

StratumBenefits<sup>+</sup>

## DAY-TO-DAY BENEFIT OPTION

## PREMIUM FOR EMPLOYER GROUPS

ENTRY AGE	INDIVIDUAL OR FAMILY
All ages	R 324 per policy per month

Employer groups are covered if **2 or more** employees join through their employer. Ask your employer if your spouse and dependants may also join.

## WHO'S COVERED?

Joining as a family? This health insurance benefit option covers you, your spouse, and any child dependant as long as you're their parent or legal guardian.

Premiums for children who are **20 years or younger** are included in the policy premium.

Premiums for children who are **21 years or older** are included in the policy premium and may be added to your policy if they're full-time students, or if they're financially dependent on you and proof is submitted every year.

*What proof can be submitted? Proof from the educational facility, or stamped copies of your child's bank account statements of the past 3 months together with an affidavit.*

## OPEN ENROLMENT, COMMUNITY RATING AND CROSS-SUBSIDISATION

Health insurance policies are subject to open enrolment, community rating and cross-subsidisation. This means that cover is available to everyone, there's no discrimination based on factors like race and gender, and all premiums received are paid into one risk pool from where claims are paid.

***This policy isn't a medical aid plan, doesn't provide similar cover as that of a medical aid, and can't be substituted for a medical aid membership.***

## DAY-TO-DAY BENEFIT OPTION

Through a **national network** of providers who've contracted with **Unity Health**, our health insurance administrator, you have access to more than **3 000 GP's**, **2 700 optometrists** and various pharmacies, pathologists, and radiologists.

Download the **Unity Health** mobile app from **Google Play Store** or the **App Store** to find your nearest provider, or contact us for assistance.

**Unity Health** has contracted with the following pharmacies:



## CONSULTATION COVER

## GP CONSULTATIONS AND MEDICAL PROCEDURES

You can visit **any** network GP.

Basic medical and surgical procedures can be performed in the rooms, like stitching of a wound or applying a cast to a broken arm, as long as it's on the **approved list** of tariff codes.

GP, nurse and virtual GP consultations have a combined limit of **5 consultations per family per year**.

## NURSE CONSULTATIONS

The nurse at your nearest **Alpha Pharm, Clicks, Dis-Chem, Local Choice, Medicare** or **Pick n Pay** pharmacy clinic can treat minor ailments. In many practices, the nurse can prescribe up to **schedule 2 medication**.

Prescribed medication has **no rand amount limit** if it's on the **approved formulary**.

Nurse, GP and virtual GP consultations have a combined limit of **5 consultations per family per year**.

## VIRTUAL GP CONSULTATIONS

Virtual GP consultations can be arranged during one of your nurse consultations. The nurse will determine if it's necessary to consult with a GP and help set up a virtual consultation through a video conference link.

Virtual consultations are available at approved pharmacy clinics only, namely **Alpha Pharm, Dis-Chem** and **Medicare**.

Virtual GP, nurse and GP consultations have a combined limit of **5 consultations per family per year**.

## MEDICINE COVER

## ACUTE MEDICATION

## DISPENSING NETWORK GP

Have a chest infection or flu? Your network GP can provide medication for every-day illnesses and will give you the medication that you need.

Acute medication that you get in the rooms has **no rand amount limit**.

## NON-DISPENSING NETWORK GP

If your network GP doesn't provide medication in the rooms, you'll be given a prescription.

Go to any **Mediscor** pharmacy, like **Alpha Pharm, Clicks, Dis-Chem, Local Choice, Medicare** or **Pick n Pay** to collect your medication.

Acute medication that your non-dispensing network GP prescribes has **no rand amount limit**.

## APPROVED MEDICINE FORMULARY

*The medication that your network GP or the nurse prescribes will be covered if it's on the approved Mediscor formulary.*

*A formulary is an approved list of medicines that Unity Health has agreed to cover in full. Visit Mediscor's website at [www.mediscor.co.za](http://www.mediscor.co.za) to see which acute medication is covered.*

*Sometimes, non-formulary medication may be prescribed if it's in your best interest. When this happens, and there's no generic equivalent on the formulary, the cost will be for your own pocket.*





## CHRONIC MEDICATION

You're covered for chronic medication that your network GP prescribes from the **Mediscor formulary** for the following chronic conditions or diseases:

- asthma;
- chronic obstructive pulmonary disorder;
- diabetes mellitus type 1 & 2;
- epilepsy;
- hypertension;
- hyperlipidemia;
- HIV/AIDS; and
- tuberculosis.

Your network GP will help to get you registered on the **Chronic Medication Programme** with **Mediscor**. To see which chronic medication is covered, visit **Mediscor's** website at [www.mediscor.co.za](http://www.mediscor.co.za). Once you're registered to receive chronic medication, delivery of your medication will be arranged with you.

If you prefer, you can collect your chronic medication from any **Mediscor** pharmacy, like **Alpha Pharm, Clicks, Dis-Chem, Local Choice, Medicare** or **Pick n Pay**.

## BLOOD AND X-RAY COVER



### BLOOD TESTS AND X-RAYS

When you need a blood test, like a cholesterol or glucose test, your network GP will refer you to the nearest **Ampath, Lancet** or **PathCare** pathology facility.

You'll also be covered for a **Covid-19 PCR screening test** if your network GP refers you, **pre-authorisation** is obtained and if you test **positive** for **Covid-19**.

Limited to **1 positive test per person per year**.

Basic black-and-white x-rays, like a chest x-ray, are covered when your network GP refers you to a radiology facility during one of your visits.

There is **no rand amount limit** on blood tests and x-rays, as long as it's on the **approved list** of codes.

*Specialised radiology, like MRI and CT scans, aren't covered.*

## LIFESTYLE BENEFIT

Our **Lifestyle Benefit** is complimentary and doesn't cost you a cent.



### EXTRA HIGH SCHOOL LEARNING SUPPORT

Based on the CAPS curriculum, your **Gr.8 to Gr.12** high school child gets instant access to content that'll help them study, improve their knowledge and boost their marks. Check out our website to see what else this **Lifestyle Benefit** offers.

*Visit our website at [www.stratumbenefits.co.za](http://www.stratumbenefits.co.za) to read more about this **LIFESTYLE BENEFIT** and how to register.*

*This value-add benefit is offered by **Stratum Benefits**. It's not administered by **Unity Health** or underwritten by **Constantia Insurance Company Limited**.*

## WAITING PERIODS

Waiting periods don't apply to employer groups when it's compulsory for **20 or more** employees to join.

When **20 or less** employees join, or when it's voluntary for employees to join, the following waiting periods will apply.

### 1 MONTH GENERAL WAITING PERIOD

You don't have cover during this period for the **Day-to-Day** Benefits.

### 12 MONTH CHRONIC MEDICATION WAITING PERIOD

## GENERAL EXCLUSIONS

We don't cover healthcare or service providers' accounts related to any medical procedure, treatment, hospitalisation, illness, disease, loss, damage, death, bodily injury or liability for:

1. events that occurred when you were not an insured person.
2. events that occur during a policy waiting period, unless it is for accidental events or medical emergencies, where applicable.
3. events where your policy's benefit limits have been reached.
4. events where your policy does not provide an appropriate benefit to claim from.
5. events where you did not obtain pre-authorisation, or where an appropriate healthcare provider referral was not obtained.
6. events where the healthcare or service providers that you have used do not form part of the provider network.
7. healthcare services, procedures or medication that do not form part of the list of approved tariff codes or formularies, where applicable.
8. events where more than one general practitioner, nurse, or virtual general practitioner consultation was accessed on the same day for the same insured person.
9. costs that, in the opinion of the Underwriting Manager's clinical review team:
  - a. are not medically necessary or clinically appropriate;
  - b. do not meet the healthcare needs of the insured person; or
  - c. are not consistent in type, frequency, or duration of treatment.
10. reconstructive cosmetic or maxillo-facial surgery, including related medical conditions or procedures.
11. obesity or its sequel, cosmetic surgery or surgery directly or indirectly caused by, related to, or in consequence of cosmetic surgery.
12. external prosthetic devices or external medical items, like artificial limbs and wheelchairs.
13. artificial insemination, infertility treatment or contraceptives.
14. robotic surgery, specialised mechanical or computerised appliances, or equipment.
15. routine physical, procedures of a purely diagnostic nature or any other examination where there's no objective indication of impairment in normal health, including laboratory diagnostic or x-ray examinations, unless in the course of a medical condition or disability established by prior call or attendance of a medical practitioner.
16. riots, wars, political acts, public disorder, terrorism, civil commotions, labour disturbances, strikes, lock-out, or any attempted such acts.
17. deliberate criminal or fraudulent acts, or any illegal activity conducted by you or a member of your household which directly or indirectly results in loss, damage or injury.
18. attempted suicide, intentional self-injury or deliberate exposure to exceptional danger unless it's in an attempt to save a human life.
19. events where the use of drugs, narcotics or alcohol are involved, including any illness or addiction caused by using such substances.
20. participation in:
  - a. active military, police or police reservist duty;
  - b. aviation, other than as a passenger;
  - c. any competitive or professional sport or activity; or
  - d. any form of race or speed test, unless it's on foot or involves any non-mechanically propelled vehicle, vessel, craft or aircraft.
21. nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or from the combustion of nuclear fuel that includes any self-sustaining process of nuclear fission.
22. events that occur for which the actual damage is provided for by legislation, including contractual liability and consequential loss.
23. non-disclosure of material information that is likely to affect the assessment or acceptance of risk.
24. dual insurance where cover is provided by more than one health insurance policy through different insurers, or through the same insurer.