

# AUH PRIMARY HEALTHCARE 2018



## WHY THE NEED FOR LOW-INCOME HEALTHCARE SOLUTIONS?

Access to healthcare is an integral component to an employee's health and wellbeing. Private healthcare vehicles like medical schemes remain unaffordable to a large portion of the low-income workforce. AUH Primary HealthCare Plans offer employer groups a holistic and cost-effective healthcare solution to cater for this need.

## WHAT CAN WE DO FOR YOUR EMPLOYEES?

<b>Empower Employees</b>	Empower employees to take care of their health, therefore improving their lifestyle and ensuring a better life expectancy
<b>Improve wellness</b>	Give employees access to private, quality healthcare on a daily basis to dramatically improve the illness trends that cripple employer groups
<b>Improve productivity</b>	Healthier employees are more productive
<b>Improve presenteeism</b>	Healthier employees take less time off from work
<b>Encourage loyalty</b>	Employer groups that provide healthcare solutions to their employees, encourage loyalty among their employees
<b>Reduce staff turnover</b>	Loyal employees stay with their employer longer, reducing staff turnover

African Unity Health (Pty) Ltd is an authorized financial services provider. FSP No: 43066. Underwritten by African Unity Life (Pty) Ltd. FSP No: 8447. 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.

### Broker Services

Tel 0861 114 203  
Email [broker@africanunity.co.za](mailto:broker@africanunity.co.za)  
Web [www.auhealth.co.za](http://www.auhealth.co.za)

### Contact Centre

Tel 0860 004 162  
Claims [claimsadmin@africanunity.co.za](mailto:claimsadmin@africanunity.co.za)  
Applications [AUHapplications@africanunity.co.za](mailto:AUHapplications@africanunity.co.za)



# CORE

## CORE BENEFITS

**GP Visits:** Members nominate the GP of their own choice (dependants as well).

**Maternity Benefits:** With pre-authorization, 2 obstetric sonar scans per pregnancy. In the event of emergencies/out of area, authorisation through 24 call centre is required.

**Radiology:** Black & white X-rays, Suspected fractures of extremities. With pre-authorization, two obstetric sonars per pregnancy.

**Pathology:** PAP smear single slide, Glucose, HB, Platelets RPR, Blood Group. HIV Elisa test included.

**Acute Medication:** Medication according to formulary. Either dispensed by MEDISCOR or the GP.

**Chronic Medication:** Medication according to formulary. Benefits subject to member being registered as chronic.

**Dentistry:** Basic dentistry only. Prevention, cleaning, fillings and extractions.

**Optometry:** With pre-authorization, one set of basic frames and single vision plastic lenses, including optometric examination.

**Emergency Services:** 24 Hour emergencies - **LifeMed Ambulance Services.**

## POLICY LIMITATIONS

- Unlimited GP visits at nominated GP – 1 month waiting period.
- Radiology benefits as specified, limited to R900 per person per annum – 1 month waiting period.
- Pathology benefits as specified, limited to R900 per person per annum – 1 month waiting period.
- Acute Medication is unlimited as per formulary – 1 month waiting period.
- Chronic medication has 15 defined conditions with a 6 month waiting period. Asthma, Bronchiectasis, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disorder, Coronary Artery Disease, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Hyperlipidaemia, Hypertension, Hypothyroidism, Rheumatoid Arthritis, Schizophrenia & Bipolar Mood Disorder.

- Dentistry pre-authorization via DENIS. Unlimited benefits as specified - 6 month waiting period.

- Optometry is limited to one pair every 24 months to the maximum value of R800 - 6 month waiting period.

- All Medical Emergency calls - 1 month waiting period.

Emergency Services include the following:

1. Nationwide Inter-hospital Transfers.
2. Cross Border transfers to and from Neighbouring States.
3. Aeromedical support.



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MAIN MEMBER  
R245.00

ADULT DEPENDANT  
R235.00\*

DEPENDANT CHILD  
R125.00\*

\*Premiums represent the charge per dependant. Premiums are payable monthly in advance. Maximum Entry Age is 64 (actual age)



## CORE PLUS

Includes all the benefits of the CORE OPTION plus the following additional benefits:

### ADDITIONAL BENEFITS

**Trauma Benefit:** A Private Hospital Casualty/Emergency Room benefit payable in the event of a medical emergency that requires you to be stabilised before being transferred to a public facility. The life threatening incident must be assessed and authorised by Medical Service Organization (MSO).

**Accidental Death & Disability:** A benefit becomes payable in the event of either accidental death or accidental bodily injury of a member where such injury results in the permanent total disability as defined in terms of the policy document.

**Daily Benefit:** Daily cash benefit for non-medical expenses as a result of hospitalisation following accidental bodily injury. Pays out when hospital confinement exceeds 24 hours. This incident must be assessed and authorised by Medical Service Organization (MSO).

**Funeral Benefit:** R10 000 benefit payable on the death of the insured member. Includes repatriation of mortal remains.

### POLICY LIMITATIONS

#### Additional Benefits:

- Trauma Benefit limited to R10 000 per member per annum and limited to

one event per year. Subject to a 30-day waiting period.

- Accidental Death benefit is limited to R50,000 and Accidental Disability pays up to R50,000 per insured member per annum respectively.
- Daily Benefit is limited to R1,000 per day for a maximum of 10 days per annum
- A 6- month waiting period applies for Funeral Benefit.

### WHAT IS AN EMERGENCY?

An event or unexpected health condition, which if not treated immediately would result in death or serious bodily impairment.

E.g. Heart attack / stroke.

### WHAT IS AN ACCIDENT?

An accident means bodily injury caused by violent accidental and external physical means.

E.g. Severe injuries resulting from a vehicle accident.

### Medical Service Organization (MSO) contact details:

Email: AUH-Emergency@mso.co.za  
 Fax: 086 480 6814  
 Tel: 011 259 5400

## CORE ELITE

Includes all the benefits of the CORE OPTION plus the following additional benefits:

### ADDITIONAL BENEFITS

**Trauma Benefit:** A Private Hospital Casualty/Emergency Room benefit payable in the event of a medical emergency that requires you to be stabilised before being transferred to a public facility. The life threatening incident must be assessed and authorised by Medical Service Organization (MSO).

### Accidental Transport & Treatment:

A benefit to cover you when you need immediate treatment due to accidental impact, which results in severe physical injury. This incident must be assessed and authorised by Medical Service Organization (MSO). Examples of accidents are motor vehicle accidents where you sustained severe injuries, injuries from a crime or a snake bite.

**Funeral Benefit:** R10 000 benefit payable on the death of the insured adult members. Includes repatriation of mortal remains.

### POLICY LIMITATIONS

#### Additional Benefits:

- Trauma Benefit limited to R10 000 per member per annum and limited to one event per year. Subject to a 30-day waiting period.
- Accidental Transport & Treatment benefit limited to R150 000 per event.
- A 6- month waiting period applies for Funeral Benefit.

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MAIN MEMBER  
R375.00

ADULT DEPENDANT  
R365.00\*

DEPENDANT CHILD  
R235.00\*

Premiums for Core Plus & Core Elite are the same.  
 \*Premiums represent the charge per dependant.  
 Premiums are payable monthly in advance.  
 Maximum Entry Age is 64 (actual age)

# FAMILY PROTECTOR

Who is covered?		THE WHOLE FAMILY: Husband, Wife and up to a maximum of 6 (six) Children up to 21 years of age or 25 if a full time student. Disabled children remain on cover.				
Plan Options		1	2	3	4	
<b>Daily Hospital Cash Benefit</b> (Paid from day 1, after spending 1 or more days in hospital)	Day 1 & 2	General ward	R 150	R 300	R 400	R 500
	Day 3 +		R 300	R 600	R 800	R 1 000
	Day 1 & 2	ICU ward	R 225	R 450	R 600	R 750
	Day 3 +		R 450	R 900	R 1 200	R 1 500
	Day 1 & 2	Catastrophic event	R 300	R 600	R 800	R 1 000
	Day 3 +		R 600	R 1 200	R 1 600	R 2 000
<b>Funeral Benefits</b>	Main Member	R 10 000	R 15 000	R 20 000	R 25 000	
	Spouse	R 10 000	R 15 000	R 20 000	R 25 000	
	Child 14 - 21	R 10 000	R 15 000	R 20 000	R 25 000	
	Child 6 - 13	R 8 000	R 10 000	R 12 500	R 15 000	
	Child 0 - 6	R 6 000	R 8 000	R 10 000	R 12 500	
	Stillborn	R 2 000	R 3 000	R 5 000	R 6 000	
<b>Funeral Assistance</b>	Repatriation of mortal remains within the borders of South Africa and assistance with funeral arrangements will be provided by Global Services call centre on <b>0861 788 884</b> . (Grief counseling, referring undertakers, advice on applying for death certificates, referral for autopsy if needed).					
<b>Funeral Communications</b>	A R500 airtime voucher will be supplied to the family to assist the family when making funeral arrangements					
<b>Accidental Death and Travellers cover</b> (Death due to any accident, Taxis, Busses, Trains, Fire)	Main Member / Spouse	R 10 000	R 20 000	R 25 000	R 30 000	
	Child dependant	R 5 000	R 10 000	R 15 000	R 20 000	
<b>Income Replacement due to Disability</b>	Income replacement benefit payable for a period of 6 months following the total and permanent disability of the main member.					
	Monthly benefit for 6 months	R 2 500	R 3 333	R 4 167	R 5 000	
<b>Contribution waiver on death</b>	Cover will be continued for a period of 6 (six) months following the death of a main member.					
<b>Emergency medical Evacuation</b>	Access to the most appropriate transport in case of a medical emergency (vehicle, plane, helicopter) evacuation to the nearest facility via <b>0861 788 884</b> .					
<b>HIV Assistance Helpline</b>	HIV/AIDS helpline <b>0861 788 884</b> 24 Hour access to a trauma hotline in case of accidental or traumatic exposure to HIV that will offer trauma counseling and guidance services to accessing ARV's.					
<b>Overall annual limits on hospitalisation</b>	Per member per annum	R 30 000	R 60 000	R 80 000	R 100 000	
	Per family per annum	R 100 000	R 200 000	R 260 000	R 300 000	
<b>Sub-limit due to TB related hospitalisation</b>	Per member per annum	R 5 000	R 5 000	R 5 000	R 5 000	
	Per family per annum	R 25 000	R 25 000	R 25 000	R 25 000	
<b>Underwriting</b>	3 (three) Month waiting period on claims due to illness, a 9 month waiting period for maternity related claims and a 24 month waiting period for suicide claims. Maximum entry age is 65 years of age. Group underwriting concessions may apply.					
<b>Monthly Contribution</b> Group premium rate concessions are available on application. Premiums are payable monthly in advance. *per family per month		1	2	3	4	
		R 135*	R 199*	R 250*	R 300*	

**Disclaimer:** This brochure is merely a summary of the policy's key benefits, features and contributions. Full details are available directly from the Administrator and will be subject to the Master Policy Document.

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## Contact Centre

Tel | 0860 004 162  
Claims | claimsadmin@africanunity.co.za  
Applications | AUHapplications@africanunity.co.za