



**PRACTICAL,
EFFECTIVE AND
AFFORDABLE** private
healthcare solutions
for employees



National HealthCare is a **fully accredited healthcare administrator** and managed care organisation focused on providing South Africans with **access to healthcare services** that can fulfil their healthcare needs at the **lowest possible cost**.

The group can lay claim to one of the largest independent provider networks in the country. This network forms the foundation for a full range of reliable healthcare services including:



Day-to-day primary care services



Screening and management of chronic diseases



Diagnostics such as X-rays and blood tests



Wellness management

A national network of over 10 000 doctors, pharmacies and other providers, supported by digital health technology and financial innovation, is used to deliver reliable, affordable and accessible care.



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Improve the health and wellbeing of your employees while growing your bottom line and company profits

Increased absenteeism and a consequent reduction in productivity has become a reality for many businesses that do not provide access to even the most basic primary healthcare services to their employees.

Research has shown that absenteeism leads to as much as ten days of downtime per employee every year. In most instances absenteeism comes as a result of a lack of access to healthcare due to financial constraints.

Affordable, quality healthcare – now within your reach

There has never been a more critical time to broaden access to healthcare and we are fully committed to bringing the benefits of quality care to many more people.

We work in close collaboration with our clients to ensure that employees are provided with affordable access to healthcare services. This will stand employers in good stead by reducing absenteeism and strengthening their businesses. We aim to help our clients to build morale, solidarity, loyalty and ultimately good labour relations in the workplace.

MediClub™ spells affordable, quality healthcare

The National HealthCare Group are digital pioneers within the healthcare management sector. With the aid of our state-of-the-art technology platform and the **MediClubApp** we are able to connect employees and providers into an integrated mechanism complete with the following features:



Real-time geo-mapping of GP practice



Authorisation of GP visits



Query functionality

How it works

As an employer, you make a **pre-determined monthly deposit into a dedicated bank account** that is used to administer your employee health plan as well as for funding your employee's claims.

We will apply the funds deposited to the agreed healthcare claims and the pre-determined administration fees. Please note that **administration fees include** the use of our innovative telephonic and digital health management tools.

You will receive monthly invoices outlining full details of utilisation along with a monthly reconciliation of the remaining balance in your MediClub™ Reimbursement Account (MRA).

The **MRA balance belongs to you** and can be carried over to future periods, or used to pay for agreed expenses. Together with you, we define when funds in the MRA are available for reimbursement, and what types of medical expenses qualify for reimbursement.



We offer **STOP-LOSS MEDICAL CLAIM ADMINISTRATION FUNCTIONALITY** for all clients to ensure that you remain within the amounts you have budgeted for. Since the launch of our MRA product in 2018, none of our clients have ever exceeded their MRA annual budgets.

Our customers have benefited from real-time savings when actual costs were lower than expected. Our MRA delivers demonstrated **annual savings of up to 37%** as compared to traditional plans.



MediClub™ Benefits

BENEFITS	MEDICLUB™ PREMIER
<p>GP CONSULTATION</p> <p>Within Network.</p>	<p>As and when needed with a contracted National HealthCare doctor.</p>
<p>GP PROCEDURES</p> <p>Common minor procedures performed by the GP in the rooms. Charged at a discounted fee by GP.</p>	<p>Included.</p>
<p>ACUTE MEDICINE</p> <p>Medication must be prescribed by a National HealthCare doctor. Medication can be obtained at any MediRite, Clicks, Dis-Chem or Pick n Pay Pharmacy or at a dispensing GP.</p>	<p>All medicines on our list of approved medication are included.</p>
<p>CHRONIC MEDICATION</p> <p>A chronic condition is one that lasts for an extended period of time. Where an employee is successfully enrolled on our chronic condition benefit through our GP Network, the employee will have access to chronic medicines on our approved medicine list. Medicines can be obtained at any pharmacy nationwide.</p> <p>12-month waiting period.</p>	<p>Chronic Conditions: Addison’s Disease; Asthma; Bronchiectasis; Cardiac Dysrhythmias; Cardiac Failure and Cardiomyopathy; Chronic Obstructive Pulmonary Disease; Chronic Renal Failure; Coronary Artery Disease; Crohn’s Disease; Depression; Diabetes Mellitus Type 1; Diabetes Mellitus Type 2; Diabetes Insipidus; Epilepsy; Glaucoma; Hyperlipidaemia; Hypertension; Hypothyroidism; Menopause; Multiple Sclerosis; Parkinson’s Disease; Rheumatoid Arthritis; Schizophrenia; Systemic Lupus Erythematosus and Ulcerative Colitis.</p>

BENEFITS	MEDICLUB™ PREMIER
<p>PATHOLOGY</p> <p>Access to an extensive list of pathology investigations that are needed to deliver good primary care.</p>	<p>Access to blood tests through our pathology network when requested by a National HealthCare doctor.</p>
<p>RADIOLOGY</p> <p>Access to an extensive list of radiology investigations that are needed to deliver good primary care. Specialised radiology like MRI and CT scans are not covered.</p>	<p>Access to x-rays (black and white) through our radiology network when requested by a National HealthCare doctor.</p>
<p>MATERNITY</p>	<p>2 x 2D scans per pregnancy.</p>
<p>HIV BENEFIT</p>	<p>HIV ELISA screening blood test. Anti-retroviral medication and HIV treatment from a State facility.</p>
<p>FLU VACCINATION</p> <p>Available at a MediRite, Clicks, Dis-Chem or Pick n Pay Pharmacy.</p>	<p>1 flu vaccination per member per year.</p>
<p>HEALTH ASSESSMENT</p> <p>Available at a MediRite, Clicks, Dis-Chem or Pick n Pay Pharmacy.</p>	<p>1 health assessment test per member per year. This includes a blood pressure test, cholesterol and blood sugar finger prick tests and body mass index screening.</p>
<p>24/7 TELEPHONIC EAP BENEFITS 0860 222 286</p>	<p>Personal Health Advisor: health advice from qualified nurses.</p> <p>Credit & Debt Assist: unlimited free expert advice on how best to improve your financial standing.</p> <p>Legal Assist: advice line manned by qualified in-house attorneys who provide guidance on all legal matters.</p> <p>Trauma Counselling: trauma debriefing.</p>

Disclaimer: The MediClub™ Employer Funded Health Solution is a direct primary healthcare product. It is not a medical scheme or a medical insurance product and is not a substitute for medical scheme membership.



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