























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 For pre-authorisation, use the UCare symptom assessment tool in the Unity Health mobile app
		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 2026 Subject to a quote
	OUT-OF-NETWORK GP CONSULTATIONS	2 Consultations per person per year at any GP R 330 per consultation
	INTERCARE ONLINE CONSULTATIONS	Unlimited consultations Access via the Unity Health mobile app or online portal
	TELEMEDICINE GP CONSULTATIONS	Unlimited consultations through video conference link facilitated by a nurse Approved pharmacies only, namely Alpha Pharm, Clicks, Dis-Chem and The Local Choice , which have nurse clinics partnered with AlphaDoc, Healthforce or Udok
	NURSE CONSULTATIONS	Unlimited consultations for minor illnesses at Alpha Pharm, Clicks, Dis-Chem or The Local Choice pharmacies The nurse can provide up to Schedule 2 medication
	SPECIALIST CONSULTATIONS	R 1 600 per consultation R 3 350 per family per year Benefit will be prorated depending on the cover start date Subject to network GP referral, proof of failed treatment and pre-authorisation
	PRE-BIRTH CONSULTATIONS	3 Consultations and 3 ultrasound scans (2D) at any gynaecologist R 4 000 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 or The Local Choice
	CHRONIC MEDICATION	Unlimited formulary medication Covers 27 chronic conditions or diseases , subject to registration
BLOODS, X-RAYS, DENTAL AND EYE CARE COVER		
	BLOOD TESTS AND X-RAYS	Unlimited basic blood tests through Ampath, Lancet or 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 dental treatment at any dentist Single member: R 1 500 per policy per year Member + 1: R 1 500 per person, limited to R 3 000 per family per year Member + 2 or more: R 1 500 per person, limited to R 4 500 per family per year Benefit will be prorated depending on the cover start date Subject to approved tariff codes
	EYE CARE	1 Eye test, 1 standard frame to the value of R 599 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 or The Local Choice pharmacy clinic 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 21 years or older, and 1 prostate screening every 2 years for males 50 years or older Available at Alpha Pharm, Clicks, Dis-Chem or The Local Choice pharmacy clinics
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group Download the mobile app
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 100 000 per person per event Subject to clinical review and pre-authorisation
		Add the EMERGENCY COVER BUY-UP BENEFIT for an additional premium per person per month to enhance your emergency cover R 500 000 per person per event for strokes and heart attacks Subject to a quote
ACCIDENT COVER		Medical treatment due to an accident at nearest private hospital R 1 600 000 per person per event Subject to pre-authorisation
	CASUALTY ACCIDENT COVER	Immediate medical treatment due to a minor accident R 8 000 per person per event Subject to pre-authorisation
	MRI AND CT SCANS	Required during hospitalisation due to an accident R 21 000 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 4 000 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 BENEFITS		
	ACCIDENTAL DEATH	R 35 000 Principal Insured R 35 000 Spouse R 10 000 per Child Dependant (death due to a motor vehicle accident)
	ACCIDENTAL DISABILITY	R 35 000 Principal Insured Permanent and total disability due to an accident when own or similar occupation can no longer be performed
WELLNESS BENEFIT		
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	Unlimited 24/7 telephonic advice and counselling services through Reality Wellness Group Download the mobile app