEALTHCARE BENEFITS

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.

Accident Hospitalisation	Up to R275 000 per single member per event or R325 000 per family per event. Covers both Casualty and any hospital admission costs.	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											
Daily Illness Hospitalisation	<table><tr><td>1st Day</td><td>2nd Day</td><td>3rd Day</td><td>4th Day</td><td>5th Day</td></tr><tr><td>R22 000</td><td>R22 000</td><td>R22 000</td><td>R12 500</td><td>R12 500</td></tr></table> thereafter R3 500 per day, up to a maximum of 21 days per member per illness event. 2 admissions per Member per Year	1st Day	2nd Day	3rd Day	4th Day	5th Day	R22 000	R22 000	R22 000	R12 500	R12 500	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	R12 500	R12 500									
Sub-Acute Hospitalisation	Access to a Sub-Acute Facility that is affiliated with Affinity. R20 000 per member per year.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions											
Serious Illness Hospitalisation	The maximum Serious Illness Benefit will be R300 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 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 R15 000 per single member policy or R18 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											



Hospital Plan

24/7 EMERGENCY SERVICES BENEFITS

Trauma Support Services

24/7 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 **R4 750** 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



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.

ICU Benefit

Optional benefit to increase the amount provided under the Daily Illness Hospitalisation Benefit when admitted to ICU up to a maximum of 5 days during a hospital admission.

Day 1 - 3	Day 4 - 5	Day 6 - 21	Single Cover	Family Cover
R27 000 per day	R14 000 per day	R12 500 per day	R149pm	R299pm

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

Hospital Accident Benefit

Optional benefit to increase the amount provided under the Accident Hospital benefit. Optional increased amounts for accidental hospitalisation are applicable from Commencement date.

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

Single Cover		Family Cover	
Up to R350 000	R149pm	Up to R500 000	R269pm
Up to R450 000	R298pm	Up to R650 000	R538pm
Up to R550 000	R447pm	Up to R800 000	R807pm
Up to R650 000	R596pm	Up to R950 000	R1 076pm
Up to R750 000	R745pm	Up to R1 100 000	R1 345pm

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.

COMBINED PLAN PREMIUM



Main Member
R2 098pm



Spouse/Adult
R1 928pm



Child
R738pm



This icon indicates a benefit that requires Pre-Authorisation.



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



WhatsApp
0861 11 3000



Call Centre
0861 11 00 33



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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