

CORPORATE ESSENTIAL DAY-TO-DAY BENEFIT OPTION		
DAY-TO-DAY COVER		
	CONSULTATION COVER	Pre-authorisation is required for 10 or more consultations per person subject to the GP CONSULTATION, OUT-OF-NETWORK GP CONSULTATION, TELEMEDICINE GP CONSULTATION, INTERCARE ONLINE GP CONSULTATION and NURSE CONSULTATION BENEFITS.
	GP CONSULTATIONS AND MEDICAL PROCEDURES	Unlimited consultations at any network GP Minor medical and surgical procedures in rooms. Subject to approved tariff codes
	OUT-OF-NETWORK GP CONSULTATIONS	2 Consultations per person per year at any GP R 300 per consultation
	TELEMEDICINE GP CONSULTATIONS	Unlimited consultations through video conference link Approved pharmacies only, namely Alpha Pharm, Dis-Chem and Medicare
	INTERCARE ONLINE GP CONSULTATIONS	Unlimited consultations accessed via the Unity Health online portal or Unity Health App
	NURSE CONSULTATIONS	Unlimited consultations for minor illnesses at Alpha Pharm, Clicks, Dis-Chem, Local Choice or Medicare pharmacies Prescribed medication up to schedule 2
	SPECIALIST CONSULTATIONS	R 1 420 per consultation R 3 000 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 3 600 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 Alpha Pharm, Clicks, Dis-Chem, 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 1 350 per consultation R 4 000 per family per year. Subject to pre-authorisation and approved tariff codes
	EYE CARE	1 Eye test, 1 standard frame to the value of R 499 per person and 1 pair of spectacle lenses per person every 2 years Available through Specsavers and Execuspecs
WELLNESS BENEFITS		
	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 Alpha Pharm, Clicks, Dis-Chem, 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 Alpha Pharm, Clicks, Dis-Chem, Local Choice or Medicare pharmacies
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group

CORPORATE ESSENTIAL EMERGENCY & ACCIDENT BENEFIT OPTION		
EMERGENCY AND ACCIDENT COVER		
	HOSPITAL CARE	
	EMERGENCY COVER	Stabilisation due to a medical emergency at nearest private hospital R 27 800 per person per event. Subject to pre-authorisation
	ACCIDENT COVER	Medical treatment due to an accident at nearest private hospital R 1 300 000 per person per event. Subject to pre-authorisation
	CASUALTY ACCIDENT COVER	Immediate medical treatment due to a minor accident R 7 195 per person per event. Subject to pre-authorisation
	MRI AND CT SCANS	Required during hospitalisation due to an accident R 18 900 per person per year. Subject to pre-authorisation
	PHYSIO AND OCCUPATIONAL THERAPY	Physical therapy following hospitalisation due to an accident Treatment within 3 months from discharge R 3 600 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 25 000 Principal Insured R 25 000 Spouse R 5 000 per Child Dependant (death due to a motor vehicle accident)
WELLNESS BENEFIT		
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group
LIFESTYLE BENEFIT		
	EXTRA HIGH SCHOOL LEARNING SUPPORT	Online CAPS and Cambridge International Curriculum schooling platform for Gr.8 to Gr.12 high school learners

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

HEALTH INSURANCE

t 011 781 4488
f 086 633 3761



STRATUM BENEFITS BUSINESS HOURS

Mon - Thurs 8:00 - 16:30
Fri 8:00 - 16:00
Sat 8:00 - 13:00
Call Centre for Health Insurance

QUERIES AND POLICY CHANGES

For policy amendments, benefit enquiries, option changes, adding or removing dependants or debit order changes, email:

✉ yoursupport@stratumbenefits.co.za

HEALTH INSURANCE CLAIMS

If you've paid for a medical service and need to claim back, email or fax:

✉ claims@unityhealth.co.za

f 011 706 5568

Standard turn-around time is 7 - 14 working days (subject to change)

👉 Haven't received your Policy Schedule? Email us at yoursupport@stratumbenefits.co.za to request a copy.

ACCIDENT OR EMERGENCY

HERE'S WHAT TO DO:



Call ER24 on **010 205 3044** or press the **push-to-call ER24 button** in your App.



CLIENT VERIFICATION

ER24 will verify the membership of the person in need of help.



ER24 will assist with **ADVICE** and **EMERGENCY TRANSPORTATION** to the nearest hospital facility if needed.



ER24 will route the call to a case manager to assist with **AUTHORISATION** or **GUARANTEE OF PAYMENT**.



Remember to keep your membership card and form of identification on you, if you don't have access to the App.

Call **011 781 4488**

for accidents, emergencies and general enquiries.



WHAT IS AN EMERGENCY?

Sudden and unexpected onset of a health condition that requires immediate medical treatment, e.g. asthma attack.



WHAT IS AN ACCIDENT?

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