




















## | ESSENTIAL PRIMARY PLUS BENEFIT OPTION &amp; PREMIUM OVERVIEW

		DAY-TO-DAY BENEFIT OPTION	EMERGENCY & ACCIDENT BENEFIT OPTION	DAY-TO-DAY, EMERGENCY & ACCIDENT BENEFIT OPTION
<b>DAY-TO-DAY COVER</b>			⊗	
	<b>GP CONSULTATIONS AND MEDICAL PROCEDURES</b>	Unlimited consultations at any network GP, subject to pre-authorisation <b>Minor</b> medical and/or surgical <b>procedures</b> in rooms, subject to approved tariff codes	⊗	Unlimited consultations at any network GP, subject to pre-authorisation <b>Minor</b> medical and/or surgical <b>procedures</b> in rooms, subject to approved tariff codes
	<b>ACUTE MEDICATION</b>	Unlimited medication for every-day illnesses	⊗	Unlimited medication for every-day illnesses
<b>DISPENSING NETWORK GP</b>		Formulary medication given in the rooms	⊗	Formulary medication given in the rooms
<b>NON-DISPENSING NETWORK GP</b>		Formulary medication prescribed and collected at a Mediscor pharmacy, such as Clicks, Dis-Chem or Pick n Pay	⊗	Formulary medication prescribed and collected at a Mediscor pharmacy, such as Clicks, Dis-Chem or Pick n Pay
	<b>CHRONIC MEDICATION</b>	Unlimited formulary medication Covers 8 chronic conditions and/or diseases	⊗	Unlimited formulary medication Covers 8 chronic conditions and/or diseases
	<b>BLOOD TESTS AND X-RAYS</b>	Unlimited basic blood tests and black and white x-rays Subject to network GP referral and approved tariff codes Blood tests available through Ampath, Lancet and PathCare	⊗	Unlimited basic blood tests and black and white x-rays Subject to network GP referral and approved tariff codes Blood tests available through Ampath, Lancet and PathCare
	<b>NURSE CONSULTATIONS</b>	Unlimited consultations for minor illnesses at any Clicks, Dis-Chem or Pick n Pay clinic, subject to pre-authorisation Prescribed medication up to Schedule 2	⊗	Unlimited consultations for minor illnesses at any Clicks, Dis-Chem or Pick n Pay clinic, subject to pre-authorisation Prescribed medication up to Schedule 2
	<b>SPECIALIST CONSULTATIONS</b>	Up to R 1 200 per consultation; R 2 500 per family per year Subject to network GP referral and pre-authorisation	⊗	Up to R 1 200 per consultation; R 2 500 per family per year Subject to network GP referral and pre-authorisation
	<b>DENTAL CARE</b>	R 1 200 per person per event Any dentist of choice Subject to approved tariff codes and pre-authorisation	⊗	R 1 200 per person per event Any dentist of choice Subject to approved tariff codes and pre-authorisation
	<b>EYE CARE</b>	1 Eye test per person per year; 1 Standard frame up to R 254 and 1 Pair of clear, standard lenses per person every 2 years available through PPN optometrists	⊗	1 Eye test per person per year; 1 Standard frame up to R 254 and 1 Pair of clear, standard lenses per person every 2 years available through PPN optometrists
	<b>PRE-BIRTH CONSULTATIONS</b>	2 Maternity check-ups and 2 ultrasound scans per person per pregnancy per year R 3 000 per family per year Any gynaecologist of choice, subject to pre-authorisation	⊗	2 Maternity check-ups and 2 ultrasound scans per person per pregnancy per year R 3 000 per family per year Any gynaecologist of choice, subject to pre-authorisation
<b>EMERGENCY AND ACCIDENT COVER</b>		⊗	NO OVERALL POLICY LIMIT (OPL)	NO OVERALL POLICY LIMIT (OPL)
	<b>HOSPITAL CARE</b>	⊗	Emergency and accident cover at private facilities	Emergency and accident cover at private facilities
<b>EMERGENCY COVER</b>		⊗	Stabilisation following a medical emergency, subject to pre-authorisation R 22 000 per person per event	Stabilisation following a medical emergency, subject to pre-authorisation R 22 000 per person per event
<b>ACCIDENT COVER</b>		⊗	Medical treatment following an accident, subject to pre-authorisation R 1 100 000 per person per event	Medical treatment following an accident, subject to pre-authorisation R 1 100 000 per person per event

		DAY-TO-DAY BENEFIT OPTION					EMERGENCY & ACCIDENT BENEFIT OPTION					DAY-TO-DAY, EMERGENCY & ACCIDENT BENEFIT OPTION				
	CASUALTY VISITS	⊗					Medical treatment following a minor accident R 6 000 per person per event Subject to pre-authorisation					Medical treatment following a minor accident R 6 000 per person per event Subject to pre-authorisation				
	MRI AND CT SCANS	⊗					Required during hospitalisation for an accident R 16 000 per person per year Subject to pre-authorisation					Required during hospitalisation for an accident R 16 000 per person per year Subject to pre-authorisation				
	PHYSICAL REHABILITATION CARE	⊗					Physical therapy following hospitalisation due to an accident R 3 000 per person per year Subject to treatment received within 3 months from discharge and pre-authorisation					Physical therapy following hospitalisation due to an accident R 3 000 per person per year Subject to treatment received within 3 months from discharge and pre-authorisation				
	24-HOUR MEDICAL EMERGENCY SERVICES	⊗					24-Hour national emergency contact centre Includes services such as emergency transport and ambulance services					24-Hour national emergency contact centre Includes services such as emergency transport and ambulance services				
	PAYOUT BENEFIT	⊗					⊙					⊙				
ACCIDENTAL DEATH		⊗					R 10 000 on the life of the Principal Insured R 10 000 on the life of the Spouse					R 10 000 on the life of the Principal Insured R 10 000 on the life of the Spouse				
<b>WELLNESS BENEFITS</b>																
	WELLNESS ASSESSMENT	1 Assessment per person per year at your nearest Clicks, Dis-Chem or Pick n Pay clinic for health checks such as blood pressure and/or cholesterol					⊗					1 Assessment per person per year at your nearest Clicks, Dis-Chem or Pick n Pay clinic for health checks such as blood pressure and/or cholesterol				
	PREVENTATIVE CARE	Preventative vaccinations and/or tests, such as 1 flu vaccination per person per year; 1 pap smear every 3 years (females 21+); and/or PSA screening every 2 years (males 50+) at your nearest Clicks, Dis-Chem or Pick n Pay clinic					⊗					Preventative vaccinations and/or tests, such as 1 flu vaccination per person per year; 1 pap smear every 3 years (females 21+); and/or PSA screening every 2 years (males 50+) at your nearest Clicks, Dis-Chem or Pick n Pay clinic				
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	24/7 Telephonic services for advice and counselling Available through Reality Wellness Group					24/7 Telephonic services for advice and counselling Available through Reality Wellness Group					24/7 Telephonic services for advice and counselling Available through Reality Wellness Group				
<b>LIFESTYLE BENEFIT</b>																
	FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol					22 Cents per litre diesel and 15 cents per litre petrol					22 Cents per litre diesel and 15 cents per litre petrol				
MONTHLY PREMIUM		ENTRY AGE	PRINCIPAL INSURED	SPOUSE	ADULT DEPENDANT	CHILD DEPENDANT	ENTRY AGE	PRINCIPAL INSURED	SPOUSE	ADULT DEPENDANT	CHILD DEPENDANT	ENTRY AGE	PRINCIPAL INSURED	SPOUSE	ADULT DEPENDANT	CHILD DEPENDANT
		55 or younger	R 370	R 245	R 245	R 110	60 or younger	R 159	R 86	R 86	R 35	55 or younger	R 470	R 335	R 335	R 130
		56 or older	R 543	R 418	--	--	61 or older	R 200	R 127	--	--	56 or older	R 671	R 536	--	--