












CORPORATE ESSENTIAL BENEFIT OPTION OVERVIEW

		DAY-TO-DAY BENEFIT OPTION	EMERGENCY & ACCIDENT BENEFIT OPTION	DAY-TO-DAY, EMERGENCY & ACCIDENT BENEFIT OPTION
DAY-TO-DAY COVER				
	GP CONSULTATIONS AND MEDICAL PROCEDURES	Unlimited consultations at any network GP, subject to pre-authorization Minor medical and/or surgical procedures in rooms, subject to approved tariff codes		Unlimited consultations at any network GP, subject to pre-authorization Minor medical and/or surgical procedures in rooms, subject to approved tariff codes
	ACUTE MEDICATION	Unlimited medication for every-day illnesses		Unlimited medication for every-day illnesses
DISPENSING NETWORK GP		Formulary medication given in the rooms		Formulary medication given in the rooms
NON-DISPENSING NETWORK GP		Formulary medication prescribed and collected at a Mediscor pharmacy, such as Clicks, Dis-Chem or Pick n Pay		Formulary medication prescribed and collected at a Mediscor pharmacy, such as Clicks, Dis-Chem or Pick n Pay
	CHRONIC MEDICATION	Unlimited formulary medication Covers 27 chronic conditions and/or diseases		Unlimited formulary medication Covers 27 chronic conditions and/or diseases
	BLOOD TESTS AND X-RAYS	Unlimited basic blood tests and black and white x-rays Subject to network GP referral and approved tariff codes Blood tests available through Ampath, Lancet and PathCare		Unlimited basic blood tests and black and white x-rays Subject to network GP referral and approved tariff codes Blood tests available through Ampath, Lancet and PathCare
	NURSE CONSULTATIONS	Unlimited consultations for minor illnesses at any Clicks, Dis-Chem or Pick n Pay clinic, subject to pre-authorization Prescribed medication up to Schedule 2		Unlimited consultations for minor illnesses at any Clicks, Dis-Chem or Pick n Pay clinic, subject to pre-authorization Prescribed medication up to Schedule 2
	SPECIALIST CONSULTATIONS	Up to R 1 200 per consultation; R 2 500 per family per year Subject to network GP referral and pre-authorization		Up to R 1 200 per consultation; R 2 500 per family per year Subject to network GP referral and pre-authorization
	DENTAL CARE	R 1 200 per person per event per year Any dentist of choice Subject to approved tariff codes and pre-authorization		R 1 200 per person per event per year Any dentist of choice Subject to approved tariff codes and pre-authorization
	EYE CARE	1 Eye test per person per year; 1 Standard frame up to R 254 and 1 Pair of clear, standard lenses per person every 2 years available through PPN optometrists		1 Eye test per person per year; 1 Standard frame up to R 254 and 1 Pair of clear, standard lenses per person every 2 years available through PPN optometrists
	PRE-BIRTH CONSULTATIONS	2 Maternity check-ups and 2 ultrasound scans per person per pregnancy per year R 3 000 per family per year Any gynaecologist of choice		2 Maternity check-ups and 2 ultrasound scans per person per pregnancy per year R 3 000 per family per year Any gynaecologist of choice
EMERGENCY AND ACCIDENT COVER			NO OVERALL POLICY LIMIT (OPL)	NO OVERALL POLICY LIMIT (OPL)
	HOSPITAL CARE		Emergency and accident cover at private facilities	Emergency and accident cover at private facilities
EMERGENCY COVER			Stabilisation following a medical emergency, subject to pre-authorization R 22 000 per person per event	Stabilisation following a medical emergency, subject to pre-authorization R 22 000 per person per event
ACCIDENT COVER			Medical treatment following an accident, subject to pre-authorization R 1 100 000 per person per event	Medical treatment following an accident, subject to pre-authorization R 1 100 000 per person per event

		DAY-TO-DAY BENEFIT OPTION	EMERGENCY & ACCIDENT BENEFIT OPTION	DAY-TO-DAY, EMERGENCY & ACCIDENT BENEFIT OPTION
	CASUALTY VISITS	⊗	Medical treatment following a minor accident R 6 000 per person per event Subject to pre-authorisation	Medical treatment following a minor accident R 6 000 per person per event Subject to pre-authorisation
	MRI AND CT SCANS	⊗	Required during hospitalisation for an accident R 16 000 per person per year Subject to pre-authorisation	Required during hospitalisation for an accident R 16 000 per person per year Subject to pre-authorisation
	PHYSICAL REHABILITATION CARE	⊗	Physical therapy following hospitalisation due to an accident R 3 000 per person per year Subject to treatment received within 3 months from discharge and pre-authorisation	Physical therapy following hospitalisation due to an accident R 3 000 per person per year Subject to treatment received within 3 months from discharge and pre-authorisation
	24-HOUR MEDICAL EMERGENCY SERVICES	⊗	24-Hour national emergency contact centre Includes services such as emergency transport and ambulance services	24-Hour national emergency contact centre Includes services such as emergency transport and ambulance services
	PAYOUT BENEFIT	⊗	⊙	⊙
ACCIDENTAL DEATH		⊗	R 10 000 on the life of the Principal Insured R 10 000 on the life of the Spouse	R 10 000 on the life of the Principal Insured R 10 000 on the life of the Spouse
WELLNESS BENEFITS				
	EMPLOYEE WELLNESS ASSESSMENT	1 On-site assessment per employee per year during an Employee Wellness Day for health checks such as blood pressure and/or cholesterol Employees who miss the Wellness Day can visit their nearest Clicks, Dis-Chem or Pick n Pay clinic for their assessment	⊗	1 On-site assessment per employee per year during an Employee Wellness Day for health checks such as blood pressure and/or cholesterol Employees who miss the Wellness Day can visit their nearest Clicks, Dis-Chem or Pick n Pay clinic for their assessment
	PREVENTATIVE CARE	Preventative vaccinations and/or tests, such as 1 flu vaccination per person per year; 1 pap smear every 3 years (females 21+); and/or 1 hepatitis A and B vaccination per person once in lifetime at your nearest Clicks, Dis-Chem or Pick n Pay clinic	⊗	Preventative vaccinations and/or tests, such as 1 flu vaccination per person per year; 1 pap smear every 3 years (females 21+); and/or 1 hepatitis A and B vaccination per person once in lifetime at your nearest Clicks, Dis-Chem or Pick n Pay clinic
	ESSENTIAL ASSISTANCE PROGRAMME (EAP)	24/7 Telephonic services for advice and counselling Available through Reality Wellness Group	24/7 Telephonic services for advice and counselling Available through Reality Wellness Group	24/7 Telephonic services for advice and counselling Available through Reality Wellness Group
LIFESTYLE BENEFIT				
	FUEL REWARDS	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol	22 Cents per litre diesel and 15 cents per litre petrol
MONTHLY PREMIUM		The monthly premium that each employee pays as part of the employer group is determined by a number of factors, such as the number of employees joining and whether cover is compulsory or voluntary for employees.		