

2020 TRANSFER PROCESS FOR INDIVIDUALS



MAY COVER BE TRANSFERRED TO ANY ESSENTIAL PRIMARY PLUS HEALTH INSURANCE BENEFIT OPTION?

A client applying to transfer cover must be on medical aid or health insurance cover for at least **12 months** and transfer to us without a break in cover.

Cover may be transferred to any of the [Health Insurance Benefit Options](#).

REPLACEMENT POLICY DISCLOSURE

Clients transferring cover must be informed of the following:

- A change in monthly premium and/or special terms and conditions may apply as products are different in benefit and fee structure;
- Our Policy Particulars provide more information about the general exclusions, terms and conditions of cover; and
- If there has been a break in cover of **30 days or more** between the end date of cover with the previous medical aid and the cover start date of the new [Health Insurance Benefit Option](#), full underwriting will apply.

STANDARD WAITING PERIODS

The below waiting periods are standard waiting periods that may or may not apply to a client's policy when transferring.

- **2 MONTH GENERAL WAITING PERIOD**
During the first 2 months of cover a general waiting period applies to our [Day-To-Day Benefits](#), [Wellness Assessment Benefit](#) and [Preventative Care Benefit](#).
- **9 MONTH PRE-BIRTH CONSULTATION WAITING PERIOD**
During the first 9 months of cover a waiting period applies to our [Pre-Birth Consultation Benefit](#).
- **12 MONTH CHRONIC MEDICATION WAITING PERIOD**
During the first 12 months of cover a waiting period applies to our [Chronic Medication Benefit](#).
- **12 MONTH EYE CARE WAITING PERIOD**
During the first 12 months of cover a waiting period applies to our [Eye Care Benefit](#).

WAITING PERIODS THAT APPLY WHEN TRANSFERRING FROM MEDICAL AID COVER TO OUR HEALTH INSURANCE BENEFIT OPTION OFFERING DAY-TO-DAY BENEFITS

Underwriting may apply when cover is transferred from medical aid to health insurance cover.

GENERAL WAITING PERIOD

Medical aid cover for less than 12 months	Medical aid cover with day-to-day benefits for e.g. chronic medication and treatment benefits for 12 months or longer with no break in cover
2 Months	0 Months

PRE-BIRTH CONSULTATION WAITING PERIOD

Medical aid cover with pre-birth consultation benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with pre-birth consultation benefit, not funded from Medical Savings Account, for 12 months or longer with no break in cover
9 Months	0 Months

CHRONIC MEDICATION WAITING PERIOD

Medical aid cover with no chronic medication benefit	Medical aid cover with chronic medication benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with chronic medication benefit, not funded from Medical Savings Account, for 12 months or longer with no break in cover
12 Months	12 Months	0 Months

EYE CARE WAITING PERIOD

Medical aid cover with eye care benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with eye care benefit, not funded from Medical Savings Account, for 12 months or longer with no break in cover
12 Months	0 Months

WAITING PERIODS THAT APPLY WHEN TRANSFERRING FROM HEALTH INSURANCE COVER TO OUR HEALTH INSURANCE BENEFIT OPTION OFFERING DAY-TO-DAY BENEFITS

Underwriting may apply when cover is transferred from another health insurance provider.

GENERAL WAITING PERIOD

Health insurance cover for less than 12 months	Health insurance cover with day-to-day benefits for e.g. chronic medication and treatment benefits for 12 months or longer with no break in cover
2 Months	0 Months

PRE-BIRTH CONSULTATION WAITING PERIOD

Health insurance cover with no pre-birth maternity benefit	Health insurance cover with pre-birth maternity benefit for e.g. 8 months with no break in cover	Health insurance cover with pre-birth maternity benefit for 12 months or longer with no break in cover
9 Months	Carry over 1 month remaining waiting period to maximum of 9 months	0 Months

CHRONIC MEDICATION WAITING PERIOD

Health insurance cover with no chronic medication benefit	Health insurance cover with chronic medication benefit for e.g. 8 months with no break in cover	Health insurance cover with chronic medication benefit for 12 months or longer with no break in cover
12 Months	Carry over 4 month remaining waiting period to maximum of 12 months	0 Months

EYE CARE WAITING PERIOD

Health insurance cover with no eye care benefit	Health insurance cover with eye care benefit for e.g. 8 months with no break in cover	Health insurance cover with eye care benefit for 12 months or longer with no break in cover
12 Months	Carry over 4 month remaining waiting period to maximum of 12 months	0 Months