

More options for employers to provide employees with quality primary healthcare



GOLDEN HOUR

Employee	R145 or R165 /mo
Dependant (Adult)	R125 /mo
Dependant (Child)	R80 /mo

- Nurse & GP Chats (unlimited)
- Nurse visits (3 per year)
- GP Consultations (2 per year)
- GP in-room procedures (x8 procedures)
- Specialist visits
- Acute Meds (R1500 per policy each year)
- OTC Meds (linked to same R1500 per policy per year limit under Acute meds)
- Chronic meds (x24 conditions)
- Pathology (unlimited basic tests)
- Radiology (x2 2D maternity scans included)
- Dentistry (x2 annual check ups)
- Optometry (every 2 years, x1 check up & a x 1 set of frames)
- HIV ELISA Test
- Emergency Transport (Accidents and illness)
- 24/7 telecounselling & advice

* Underwritten by Genric Insurance Company. See brochure for detailed benefits. Terms and conditions apply.

PLUS

CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- Accident (R30 000 per policy per year)
- Illness (R15 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- Accident (R225 000 per member per event)
- Illness

POST HOSPITAL REHABILITATION

- Accident & Illness (R10 000 per member per event)

PRIMARY STANDARD

Employee	R320 or R399 /mo
Dependant (Adult)	R380 /mo
Dependant (Child)	R152 /mo

- Nurse & GP Chats (unlimited)
- Nurse visits (unlimited)
- GP Consultations (unlimited)
- GP in-room procedures (x8 procedures)
- Specialist visits (R2000 per member per year)
- Acute Meds (unlimited)
- OTC Meds (max R800 per policy per year)
- Chronic meds (x24 conditions)
- Pathology (unlimited basic tests)
- Radiology (x2 2D maternity scans included)
- Dentistry (x2 annual check ups)
- Optometry (every 2 years, x1 check up & a x 1 set of frames)
- HIV ELISA Test
- 24/7 telecounselling & advice

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CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- Accident (R2000 per policy per year)
- Illness (R2 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- Accident (R225 000 per member per event)
- Illness

POST HOSPITAL REHABILITATION

- Accident & Illness (R10 000 per member per event)

PRIMARY STANDARD WITH HOSPITAL

Employee	R445 or R559 /mo
Dependant (Adult)	R505 /mo
Dependant (Child)	R208 /mo

- Nurse & GP Chats (unlimited)
- Nurse visits (unlimited)
- GP Consultations (unlimited)
- GP in-room procedures (x8 procedures)
- Specialist visits (R2000 per member per year)
- Acute Meds (unlimited)
- OTC Meds (max R800 per policy per year)
- Chronic meds (x24 conditions)
- Pathology (unlimited basic tests)
- Radiology (x2 2D maternity scans included)
- Dentistry (x2 annual check ups)
- Optometry (every 2 years, x1 check up & a x 1 set of frames)
- HIV ELISA Test
- Emergency Transport (Accidents or illness)
- 24/7 telecounselling & advice

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PLUS

CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- Accident (R30 000 per policy per year)
- Illness (R30 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- Accident (R300 000 per member per event)
- Illness (R50 000 per member per event)

POST HOSPITAL REHABILITATION

- Accident & Illness (R10 000 per member per event)



GOLDEN HOUR

Employee	R145 or R165 /mo
Dependant (Adult)	R125 /mo
Dependant (Child)	R80 /mo

- ✓ **Nurse & GP Chats** (unlimited)
- ✓ **Nurse visits** (3 per year)
- ✓ **GP Consultations** (2 per year)
- ✓ **GP in-room procedures** (x8 procedures)
- ✗ **Specialist visits**
- ✓ **Acute Meds** (R1500 per policy each year)
- ✓ **OTC Meds** (linked to same R1500 per policy per year limit under Acute meds)
- ✗ **Chronic meds** (x24 conditions)
- ✗ **Pathology** (unlimited basic tests)
- ✗ **Radiology** (x2 2D maternity scans included)
- ✗ **Dentistry** (x2 annual check ups)
- ✗ **Optometry** (every 2 years, x1 check up & a x1 set of frames)
- ✗ **HIV ELISA Test**
- ✓ **Emergency Transport** (Accidents and illness)
- ✓ **24/7 telecounselling & advice**

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PLUS

CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- ✓ Accident (R30 000 per policy per year)
- ✓ Illness (R15 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- ✓ Accident (R225 000 per member per event)
- ✗ Illness

POST HOSPITAL REHABILITATION

- ✓ Accident & Illness (R10 000 per member per event)



EXPANDED PRIMARY HEALTHCARE SOLUTIONS FOR EMPLOYERS - INSURED

More options for employers to provide employees with quality primary healthcare



PRIMARY STANDARD

Employee	R320 or R399 /mo
Dependant (Adult)	R380 /mo
Dependant (Child)	R152 /mo

- ✓ **Nurse & GP Chats** (unlimited)
- ✓ **Nurse visits** (unlimited)
- ✓ **GP Consultations** (unlimited)
- ✓ **GP in-room procedures** (x8 procedures)
- ✓ **Specialist visits** (R2000 per member per year)
- ✓ **Acute Meds** (unlimited)
- ✓ **OTC Meds** (max R800 per policy per year)
- ✓ **Chronic meds** (x24 conditions)
- ✓ **Pathology** (unlimited basic tests)
- ✓ **Radiology** (x2 2D maternity scans included)
- ✓ **Dentistry** (x2 annual check ups)
- ✓ **Optometry** (every 2 years, x1 check up & a x 1 set of frames)
- ✓ **HIV ELISA Test**
- ✓ **24/7 telecounselling & advice**

PLUS

CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- ✓ Accident (R2000 per policy per year)
- ✓ Illness (R2 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- ✗ Accident (R225 000 per member per event)
- ✗ Illness

POST HOSPITAL REHABILITATION

- ✗ Accident & Illness (R10 000 per member per event)

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EXPANDED PRIMARY HEALTHCARE SOLUTIONS FOR EMPLOYERS - INSURED

More options for employers to provide employees with quality primary healthcare



PRIMARY STANDARD

WITH HOSPITAL

Employee	R445 or R559 /mo
Dependant (Adult)	R505 /mo
Dependant (Child)	R208 /mo

- ✓ **Nurse & GP Chats** (unlimited)
- ✓ **Nurse visits** (unlimited)
- ✓ **GP Consultations** (unlimited)
- ✓ **GP in-room procedures** (x8 procedures)
- ✓ **Specialist visits** (R2000 per member per year)
- ✓ **Acute Meds** (unlimited)
- ✓ **OTC Meds** (max R800 per policy per year)
- ✓ **Chronic meds** (x24 conditions)
- ✓ **Pathology** (unlimited basic tests)
- ✓ **Radiology** (x2 2D maternity scans included)
- ✓ **Dentistry** (x2 annual check ups)
- ✓ **Optometry** (every 2 years, x1 check up & a x 1 set of frames)
- ✓ **HIV ELISA Test**
- ✓ **Emergency Transport** (Accidents or Illness)
- ✓ **24/7 telecounselling & advice**

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PLUS

CASUALTY TREATMENT - AT PRIVATE HOSPITAL

- ✓ Accident (R30 000 per policy per year)
- ✓ Illness (R30 000 per policy per year)

IN-HOSPITAL AT PRIVATE HOSPITAL

- ✓ Accident (R300 000 per member per event)
- ✓ Illness (R50 000 per member per event)

POST HOSPITAL REHABILITATION

- ✓ Accident & Illness (R10 000 per member per event)





EXPANDED PRIMARY HEALTHCARE SOLUTIONS FOR EMPLOYERS - INSURED

More options for employers to provide employees with quality primary healthcare



Insured benefits




Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Package option	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125		R380		R505	
Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
Brought to you by						
Nurse & GP chats Mon-Fri 08:00 – 18:00 Sat 08:00 – 14:00 via WhatsApp	Unlimited & instant					
Nurse visits At approved private pharmacy clinics including Clicks and Dis-Chem 1-month general waiting period	3 visits per member each year		Unlimited visits Pre-authorisation needed after 10th visit			
	For 16 nurse services: peak flow measurement, blood glucose test, breast exam (both), foot screening (both), injection administration, pregnancy urine test, urine test screening, cholesterol test, HB screening, malaria screening, syringe ears (both), primary care nurse consult, HIV/VCT test/consult, Pap smear, HBA1C screening, lipogram screening					
GP consultations Online or In-person At an approved network GP 1-month general waiting period	2 consultations per member each year		Unlimited consultations Pre-authorisation needed after 5th visit AND 2 out-of-network GP visits per policy each year, refunded at R400 per visit			




Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Package option	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125		R380		R505	
Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
Brought to you by						
	Part of the 2 GP consults each year		Included in the unlimited GP consults benefit			
GP in-room procedures For certain procedures 1-month general waiting period			For 8 in-room procedures: removal of foreign body superficial to deep fascia, stitching of wound, stitching of additional wound, limb cast - inclusive of cost of plaster of Paris and other material, ECG without effort - limited to high-risk patients over the age of 45, ECG with and without effort - limited to high-risk patients over the age of 45, circumcision - clamp, intravenous infusion (push-in) patients over the age of 45			
Specialist visits Member to pay specialist & claim back 1-month general waiting period	⊗		R2 000 per member each year			
Acute & OTC meds Prescribed by approved doctors and collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 1-month general waiting period	R1 500 per policy each year for acute & OTC meds together Limited to max R190 per script		Acute meds - Unlimited OTC meds - R200 per policy each month Limited to max R800 per policy each year			
Chronic meds Collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 6-month general waiting period	⊗		For 24 chronic conditions: Addison's disease, asthma, bronchiectasis, cardiac failure, cardiomyopathy, chronic renal failure, COPD, coronary artery disease, Crohn's disease, diabetes ispidius, diabetes type I, diabetes type II, dysrhythmia, epilepsy, glaucoma, haemophilia, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, systemic lupus erythematosus, ulcerative colitis			
Pathology Through an approved pathology network, requested by an approved doctor 1-month general waiting period	⊗		Unlimited Basic list of pathology tests			

The Golden Hour, Primary Standard and Primary Standard with Hospital exempted demarcated products are underwritten by GENRIC Insurance Company Limited (FSP 43638), an Authorised Financial Services Provider and licensed non-life Insurer. These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72). 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 a medical scheme membership. Premiums are subject to annual review. Terms and Conditions apply.



Insured benefits

Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Package option						
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125		R380		R505	
Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
Brought to you by	 &  & 					
Radiology Through an approved radiology network, requested by an approved doctor 1-month general waiting period	⊗		Unlimited Basic list of radiology tests MRI and CT scans aren't included 2 x 2D maternity scans each year			
Dentistry Through the DENIS dental network Visit www.denis.co.za or call 021 528 5301 6-month general waiting period	⊗		2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment per member each year			
Optometry Through an approved optometry network Visit https://closed.ppn.co.za/ or call 041 065 0650 6-month general waiting period	⊗		1 consultation & 1 set of frames with single vision lenses every 2 years to the max value of R1 375 per member			
HIV	⊗		HIV ELISA screening blood test			
Emergency transport 24-hour unlimited emergency medical transportation through a contracted provider Pre-authorization needed	Accident and illness		⊗		Accident and Illness	
Casualty benefit - Accident Admission to a private casualty facility Per policy per year Pre-authorization needed 1-month general waiting period	R30 000 24-hour emergency services through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year		R2 000 After-hours emergency services (19:00 - 06:00) through a contracted provider		R30 000 After-hours emergency services (19:00 - 06:00) through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year	
Casualty benefit - Illness Admission to a private casualty facility Per policy per year Pre-authorization needed 1-month general waiting period	R15 000 24-hour emergency services through a contracted provider		R2 000 After-hours emergency services (19:00 - 06:00) through a contracted provider		R2 000 After-hours emergency services (19:00 - 06:00) through a contracted provider Accumulates to the illness cover limit of R500 000 per policy each year	

Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Package option						
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125		R380		R505	
Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
Brought to you by	 &  & 					
In-hospital benefit - Accident Medical care must be sought within 12 hours & reported within 30 days Pre-authorization needed	R225 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year		⊗		R300 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year	
In-hospital benefit - Illness Medical care must be sought within 12 hours & reported within 30 days 3-month general waiting period Pre-authorization needed	⊗		⊗		R50 000 per member per event Accumulates to the illness cover limit of R500 000 per policy each year	
Post-accident rehabilitation For accidents which led to hospitalisation. Pre-authorization needed	R10 000 per member per event for physiotherapy and occupational therapy Accumulates to the accident cover limit of R1 000 000 per policy each year		⊗		R10 000 per member per event for physiotherapy and occupational therapy Accumulates to the accident cover limit of R1 000 000 per policy each year	
24/7 telecounselling & advice (EAP) • Emergency assist • Trauma assist • Credit & debt assist* • Legal assist*	Unlimited					
Underwritten by GENRIC *These benefits are part of the UnuHealth proposition						
NOTE: All prices are VAT-inclusive						

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