

























CORPORATE ESSENTIAL DAY-TO-DAY BENEFIT OPTION

DAY-TO-DAY COVER		
CONSULTATION COVER		
	GP CONSULTATIONS AND MEDICAL PROCEDURES	Unlimited consultations at any network GP Minor medical and surgical procedures in the room Each consultation is subject to pre-authorisation and approved tariff codes
		Add the GP PRE-AUTH WAIVER for an additional premium per policy per month to see your network GP without prior approval Add the waiver when joining or wait until the new benefit year beginning 1 January 2025
	OUT-OF-NETWORK GP CONSULTATIONS	2 Consultations per person per year at any GP R 310 per consultation
	INTERCARE ONLINE GP CONSULTATIONS	Unlimited consultations Access via the Unity Health online portal or Unity Health mobile app
	TELEMEDICINE GP CONSULTATIONS	Unlimited consultations through video conference link Approved pharmacies only, namely Alpha Pharm, Dis-Chem, Local Choice and Medicare
	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 1 500 per consultation R 3 150 per family per year Benefit will be prorated depending on the cover start date Subject to network GP referral and pre-authorisation
	PRE-BIRTH CONSULTATIONS	2 Consultations and 2 ultrasound scans (2D) at any gynaecologist R 3 800 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 approved 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 Certain diagnostic blood tests are limited if not part of an approved chronic disease treatment plan 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 1 375 per consultation R 4 100 per family per year Benefit will be prorated depending on the cover start date Subject to approved tariff codes and pre-authorisation for certain fillings
	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 at Specsavers and Execuspecs network optometrists
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 every 3 years for females aged 21 years or older; and 1 prostate screening 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 as an out-patient at the nearest private hospital's emergency unit No cover for admission or surgery R 30 000 per person per event Subject to clinical review and pre-authorisation
ACCIDENT COVER		Medical treatment due to an accident at nearest private hospital R 1 500 000 per person per event Subject to pre-authorisation
	CASUALTY ACCIDENT COVER	Immediate medical treatment due to a minor accident R 7 600 per person per event Subject to pre-authorisation
	MRI AND CT SCANS	Required during hospitalisation due to an accident R 20 000 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 3 800 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

HOSPITAL CASH PLAN

	DAILY HOSPITAL PAYOUT BENEFIT	Daily cash benefit for each day in hospital due to an accident Minimum stay of 2 full days	Can only be taken with the EMERGENCY & ACCIDENT BENEFIT OPTION at an additional premium per person per month Apply when joining or wait until the new benefit year beginning 1 January 2025
	CHILDBIRTH PAYOUT BENEFIT	Cash benefit if hospitalised due to childbirth R 20 000 per hospital admission once newborn child or children reach 14 days of age	

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

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)

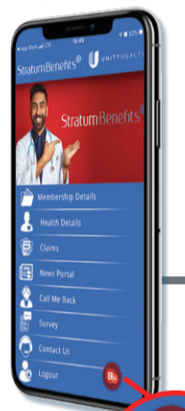
👉 Haven't received your Policy Schedule? Email us at yoursupport@stratumbenefits.co.za to request a copy.

ACCIDENT OR EMERGENCY

HERE'S WHAT TO DO:



Call **ER24** on **0861 366 006** and select **option 1** 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 **PRE-AUTHORISATION**.



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 general enquiries.



WHAT IS AN EMERGENCY?

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



WHAT IS AN ACCIDENT?

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

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