

## | CORPORATE ESSENTIAL | EMERGENCY AND ACCIDENT BENEFIT OPTION

### WHY CHOOSE CORPORATE ESSENTIAL?

It is our **health insurance** offering that provides **essential healthcare solutions** to employees through their employer.

This option complements your medical aid cover, or it can be taken as your primary health cover if you don't have medical aid cover. When your employer requests a health insurance quote from us, we can add **funeral cover** as an important additional insurance.

Our options are subject to **open enrolment, community rating** and **cross-subsidisation**.



### WHAT DOES OPEN ENROLMENT, COMMUNITY RATING AND CROSS-SUBSIDISATION MEAN?

Open enrolment means cover is available to everyone. Community rating means we do not discriminate against individuals based on factors such as race and gender. Cross-subsidisation means that all premiums paid by our clients are paid into one risk pool where all claims are paid from.



Administered by Unity Health, a division of Ambledown Financial Services (Pty) Ltd, an authorised FSP 10287. In partnership with Stratum Benefits (Pty) Ltd, an authorised FSP 2111, underwritten by Constantia Insurance Company Limited, an authorised FSP 31111. This document is a summary and does not replace any information provided in your policy contract. In the event of any differences, your policy contract will apply. Terms and conditions apply.

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## | EMERGENCY & ACCIDENT BENEFIT OPTION



### WHO DO WE COVER?

We cover employer groups where **2 or more** employees join. We cover you, as the employee, as well as your spouse and any child dependant of whom you are the parent or legal guardian, subject to approval from your employer..

### MONTHLY PREMIUM

The monthly premium that each employee pays as part of the employer group is determined by a number of factors, such as the number of employees joining and whether cover is compulsory or voluntary for employees.

Children aged **20 years or younger** pay **child dependant premiums**. Children aged **21 years or older** pay **adult dependant premiums** if they are **full-time students** and proof of **financial dependency** is submitted every year.

We accept proof from the educational facility or stamped copies of your child's bank account statements of the **past 3 months**.

### EMERGENCY AND ACCIDENT COVER

You are covered for emergencies and accidents at your **nearest private hospital** and the **hospital's casualty facility**.

We do not cover **planned medical procedures**, such as childbirth or having cataracts removed.

#### OVERALL POLICY LIMIT (OPL)

There is **no Overall Policy Limit (OPL)** on our **Emergency and Accident Benefits** but benefit limits apply as indicated.

### HOSPITAL CARE



#### EMERGENCY COVER

##### PRE-AUTHORISATION IS REQUIRED

We will cover the cost to transport you to your nearest **private hospital** and the cost of **stabilisation** in the hospital's emergency unit when you are admitted as an in-patient for a **medical emergency**, limited to **R 22 000 per person per event**.

We do not cover medical procedures that you need after being admitted to hospital for stabilisation, such as a heart bypass. If you need further treatment after stabilisation, we will cover the cost to transfer you to a public hospital and any costs thereafter will be your responsibility.

#### WE DEFINE MEDICAL EMERGENCIES AS...

unexpected events or health conditions, such as a heart attack or stroke, that can result in serious bodily impairment and/or death if you do not receive immediate treatment.

#### ACCIDENT COVER

##### PRE-AUTHORISATION IS REQUIRED

You are covered at the nearest **private hospital** when you need medical treatment for physical injuries caused by **accidental events**, such as injuries from a motor vehicle accident.

We will cover your hospital and all related healthcare providers' accounts during your stay in hospital, limited to **R 1 100 000 per person per event**.

#### WE DEFINE ACCIDENTAL EVENTS AS...

events where immediate medical treatment is required as a result of a physical injury caused by physical impact, such as a motor vehicle accident.

### CASUALTY VISITS



##### PRE-AUTHORISATION IS REQUIRED

Medical treatment for a physical injury caused by a minor accidental event is covered at your nearest private hospital's casualty facility, limited to **R 6 000 per person per event**.

### MRI AND CT SCANS



##### PRE-AUTHORISATION IS REQUIRED

When you are admitted to hospital as a result of an injury caused by an accident, the cost of your MRI or CT scan will be covered limited to **R 16 000 per person per year**.

### PHYSICAL REHABILITATION CARE



#### PRE-AUTHORISATION IS REQUIRED

We cover the cost of your physiotherapist and/or occupational therapist when you need physical therapy for an injury caused by an accident for which you have been admitted to hospital, limited to **R 3 000 per person per year**.

You must receive therapy and/or treatment within **3 months** from the date that you are discharged from hospital.

### 24-HOUR MEDICAL EMERGENCY SERVICES



Our **24-hour national emergency contact centre** can assist with the following services in the event of a medical emergency:

- ambulance transfers between hospitals;
- emergency transport services by air or road;
- repatriation of a loved one's mortal remains within the borders of South Africa, limited to **R 7 500 per policy per year**; and/or
- telephonic medical advice.

### PAYOUT BENEFIT



#### ACCIDENTAL DEATH

We cover you and/or your registered spouse in the event of your and/or your spouse's death due to an accident, limited to a benefit amount of **R 10 000 per person**, which will be paid out to your nominated beneficiary.

### WELLNESS BENEFITS

#### ESSENTIAL ASSISTANCE PROGRAMME (EAP)



Our wellness partner, **Reality Wellness Group**, offers **unlimited 24/7** telephonic advice and counselling services for:

- financial advice;
- legal advice;
- HIV/AIDS counselling; and/or
- trauma counselling.

We do not cover personal face-to-face counselling.

#### WAITING PERIODS

#### EMERGENCY AND ACCIDENT BENEFIT OPTION

Waiting periods do not apply to our **EMERGENCY AND ACCIDENT BENEFITS** and **ESSENTIAL ASSISTANCE PROGRAMME (EAP)**.

#### \* LIFESTYLE BENEFIT

Our **Lifestyle Benefit** is offered at no cost to you.

### FUEL REWARDS



Fill up at any **SHELL service station** and get rewarded with **22 cents** per litre of **diesel** and **15 cents** per litre of **petrol**.

#### \* T'S & C'S, BENEFIT AND GENERAL EXCLUSIONS

Visit our website at [www.stratumbenefits.co.za](http://www.stratumbenefits.co.za) to view our policy and benefit exclusions and read more about the T's & C's applicable to our **Lifestyle Benefit** and how to register.

*This Health Insurance policy is not a medical aid, does not provide similar cover as that of a medical aid and cannot be substituted for medical aid membership.*