

RIGHT CARE AT THE RIGHT TIME

Day-To-Day Health Plan

FROM
R225
per member per month



Our clinical team gives you the right care at the right time on WhatsApp, when care is needed, you get over-the-counter medicine or an acute script, virtual and private in-person GP visits, chronic medicine, tests, x-rays, pregnancy scans, specialist referrals, dental, optical and 24/7 assistance.

What's covered



Clinical Team on WhatsApp

- ✓ WhatsApp Clinical Line for health advice, clinical support and GP referrals. Mon–Fri 08:00–18:00, Sat 08:00–14:00.
- ✓ Over-the-counter medicine: up to 4 prescriptions per year from a set list, issued through the WhatsApp Clinical Line.



GP Access & Medicine

30-DAY WAITING PERIOD

- ✓ Members can visit a network GP up to 3 times a year without stating their symptoms to the WhatsApp Clinical Line.
- ✓ From the 4th visit, symptoms must be evaluated through the WhatsApp Clinical Line before a GP visit is authorised.
- ✓ Managed unlimited in-person and virtual GP consultations, once authorised by the WhatsApp Clinical Team.
- ✓ Prescription medicine from a set acute list, at any pharmacy, up to R1,340 per year shared with over-the-counter medicine.
- ✓ Chronic medicine, unlimited, for a set list of 25 conditions, which includes bipolar mood disorder. Schizophrenia, HIV and any condition not on the list are not covered.
- ✓ Minor in-room procedures
- ✓ Specialist referral: up to R2,060 per member, to a maximum of R4,120 per policy per year, subject to pre-authorisation.



Tests, X-rays & Scans

30-DAY WAITING PERIOD

- ✓ Basic blood tests, from a set list, via in-person GP referral
- ✓ Basic black-and-white x-rays, from a set list, via in-person GP referral
- ✓ Two pregnancy growth scans per pregnancy.



Wellness & Screening

- ✓ One health assessment per member per year: blood pressure, cholesterol and blood sugar finger-prick tests.
- ✓ One flu vaccination per member per year, available at Clicks, Medirite or Dis-Chem.
- ✓ HIV ELISA test referral. Screening only. HIV treatment is not covered.



Dental & Optical

- ✓ Two dental check-ups per year at a network dentist, including scaling, polishing, fillings and extractions, on the agreed network tariff.
- ✓ One eye test and one set of glasses every 24 months at a network optometrist, on the agreed network tariff. Clear standard single-vision or flat-top bifocal lenses; multifocal lenses are paid up to the bifocal lens limit.



Emergency & Accident Care

- ✓ Unlimited emergency transportation to hospital where use of emergency services is medically justified, using the network provider. Call ER24 on 010 205 3370.
- ✓ Trauma-room access for stabilisation, up to R5,000 per year



24/7 Assistance

- ✓ Trauma counselling
- ✓ Debt and credit support, and legal guidance

How it works

Members access care through the clinical WhatsApp line, where qualified clinicians assess their needs and guide them to the right care.



ONE NUMBER, ALL YOUR
PRIMARY HEALTHCARE NEEDS

WhatsApp Clinical Line

+27 72 815 8226

Mon–Fri 08:00–18:00
Sat 08:00–14:00

Depending on the member's symptoms and clinical needs, the clinician may:



Provide health advice



Recommend over-the-counter medication



Refer the member to a virtual or in-person GP



Guide the member to another appropriate care pathway

✓ **GP referrals are made only if clinically indicated.**

Waiting periods

WhatsApp Clinical Line & 24/7 Assistance

Immediate

GP visits, medicine, blood tests & x-rays

After 30 days

Dental & Optical

After 3 months

Specialist visits

After 3 months

Maternity scans

After 10 months

Chronic medicine

After 90 days

Pre-existing conditions

After 12 months



What's not covered

Claims will not be paid in the following circumstances (this is a summary; full terms are set out in the policy document):

Hospitalisation & treatment

- × Illness, maternity or voluntary hospital stays
- × Pain investigation/treatment only
- × Pre-existing conditions (first 12 months)
- × Care where medical advice is refused, or by unregistered practitioners
- × Call-out fees for unused emergency transport

Procedures & conditions

- × Routine check-ups without symptoms
- × Obesity, cosmetic/elective or corrective optical/laser surgery (unless accident reconstruction)
- × Infertility treatment, artificial insemination, gender reassignment surgery
- × STD tests
- × HIV and HIV-related treatment
- × Gradual or long-developing conditions
- × Mental health disorders, including schizophrenia, unless accident-caused

Bipolar mood disorder is covered under the chronic medicine benefit.

Behaviour-related

- × Suicide, attempted suicide, self-inflicted injury or reckless danger (unless saving a life)
- × Failure to take reasonable precautions or comply with laws/regulations
- × Injuries under the influence of alcohol or drugs
- × Injuries from intentional unlawful acts

Activity & travel

- × Hazardous or professional sports unless agreed
- × Diving deeper than 30m without qualification/instructor
- × Driving/riding underage, unlicensed or unauthorised
- × Flying except as a fare-paying passenger

External causes & special risks

- × Nuclear, chemical, biological or explosive weapon use or contamination
- × Exposure to atomic energy/nuclear fission or reaction

Policy & coverage rules

- × Hospital stays only for tests, unless the policy states otherwise
- × RAF or COIDA claims pay first, this policy tops up to the benefit limit

Contact details



WHATSAPP CLINICAL LINE

+27 72 815 8226

Mon–Fri 08:00–18:00, Sat
08:00–14:00



CONTACT CENTRE

086 000 2402

Mon–Fri 08:00–18:00, Sat
08:00–14:00



MEDICAL EMERGENCY

ER24 · 010 205 3370

Open 24/7. For help or trauma-room authorisation, call the Contact Centre on 086 000 2402.



DENTAL PROVIDER

Call DENIS on **0861 033 647** or visit denis.co.za for a dentist in your area.



OPTICAL PROVIDER

Call PPN on **041 065 0650** or visit <https://closed.ppn.co.za/> for an optometrist in your area.



24/7 ASSISTANCE

Trauma, debt, legal and EAP support on **0860 222 286**.



EMAIL & WEB

info@nationalhealthcare.co.za
www.nationalhealthcare.co.za

REGULATORY & COMPLIANCE

Underwritten by Lion of Africa. Managed and administered by National Health Group (Pty) Ltd. LionHealth is a division of Lion of Africa Life Assurance Company Ltd (LionLife), a licensed life insurer and an authorised Financial Services Provider (FSP# 15283). This product is a health insurance plan as per the Insurance Act (18 of 2017). These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO110) 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 medicalschemes.co.za/insurers.