

ESSENTIAL PRIMARY PLUS   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 8 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 Wellness assessment per person per year   Health checks like blood pressure, cholesterol, and glucose levels. Available at Alpha Pharm, Clicks, Dis-Chem, Local Choice or Medicare pharmacies							
	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							
MONTHLY PREMIUM 55 OR YOUNGER		PRINCIPAL INSURED	R 380	SPOUSE	R 305	ADULT DEPENDANT	R 305	CHILD DEPENDANT	R 118
MONTHLY PREMIUM 56 OR OLDER		PRINCIPAL INSURED	R 575	SPOUSE	R 500				

ESSENTIAL PRIMARY PLUS   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							
MONTHLY PREMIUM 60 OR YOUNGER		PRINCIPAL INSURED	R 180	SPOUSE	R 100	ADULT DEPENDANT	R 100	CHILD DEPENDANT	R 41
MONTHLY PREMIUM 61 OR OLDER		PRINCIPAL INSURED	R 230	SPOUSE	R 150				

LIFESTYLE BENEFIT AVAILABLE ON BOTH BENEFIT OPTIONS		
	EXTRA HIGH SCHOOL LEARNING SUPPORT	Online CAPS and Cambridge International Curriculum schooling platform for Gr.8 to Gr.12 high school learners

## 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*.