

StratumBenefits⁺



EMERGENCY & ACCIDENT BENEFIT OPTION

PREMIUMS FOR EMPLOYER GROUPS

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

Premiums for employer groups are determined by factors like the employer group's size, average age and if cover is compulsory or voluntary.

WHO'S COVERED?

Joining as a family? This health insurance policy covers you, your spouse and any child dependant of whom you are the parent or legal guardian.

If you're **61 years or older** at the time of joining, you'll pay a premium in the **61 or older** category. If you submit proof of **15 credible years** of medical aid membership or primary healthcare insurance cover from **35 years of age**, with no break in cover of **3 or more** months, you'll pay a premium in the **60 or younger** category.

Children **20 years or younger** pay child dependant premiums.

Children between **21 and 25 years of age** pay adult dependant premiums. From **26 years of age**, child dependants must take out their own policy.

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



EMERGENCY & ACCIDENT BENEFIT OPTION

Unity Health has contracted with the following major hospital groups to ensure you get the cover you need when it matters most.



24-Hour emergency services are provided by ER24. In the event of a medical emergency or accident, you can either call ER24 directly on 010 205 3044, press the ER24 push-to-call button in the Unity Health mobile app, or contact us on 011 781 4488 for help.



HOSPITAL CARE

Pre-authorization is required for all HOSPITAL CARE benefits. Call us on 011 781 4488 for authorisation.

EMERGENCY COVER

What is a medical emergency? It's an unexpected event or health condition, such as a heart attack or stroke, that can result in serious bodily impairment or death if you don't receive immediate treatment.

If you need immediate treatment due to a **medical emergency**, the cost of transporting you to the nearest private hospital and your admission as an **in-patient** for **stabilisation** will be covered.

Limited to **R 27 800 per person per event**.

Your medical event must be **pre-authorized** as this will help with a smooth admission into the hospital.

Only the cost to be stabilised will be covered. The cost of a medical procedure or surgery, such as a heart bypass, won't be covered. If you need further medical treatment after being stabilised, the cost to transfer you to a public hospital will be covered, but the hospital admission and any other medical treatment will be for your pocket.

ACCIDENT COVER

What is an accidental event? It's an event that requires immediate medical treatment due to physical injury caused by physical impact, such as a motor vehicle accident.

If you need immediate medical treatment for physical injuries sustained due to an **accident**, the cost of transporting you to the nearest private hospital and your admission will be covered.

Limited to **R 1 300 000 per person per event**.

Your medical event must be **pre-authorized** as this will help with a smooth admission into the hospital.



CASUALTY ACCIDENT COVER

For less severe accidents that still require immediate medical treatment, for example, a dog bite or an injury from working with factory machinery, you'll be covered for treatment received at your nearest private hospital's emergency unit.

Limited to **R 7 195 per person per event**.

Your medical event must be **pre-authorized**.



MRI AND CT SCANS

The cost of an MRI or CT scan will be covered if you're admitted to the hospital for physical injuries sustained due to an **accident**. Limited to **R 18 900 per person per year**.

You must get **pre-authorization** before you go for a scan.



PHYSIO AND OCCUPATIONAL THERAPY

To fully recover after an accident, you may need physical therapy. If you are hospitalised due to an **accident** and need physical therapy after discharge, the physiotherapist's and occupational therapist's fees will be covered.

Limited to **R 3 600 per person per year**.

You must get **pre-authorization** before starting therapy.

This benefit covers the therapy you require after being discharged from the hospital due to an accident if treatment is received within 3 months of your discharge.



24-HOUR MEDICAL EMERGENCY SERVICES

ER24's all-day, every-day **national emergency contact centre** will assist with the following medical emergency services:

- 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
- telephonic medical advice.



PAYOUT BENEFIT

ACCIDENTAL DEATH

You and your spouse are covered for **R 25 000 per person** if either of you passes away due to an **accident**.

The benefit amounts are payable to your nominated beneficiaries or your respective estates if beneficiaries aren't nominated.

Each child dependant is covered for **R 5 000** if death is due to a **motor vehicle accident**. The benefit amount is payable to the principal insured or the principal insured's estate if there's no surviving principal insured.

WELLNESS BENEFIT



ESSENTIAL ASSISTANCE PROGRAMME (EAP)

Get **unlimited 24/7** telephonic advice and counselling services through **Reality Wellness Group** for:

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

Good to know: Skype counselling sessions can be arranged. Face-to-face counselling isn't covered and will be for your own pocket.

LIFESTYLE BENEFIT

This **Lifestyle Benefit** is a complimentary value-add product.

Visit our website at www.stratumbenefits.co.za for more information about the **LIFESTYLE BENEFIT** and how to register.



EXTRA HIGH SCHOOL LEARNING SUPPORT

Gr.8 to Gr.12 high school learners can access various e-learning solutions through Boston Online Home Education. These solutions offer mind-stimulating offerings such as online CAPS and Cambridge International Curriculum content, educational webinars, career guidance for learners looking to enter the tertiary world, a wide variety of short learning programs and more.

After registering online, a coupon with a unique voucher number will be issued to access the Boston Online Home Education platform.

Your child has access to this platform during their high school years for as long as they remain covered on your policy.

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

WAITING PERIODS

Waiting periods don't apply to the **Emergency & Accident Benefit Option**.

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 weren't an insured person.
2. events that occur during a policy waiting period unless it's for accidental events or medical emergencies, where applicable.
3. events where your policy's benefit limits have been reached.
4. events where your policy doesn't provide an appropriate benefit to claim from.
5. events where you didn't obtain pre-authorisation, or where an appropriate healthcare provider referral wasn't obtained.
6. events where the healthcare or service providers that you've used don't form part of the provider network, unless your policy has a benefit that covers it.
7. in-patient or out-patient hospital or casualty admissions where the medical events weren't due to accidental events or emergencies, where applicable.
8. medical procedures performed as part of in-patient stabilisation, unless it's for the cost of stabilisation required in the event of an emergency where the medical event is the result of a sudden, and at the time unexpected onset of a medical condition that requires immediate medical treatment.
9. MRI or CT scans, unless it's due to accidental events.
10. medical transportation if it's not for emergency purposes.
11. physiotherapy or occupational therapy for physical rehabilitation:
 - a. that's not due to accidental events; or
 - b. that's not provided within 3 months after you've been discharged from hospital.
12. costs incurred for the voluntary stay at a private facility after stabilisation for a medical emergency.
13. costs that, in the opinion of the Underwriting Manager's clinical review team:
 - a. aren't medically necessary or clinically appropriate;
 - b. don't meet the healthcare needs of the insured person; or
 - c. aren't consistent in type, frequency, or duration of treatment.
14. reconstructive cosmetic or maxillo-facial surgery, including related medical conditions or procedures that don't form part of an authorised hospital event due to an accident.
15. obesity or its sequel, cosmetic surgery or surgery directly or indirectly caused by, related to, or in consequence of cosmetic surgery, unless your policy has a benefit that covers it.
16. external prosthetic devices or external medical items, such as artificial limbs and wheelchairs.
17. artificial insemination, infertility treatment or contraceptives.
18. robotic surgery, specialised mechanical or computerised appliances, or equipment.
19. 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.
20. riots, wars, political acts, public disorder, terrorism, civil commotions, labour disturbances, strikes, lock-out, or any attempted such acts.
21. 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.
22. attempted suicide, intentional self-injury or deliberate exposure to exceptional danger unless it's in an attempt to save a human life.
23. events where the use of drugs, narcotics or alcohol are involved, including any illness or addiction caused by using such substances.
24. 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.
25. 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.
26. events that occur for which the actual damage is provided for by legislation, including contractual liability and consequential loss.
27. non-disclosure of material information that is likely to affect the assessment or acceptance of risk.
28. dual insurance where cover is provided by more than one health insurance policy through different insurers, or through the same insurer.

This brochure is a summary and does not replace any information provided in your Policy Schedule. If there are any differences, please refer to your Policy Schedule. Terms and conditions apply.