























ESSENTIAL PRIMARY PLUS 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		
	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 and 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 8 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 Wellness assessment per person per year   Health checks like blood pressure, cholesterol, and glucose levels   Available at Alpha Pharm, Clicks, Dis-Chem or The Local Choice pharmacy clinics						
	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						
MONTHLY PREMIUM 55 OR YOUNGER	PRINCIPAL INSURED	R 435	SPOUSE	R 345	ADULT DEPENDANT	R 345	CHILD DEPENDANT	R 139
MONTHLY PREMIUM 56 OR OLDER	PRINCIPAL INSURED	R 656	SPOUSE	R 566	ADULT DEPENDANT	R 566	Add the GP PRE-AUTH WAIVER for R 59 per policy per month	
ESSENTIAL PRIMARY PLUS 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						
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 BENEFIT								
	ACCIDENTAL DEATH	R 35 000 Principal Insured   R 35 000 Spouse   R 10 000 per Child Dependiant (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   Download the mobile app						
MONTHLY PREMIUM 55 OR YOUNGER	PRINCIPAL INSURED	R 195	SPOUSE	R 119	ADULT DEPENDANT	R 119	CHILD DEPENDANT	R 56
MONTHLY PREMIUM 56 OR OLDER	PRINCIPAL INSURED	R 251	SPOUSE	R 175	ADULT DEPENDANT	R 175		