

	DAY-TO-DAY BENEFIT OPTION	EMERGENCY & ACCIDENT BENEFIT OPTION	DAY-TO-DAY, EMERGENCY & ACCIDENT BENEFIT OPTION	
DAY-TO-DAY COVER				
CONSULTATION COVER				
GP CONSULTATIONS AND MEDICAL PROCEDURES	✓	✗	✓	Unlimited consultations at any network GP Minor medical and surgical procedures in rooms Subject to approved tariff codes and pre-authorisation from 10th visit per person per year
NURSE CONSULTATIONS	✓	✗	✓	Unlimited consultations for minor illnesses at Clicks, Dis-Chem, Pick n Pay, Local Choice or Medicare pharmacies Prescribed medication up to schedule 2. Subject to pre-authorisation from 10th visit per person per year
VIRTUAL GP CONSULTATIONS	✓	✗	✓	Unlimited consultations through video conference link Approved pharmacies like Dis-Chem and Medicare Subject to pre-authorisation from 10th visit per person per year
SPECIALIST CONSULTATIONS	✓	✗	✓	R 1 275 per consultation R 2 650 per family per year Subject to network GP referral and pre-authorisation
PRE-BIRTH CONSULTATIONS	✓	✗	✓	2 Gynaecologist consultations and 2 ultrasound scans at any gynaecologist R 3 250 per family per year Subject to pre-authorisation
MEDICINE COVER				
ACUTE MEDICATION	✓	✗	✓	Unlimited formulary medication for every-day illnesses
DISPENSING NETWORK GP	✓	✗	✓	Formulary medication given in the rooms
NON-DISPENSING NETWORK GP	✓	✗	✓	Prescribed formulary medication Collect at any Mediscor pharmacy, like Clicks, Dis-Chem, Pick n Pay, Local Choice or Medicare
CHRONIC MEDICATION	✓	✗	✓	Unlimited formulary medication Covers 27 chronic conditions or diseases
BLOODS, X-RAYS, DENTAL AND EYE CARE COVER				
BLOOD TESTS AND X-RAYS	✓	✗	✓	Unlimited basic blood tests through Ampath, Lancet and PathCare Unlimited black-and-white x-rays Subject to network GP referral and approved tariff codes
DENTAL CARE	✓	✗	✓	Basic, emergency, and urgent dental treatment at any dentist R 1 275 per person per event Subject to pre-authorisation and approved tariff codes
EYE CARE	✓	✗	✓	1 Eye test, 1 standard frame to the value of R 254 and 1 pair of spectacle lenses per person every 2 years Available through PPN optometrists
EMERGENCY AND ACCIDENT COVER				
HOSPITAL CARE				
EMERGENCY COVER	✗	✓	✓	Stabilisation due to a medical emergency at nearest private hospital R 25 000 per person per event. Subject to pre-authorisation
ACCIDENT COVER	✗	✓	✓	Medical treatment due to an accident at nearest private hospital R 1 200 000 per person per event. Subject to pre-authorisation
CASUALTY VISITS	✗	✓	✓	Immediate medical treatment due to a minor accident R 6 500 per person per event. Subject to pre-authorisation
MRI AND CT SCANS	✗	✓	✓	Required during hospitalisation due to an accident R 17 000 per person per year. Subject to pre-authorisation
PHYSICAL REHABILITATION CARE	✗	✓	✓	Physical therapy following hospitalisation due to an accident Treatment within 3 months from discharge R 3 250 per person per year. Subject to pre-authorisation
24-HOUR MEDICAL EMERGENCY SERVICES	✗	✓	✓	24-Hour national emergency contact centre Includes services like emergency transport, repatriation, and telephonic medical advice
PAYOUT BENEFIT				
ACCIDENTAL DEATH	✗	✓	✓	R 15 000 Principal Insured R 15 000 Spouse
WELLNESS BENEFITS				
EMPLOYEE WELLNESS ASSESSMENT	✓	✗	✓	1 On-site assessment per employee per year during an Employee Wellness Day Health checks like blood pressure, cholesterol, and glucose levels Employees who miss the Wellness Day can visit their nearest Clicks, Dis-Chem, Pick n Pay, Local Choice or Medicare pharmacy for their assessment
PREVENTATIVE CARE	✓	✗	✓	Vaccinations and tests, like 1 flu vaccination per person per year; 1 hepatitis A and B vaccination once-off per person; 1 pap smear once every 3 years for females aged 21 years or older; and 1 prostate specific antigen screening once every 2 years for males aged 50 years or older Available at Clicks, Dis-Chem, Pick n Pay, Local Choice or Medicare pharmacies
ESSENTIAL ASSISTANCE PROGRAMME (EAP)	✓	✓	✓	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group
LIFESTYLE BENEFIT				
FUEL REWARDS	✓	✓	✓	22 Cents per litre diesel and 15 cents per litre petrol. Subject to change without prior notice
MONTHLY PREMIUM				
Determined by a number of factors, like the number of employees joining and whether cover is compulsory or voluntary for employees				