



EMERGENCY PROCESS

IMPORTANT STEP-BY-STEP INFORMATION
to help you access your HOSPITAL CARE benefits.

PRE-AUTHORISATION

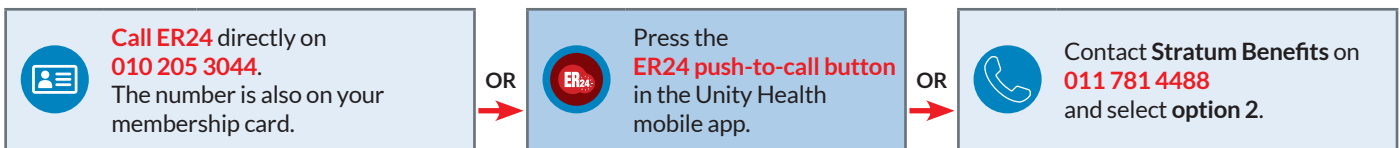
Pre-authorisation is required for all HOSPITAL CARE benefits.

Without pre-authorisation you can't access your benefits. Pre-authorisation ensures your benefits are managed by trained **Unity Health** case managers who assess and facilitate admissions to **in-patient** and **out-patient** facilities. **Unity Health** is the administrator of your health insurance benefit option.

If an admission isn't authorised, your claim will be **rejected**.

Read through your **Policy Schedule** to better understand your benefit option and the terms and conditions of cover.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY OR SERIOUS ACCIDENT?



→ **ER24** will verify the membership of the person in need of help, whether it be you or your dependant.

→ If you're involved in a serious accident, like a motor vehicle accident, and need medical treatment for any physical injuries, the cost to get you admitted at your nearest private hospital and the cost of all the related healthcare providers who treat you are covered under the **ACCIDENT COVER** benefit.

If you're faced with a life-threatening medical emergency, like a heart attack or stroke, you'll be covered under the **EMERGENCY COVER** benefit for stabilisation in a casualty facility. If you need further treatment after stabilisation, you'll be transferred to a public hospital and any hospital costs thereafter will be for your own pocket.



WHEN YOU'RE PHYSICALLY UNABLE TO REQUEST PRE-AUTHORISATION

If you're unable to request pre-authorisation when, for example, you're unconscious, the hospital must liaise directly with a **Unity Health** case manager to ensure you get admitted. If you don't have any form of identification on you that the hospital can access, **Unity Health** can't be contacted and your medical event won't be authorised.

IMPORTANT DEFINITIONS TO TAKE NOTE OF:

ACCIDENT

Bodily injury caused by violent unintended, unexpected, and external physical means, e.g., motor vehicle accident or falling.

EMERGENCY

An event of a sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment, where failure to provide medical treatment could result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or could place the insured person's life in jeopardy.

PRE-AUTHORISATION

The process of requesting and obtaining **PRIOR APPROVAL** from Unity Health before you can access a particular benefit.

A QUICK OVERVIEW OF THE EMERGENCY & ACCIDENT BENEFITS THAT REQUIRE PRE-AUTHORISATION:

- Emergency Cover
- Accident Cover
- Casualty Accident Cover
- MRI and CT Scans
- Physio and Occupational Therapy