



# AfroCentric

ESSENTIALMED





# Why Essential Med

We provide access to private health cover that is as unique as you are. Essential Med has been providing innovative health insurance products since 2005. We are now part of the AfroCentric group of companies and are growing from strength to strength in our uncompromising journey of providing tailored medical insurance to all South Africans.

## The Essentials



### Massive Network

Any hospital of your choice and a nationwide network of thousands of doctors, dentists and optometrists. Wherever you are, you're covered.



### Affordable

Health insurance rates for those who can't afford a medical aid. Get private health care at a price that suits you.



### Flexible

Choose only the benefits you need and the level of cover you want. It's all about you.



### Reputable

We are trusted by thousands of families just like yours. You can rest assured you're in the right hands.

## One Product. Simple Benefit Choices.

### Day-to-Day

Get back to being your awesome self with our comprehensive set of out-of-hospital benefits.

### Accident & Emergency

Accidents happen. Be prepared with cover for unexpected events.

### Hospital

Cover when it matters most, for you and your family.

### Life & Funeral

Plan ahead, protect yourself and your family from the biggest risks.



# Day-to-Day Cover

All benefits of the day-to-day package are included in your day-to-day cover.

Some benefits have flexible levels from which you can choose the one that best suits your needs.

Fixed Benefits	
<b>GP Visits</b> 1 month waiting period	Unlimited, managed visits at a network GP. Single members are required to obtain authorisation from the 5th GP visit and families from the 12th GP visit. R250 per non-network consultation, limited to 3 visits per annum
<b>Acute Medication</b> 1 month waiting period	Unlimited when dispensed or prescribed by a Network GP in accordance with formulary
<b>Chronic Medication</b> 6 month waiting period	24 Chronic conditions covered, medication according to a formulary list
<b>OTC Medication</b> 1 month waiting period	Single member : Limited to R350 per year and R100 per event Member + one or more : Limited to R750 per year and R100 per event
<b>Basic Pathology</b> 1 month waiting period	Basic blood tests as requested by Network GP, according to protocols
<b>Basic Radiology</b> 1 month waiting period	Black and white x-rays as requested by Network GP, according to protocols

Flexible Benefits			
	Level 1	Level 2	Level 3
<b>Dentistry</b> 6 month waiting period	Managed unlimited dentist consultations and procedures as per protocols, including cleaning, pain control, amalgam fillings and normal extractions. Covered at any dentist on the Essential Med network.	1 Root Canal Treatment to the value of R2 000 per event per beneficiary within a 12 month period. 1 Crown per beneficiary to the value of R4 500 per event within a 24 month period. Resin Fillings included. Covered at any dentist on the Essential Med network.	2 Root Canal Treatments to the value of R2 000 per event per beneficiary within a 12 month period. 2 Crowns per beneficiary to the value of R4 500 per event within a 24 month period. Resin Fillings included. Covered at any dentist on the Essential Med network.
<b>Optometry</b> 12 month waiting period	1 Eye test and 1 pair of clear standard single vision lenses with a standard frame. Benefit available every two years. Covered at any Specsavers optometrist.	1 Eye test and 1 pair of clear standard single or bi-focal vision lenses with a standard frame. Benefit available every two years. Covered at any Specsavers optometrist.	1 Eye test and 1 pair of clear standard single or bi-focal vision lenses with a standard frame. Alternative option of one pack of contact lenses every 6 months to the value of R350. Benefit available every two years. Covered at any Specsavers optometrist.
<b>Specialist Visits</b> 3 month waiting period	R1 000 per policy per year, subject to referral by a Network GP	R1 500 per year, subject to referral by a Network GP	R2 000 per year, subject to referral by a Network GP

## Accident & Emergency Cover

	Level 1	Level 2	Level 3
<b>Accident Hospitalisation</b> No waiting period	Single member = R75 000 per event, R150 000 per year Family Membership = R150 000 per event, R300 000 per year	Single member = R125 000 per event, R250 000 per year Family Membership = R250 000 per event, R500 000 per year	Single member = R200 000 per event R400 000 per year Family Membership = R400 000 per event, R800 000 per year
<b>Emergency Casualty</b> 1 month waiting period	Up to R2 000 per year	Up to R4 000 per year	Up to R6 000 per year

## Hospital & Accident Cover

	Level 1	Level 2	Level 3
<b>Illness Hospitalisation</b> 3 month waiting period for the daily cash benefits 24 month waiting period for pre-existing conditions 12 month waiting period for stated conditions 24 month waiting period for hysterectomy	Up to R6 500 for the first day Up to R4 500 for the second day and third day Up to R1 500 per day thereafter up to 21 days	Up to R10 000 for the first day Up to R6 500 for the second day Up to R5 000 for the third day Up to R1 500 per day thereafter up to 21 days	Up to R10 000 for the first day Up to R6 500 for the second day Up to R5 000 for the third day Up to R1 500 per day thereafter up to 21 days <b>Procedures for certain stated conditions are covered regardless of admission days:</b> <ul style="list-style-type: none"> <li>- Hernia : R20 000</li> <li>- Appendectomy : R35 000</li> <li>- Gall bladder/Kidney Stones : R35 000</li> <li>- Miscarriage : R10 000</li> <li>- Hysterectomy : R45 000</li> </ul>
<b>ICU Care</b> 3 month waiting period	ICU Care 3 month waiting period R12 500 per day up to 5 days	R20 000 per day up to 5 days	
<b>Maternity Hospitalisation</b> 12 month waiting period	R30 000 per delivery, 1 event per year		
<b>Dread Disease</b> 12 month waiting period	Up to R185 000 applicable to severity of disease	Up to R250 000 applicable to severity of disease	Up to R350 000 applicable to severity of disease

## Life & Funeral Cover

	Level 1	Level 2	Level 3
<b>Permanent Disability</b>	Main member only Up to R200 000 less costs No waiting periods	Main member only Up to R250 000 less costs No waiting periods	Main member and spouse only Up to R250 000 less costs No waiting periods applied to principal member, 6 months waiting period applied to spouse
<b>Funeral</b> 3 month waiting period for death owing to natural causes, 24 months for suicide and no waiting period for accidents	R10 000	R20 000	R30 000

It is important that you speak to a consultant about the required benefit combinations.



# The difference between medical aid and health insurance

MEDICAL AID	HEALTH INSURANCE
Provides in-hospital cover and pays for treatment according to the medical scheme tariff	Pays out a set amount for each day spent in hospital or a set maximum amount per incident, regardless of the type of treatment that is required
Premium is more expensive, hospital cover is unlimited	Premium is usually lower, the hospital benefits are limited
Must according to law provide cover for Prescribed Minimum Benefits	Not required to provide cover for Prescribed Minimum Benefits
Governed by Council for Medical Schemes	Governed by Short and Long-Term Insurance Act
Late Joiner Penalties may apply	May decline application or apply waiting periods
Premium based on income bands	Flat rate per member

## Contact & Other

Essential Med is a registered financial services provider, FSP 42980. Reg No: 2011/116999/07.

All cover is underwritten by African Unity Life. FSP 8447. Reg No: 2003/016142/06.



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