

## 2020 TRANSFER PROCESS FOR INDIVIDUALS



### MAY COVER BE TRANSFERRED TO ANY ESSENTIAL PRIMARY PLUS HEALTH INSURANCE BENEFIT OPTION?

Cover may be transferred to any of the [Health Insurance Benefit Options](#).

### REPLACEMENT POLICY DISCLOSURE

Clients transferring cover must be informed of the following:

- A change in monthly premium and/or special terms and conditions may apply as products are different in benefit and fee structure;
- Our Policy Particulars provide more information about the general exclusions, terms and conditions of cover; and
- If there has been a break in cover of 30 days or more between the end date of cover with the previous medical aid and the cover start date of the new [Health Insurance Benefit Option](#), full underwriting will apply.

### STANDARD WAITING PERIODS

The below waiting periods are standard waiting periods that may or may not apply to a client's policy when transferring.

- **2 MONTH GENERAL WAITING PERIOD**  
 During the first 2 months of cover a general waiting period applies to our [Day-To-Day Benefits](#), [Wellness Assessment Benefit](#) and [Preventative Care Benefit](#).
- **9 MONTH PRE-BIRTH CONSULTATION WAITING PERIOD**  
 During the first 9 months of cover a waiting period applies to our [Pre-Birth Consultation Benefit](#).
- **12 MONTH CHRONIC MEDICATION WAITING PERIOD**  
 During the first 12 months of cover a waiting period applies to our [Chronic Medication Benefit](#).
- **12 MONTH EYE CARE WAITING PERIOD**  
 During the first 12 months of cover a waiting period applies to our [Eye Care Benefit](#).

### WAITING PERIODS THAT APPLY WHEN TRANSFERRING FROM MEDICAL AID COVER TO OUR HEALTH INSURANCE BENEFIT OPTION OFFERING DAY-TO-DAY BENEFITS

Underwriting may apply when cover is transferred from medical aid to health insurance cover.

#### GENERAL WAITING PERIOD

Medical aid cover for less than <b>12 months</b>	Medical aid cover with day-to-day benefits for e.g. chronic medication and treatment benefits for <b>12 months</b> or longer with no break in cover
<b>2 Months</b>	<b>0 Months</b>

#### PRE-BIRTH CONSULTATION WAITING PERIOD

Medical aid cover with pre-birth consultation benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with pre-birth consultation benefit for <b>12 months</b> or longer with no break in cover
<b>9 Months</b>	<b>0 Months</b>

#### CHRONIC MEDICATION WAITING PERIOD

Medical aid cover with no chronic medication benefit (regardless of cover period)	Medical aid cover with chronic medication benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with chronic medication benefit for <b>12 months</b> or longer with no break in cover
<b>12 Months</b>	<b>12 Months</b>	<b>0 Months</b>

#### EYE CARE WAITING PERIOD

Medical aid cover with eye care benefit funded from the Medical Savings Account (regardless of cover period)	Medical aid cover with eye care benefit for <b>12 months</b> or longer with no break in cover
<b>12 Months</b>	<b>0 Months</b>

### WAITING PERIODS THAT APPLY WHEN TRANSFERRING FROM HEALTH INSURANCE COVER TO OUR HEALTH INSURANCE BENEFIT OPTION OFFERING DAY-TO-DAY BENEFITS

Underwriting may apply when cover is transferred from another health insurance provider.

#### GENERAL WAITING PERIOD

Health insurance cover for less than <b>12 months</b>	Health insurance cover with day-to-day benefits for e.g. chronic medication and treatment benefits for <b>12 months</b> or longer with no break in cover
<b>2 Months</b>	<b>0 Months</b>

#### PRE-BIRTH CONSULTATION WAITING PERIOD

Health insurance cover with no pre-birth maternity benefit	E.g. Health insurance cover with pre-birth maternity benefit for <b>8 months</b>	Health insurance cover with pre-birth maternity benefit for <b>12 months</b> or longer
<b>9 Months</b>	Remaining months to be carried over, namely <b>1 month</b> in this example	<b>0 Months</b>

#### CHRONIC MEDICATION WAITING PERIOD

Health insurance cover with no chronic medication benefit (regardless of cover period)	E.g. Health insurance cover with chronic medication benefit for <b>8 months</b>	Health insurance cover with chronic medication benefit for <b>12 months</b> or longer with no break in cover
<b>12 Months</b>	Remaining months to be carried over, namely <b>4 months</b> in this example	<b>0 Months</b>

#### EYE CARE WAITING PERIOD

Health insurance cover with no eye care benefit (regardless of cover period)	E.g. Health insurance cover with eye care benefit for <b>8 months</b>	Health insurance cover with eye care benefit for <b>12 months</b> or longer with no break in cover
<b>12 Months</b>	Remaining months to be carried over, namely <b>4 months</b> in this example	<b>0 Months</b>