




ForBiz / Co-funded (Voluntary)*

Your business and your employees share payment for their medical benefits

Includes private ER, casualty & hospital benefits depending on the insurance product you choose




*Option to fully fund at a reduced monthly cost

Pricing per employee per month	R165	R399
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125	R380
Pricing per dependant (Child) Cover for main member's children (under 21 or under 27 if a full time student)	R80	R152
Package name	Golden Hour	Primary Standard
Brought to you by	 &  & 	
Nurse & GP chats Mon-Fri 08:00 – 18:00 Sat 08:00 – 14:00 via WhatsApp	Unlimited & instant	
Nurse visits At approved private pharmacy clinics (Clicks, Dis-Chem, Medirite & Alpha Pharm pharmacies) 1-month general waiting period	3 visits each year	Unlimited visits Pre-authorisation needed after 10th visit
GP consultations Online or In-person For certain procedures 1-month general waiting period	2 consults each year	Unlimited consults Pre-authorisation needed after 5th AND 2 out-of-network GP visits per policy each year, refunded at R400 per visit
GP in-room procedures For certain procedures 1-month general waiting period	Part of the 2 GP consults each year	Included in the unlimited GP consults benefit
Specialist visits Member to pay specialist & claim back 1-month general waiting period	⊗	R2 000 each year
Acute & OTC meds At approved pharmacies from a pre-approved medicines list 1-month general waiting period	R1 500 per policy each year for acute & OTC meds together Limited to max R190 per script	Acute meds - Unlimited OTC meds - R200 per policy each month Limited to max R800 per policy each year
Chronic meds Prescribed by approved doctors & collected at approved pharmacies nationwide 6-month general waiting period	⊗	24 chronic conditions include: Addison disease, asthma, bronchiectasis, cardiac failure, cardiomyopathy, chronic renal failure, COPD, coronary artery disease, Crohn's disease, diabetes isipidus, diabetes type I, diabetes type II, dysrhythmia, epilepsy, glaucoma, haemophilia, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, systemic lupus erythematosus, ulcerative colitis
Pathology Through an approved pathology network, when requested by an approved doctor 1-month general waiting period	⊗	Unlimited Basic list of pathology tests

Disclaimer: The Golden Hour and Primary Standard exempted demarcated products are underwritten by GENRIC Insurance Company Limited (FSP 43638), an Authorised Financial Services Provider and licensed non-life Insurer. These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO10) and Administrator (ADMIN72). This is not a medical scheme, and the cover is not the same as that of a medical scheme. This policy is not a substitute for a medical scheme membership. Premiums are subject to annual review. Terms and Conditions apply. For more information regarding these exempted demarcated products please visit <https://www.medicalschemes.co.za/insurers/>

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Package name	Golden Hour	Primary Standard
Brought to you by	 &  Standard Bank &  National Health Care	
Radiology Through an approved radiology network, requested by an approved doctor 1-month general waiting period	⊗	Unlimited Basic list of radiology tests (MRI and CT scans aren't included)
Dentistry Through an approved dental network 6-month general waiting period	⊗	2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment each year for each member
Optometry Through an approved optometry network 6-month general waiting period	⊗	1 consultation & 1 set of frames with single vision lenses every 2 years to the max value of R1 375
HIV	⊗	HIV ELISA screening blood test
Emergency transport 24-hour unlimited emergency medical transportation through a contracted provider Pre-authorisation needed	Accidents only	Accidents or illness
Casualty benefit - Accident Admission to a private casualty facility Per policy per year Pre-authorisation needed 1-month general waiting period	Max R30 000 24-hour emergency services through a contracted provider Accumulates to the Accident cover limit of R1 000 000 per policy per year	Max R2 000 After hours emergency services through a contracted provider
Casualty benefit - Illness Admission to a private casualty facility Per policy per year Pre-authorisation needed 1-month general waiting period	Max R15 000 24-hour emergency services through a contracted provider	Max R2 000 After hours emergency services through a contracted provider
In-hospital accident benefit Medical care must be sought within 12 hours & reported within 30 days	R225 000 per member per event Accumulates to the Accident cover limit of R1 000 000 per policy per year	⊗
Post-accident rehabilitation For accidents which led to hospitalisation. Pre-authorisation needed	Max R10 000 per member per event Accumulates to the Accident cover limit of R1 000 000 per policy per year	⊗
24/7 telecounselling & advice Advice & counselling for trauma- and emergency-related issues, along with after-hours advice for minor issues	Unlimited	

Underwritten by GENRIC

NOTE: All prices are VAT-inclusive