





PRIMARY

Benefits 	Plan A	Plan B	Plan C			
GP Visits	3 visits per person per year At any Unity Health Network GP	5 visits per person per year At any Unity Health Network GP	Unlimited At any Unity Health Network GP Pre-authorisation required for 10 or more GP visits per person per year			
GP Procedures	Minor procedures in rooms are included in GP visits E.g. Stitching of a wound, circumcision, applying a cast to a broken arm.					
Acute Medication 	Dispensing GP: This means your GP dispenses medication and will provide you with the necessary medication. Non-Dispensing GP: <table border="1" style="width: 100%; text-align: center;"> <tr> <td>R 1 200 per person per year</td> <td>R 1 800 per person per year</td> <td>R 3 000 per person per year</td> </tr> </table> Limited to medication prescribed during your Network GP visits. This means your GP does not provide you with medication but will provide you with a prescription to collect your medication at your nearest pharmacy. Medication is covered according to a set formulary. Pharmacies include Clicks & Dischem.			R 1 200 per person per year	R 1 800 per person per year	R 3 000 per person per year
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Chronic Medication 	Chronic Medication Programme 8 Listed "high impact" conditions ¹ HIV/AIDS included		Chronic Medication Programme 27 Listed "high impact" conditions ² HIV/AIDS included			
Chronic condition: A condition / disease that lasts for an extended period of time. Chronic Medication Programme: Your Network GP will assist you to register on the Chronic Medication Programme with Mediscor. Your prescribed chronic medicines will be covered according to a set formulary. Find the chronic medication formulary (list) on Mediscor's website: www.mediscor.net						
¹ Asthma; Chronic Obstructive Pulmonary Disorder; Diabetes Type 1 & 2; Epilepsy; HIV / AIDS; Hyperlipidaemia; Hypertension; Tuberculosis ² Addison's Disease; Asthma; Bi-polar Mood Disorder; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Renal Disease; Coronary Artery Disease; Crohn's Disease; Chronic Obstructive Pulmonary Disorder; Diabetes Insipidus; Diabetes Type 1 & 2; Dysrhythmias; Epilepsy; Glaucoma; Haemophilia; HIV / AIDS; Hyperlipidaemia; Hypertension; Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Rheumatoid Arthritis; Schizophrenia; Systemic Lupus Erythematosus; Tuberculosis; Ulcerative Colitis						
Basic & Emergency Dentistry Treatment	No Benefit	Up to R 1 150 per person per incident Max R 2 500 per family per year	Up to R 1 150 per person per incident Max R 3 500 per family per year			
Optometry 	No Benefit	1 eye test per person per year. A standard frame to the value of R254 and one pair of clear standard spectacle lenses per person per 24 months. Available at PPN Network Optometrists.				
Basic Pathology Blood Tests	Basic list of blood tests at a Designated Service Provider. Your Network GP must ask for these tests to be done. E.g. blood sugar or cholesterol tests.					
Basic Radiology X-Rays	Black & white X-rays only at a Designated Service Provider. Your Network GP has to refer you to have X-rays done. Specialised radiology such as MRI / CT Scans is not covered.					
Pre-birth Maternity	No Benefit	2 Gynaecologists visits, 2 ultrasound scans per year. Limited to R2 750 per family per policy year				

For Small Compulsory/Voluntary Groups: 1 month general waiting period, no pre-existing condition exclusions.
 12 month waiting period for chronic medication & optometry and 9 month waiting period for pre-birth maternity

WELLNESS

Benefits	Plan A	Plan B	Plan C
Onsite Wellness Day Screenings	Onsite Wellness Screenings are offered once per year for all employees. Health screenings include health checks for blood pressure, cholesterol, glucose levels, body mass index (BMI), waist circumference and HIV (including pre & post test counselling). A full report detailing the overall health status and interventions of employees is shared with the employer which in turn assists with health, absenteeism and productivity management. Limited to a minimum number of 15 employees per Wellness Day site.		
Health Screenings	For dependants and those individuals unable to attend the Onsite Employee Wellness Day, the same health screening is available at Approved Pharmacies (Dischem and Clicks). Employees can only access the Screening benefit if they were unable to attend the Onsite Wellness Day. Employees do not have access to this benefit before the Onsite Wellness Day has taken place.		
Pap Smears	Available once every 3 years after the age of 21. Available at Dischem & Clicks pharmacies. Your Unity Health Network GP may or may not offer pap smears.		
Vaccination Programme	Influenza : Available annually - needs to be administered by 31 May each year. Tetanus : Available once every 10 years. Hepatitis A & B : Available once-off. Pneumococcal : Available once every 5 years for those aged 60 or older and for those individuals with a medically proven compromised immune system. Available at Approved Pharmacies (Dischem and Clicks).		
Employee Assistance Programme (EAP)	Unlimited telephonic counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24 / 7 and includes: Critical incidence/ trauma counselling, HIV counselling, legal advice, and financial advice. Face to face counselling can be arranged for the member's own account.		

Onsite Wellness Days, Screenings, Pap Smears and Vaccinations are not available if only Hospital Care is selected

HOSPITAL

Benefits	Plan A	Plan B	Plan C
Overall Annual Limit	R 150 000 per family per year	R 250 000 per family per year	R 2 Million per family per year
In-Patient Hospital Stabilisation Emergency Only	No Benefit	The actual cost of hospitalisation as an in-patient, in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital. Limited to R 20 000 per incident. 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. Note: Medical procedures are not covered; e.g. hysterectomy, hip replacement.	
In-Patient Hospital Treatment Accident Only	The actual cost of hospitalisation as an in-patient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident. 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.		
	Limited to R 100 000 per incident	Limited to R 200 000 per incident	Limited to R 1 Million per incident
Out-Patient Casualty Treatment Accident Only	The benefit payable for injuries sustained as a result of a minor accident shall be limited to treatment received in a hospital emergency unit.		
	Limited to R 3 000 per incident	Limited to R 5 250 per incident	
MRI & CT Scans Accident Only	The actual cost of a MRI or CT scan necessitated as a result of an injury sustained due to an accident. Limited to R15 000 per person per year. Pre-authorisation required.		
Physio & Occupational Therapists	Physiotherapy & Occupational therapy following an in-patient hospitalisation due to an accident. Limited to a period of 3 months following the discharge from an in-patient hospitalisation incident. Limited to R2 500 per person per year. Pre-authorisation required.		
Accidental Death Benefit	No Benefit	Limited to R 10 000 per principal insured and first spouse dependant	
Emergency Evacuation (ER24)	Emergency evacuation, including <ul style="list-style-type: none"> Ambulance services (air or road) Unity Health push to call emergency dialing, geo-locating and find a provider mobile App Telephonic Medical advice (Ask-a-Doctor or Ask-a-Nurse) Inter-hospital transfers Repatriation of mortal remains within the borders of South Africa Hospital pre-authorisation & guarantee of payment to the treating facility in the event of an emergency/accident.		



No waiting periods and no pre-existing condition exclusions for hospital care benefits

PRODUCT SUMMARY: GROUP RATES

INDICATIVE MONTHLY PREMIUM RATES

Benefits	Plan A	Plan B	Plan C
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Primary Care

Principal	R 195	R 265	R 305
Adult dependant	R 155	R 200	R 245
Child dependant	R 75	R 93	R 107

Hospital Care (Emergency and Accidental)

R 200 000

R 250 000

R 2 million

Principal	R 85	R 113	R 134
Adult dependant	R 35	R 59	R 75
Child dependant	R 10	R 19	R 27

Primary + Hospital Care

Principal	R 245	R 330	R 390
Adult dependant	R 185	R 255	R 330
Child dependant	R 83	R 107	R 128

Premiums are applicable until 31 December 2019