

RIGHT CARE AT THE RIGHT TIME

EssentialMED Health Plan iConnect

FROM

R164

per member per month



Our clinical team provides the right care at the right time through the Clinical WhatsApp Line: offering advice, recommending over-the-counter or acute prescription medicine when clinically indicated, and referring members to a virtual or in-person GP in our national network where needed.

What's covered



Clinical WhatsApp Line

- ✓ Clinical WhatsApp Line for primary care treatment, including advice and medication, with a GP referral if clinically indicated based on assessment.
- ✓ Available Mon–Fri 08:00–18:00, Sat 08:00–14:00.
- ✓ Over-the-counter medicine: 4 per year, from a set list.



Dental

6-MONTH WAITING PERIOD

- ✓ Dental check-ups, cleaning, fillings, extractions and infection control, at a network dentist on the agreed network tariff.
- ✓ Subject to a list of approved dental codes.



GP Access & Medicine

30-DAY WAITING PERIOD

- ✓ Primary care treatment is obtained through the Clinical WhatsApp Line, and a referral to a GP is made if clinically indicated based on assessment.
- ✓ Managed unlimited in-person and virtual GP consultations, once authorised by the Clinical WhatsApp Team.
- ✓ Acute prescription medicine from a set list, at any pharmacy.
- ✓ Minor in-room procedures.



Emergency Care

- ✓ Emergency transportation to hospital where use of emergency services is medically justified, using the network provider.
- ✓ Call ER24 on 010 205 3370 and get authorisation on 086 000 2402, or on WhatsApp on +27 72 815 8226.



Blood Tests & X-rays

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.



24/7 Assistance

- ✓ Trauma counselling
- ✓ Debt counselling
- ✓ Legal guidance
- ✓ Call 086 022 2286, any time.

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

Clinical WhatsApp 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 GP



Refer the member to an in-person GP



Guide the member to another appropriate care pathway

✓ GP referrals are made only if clinically indicated.

Waiting periods

Clinical WhatsApp Line & 24/7 Assistance

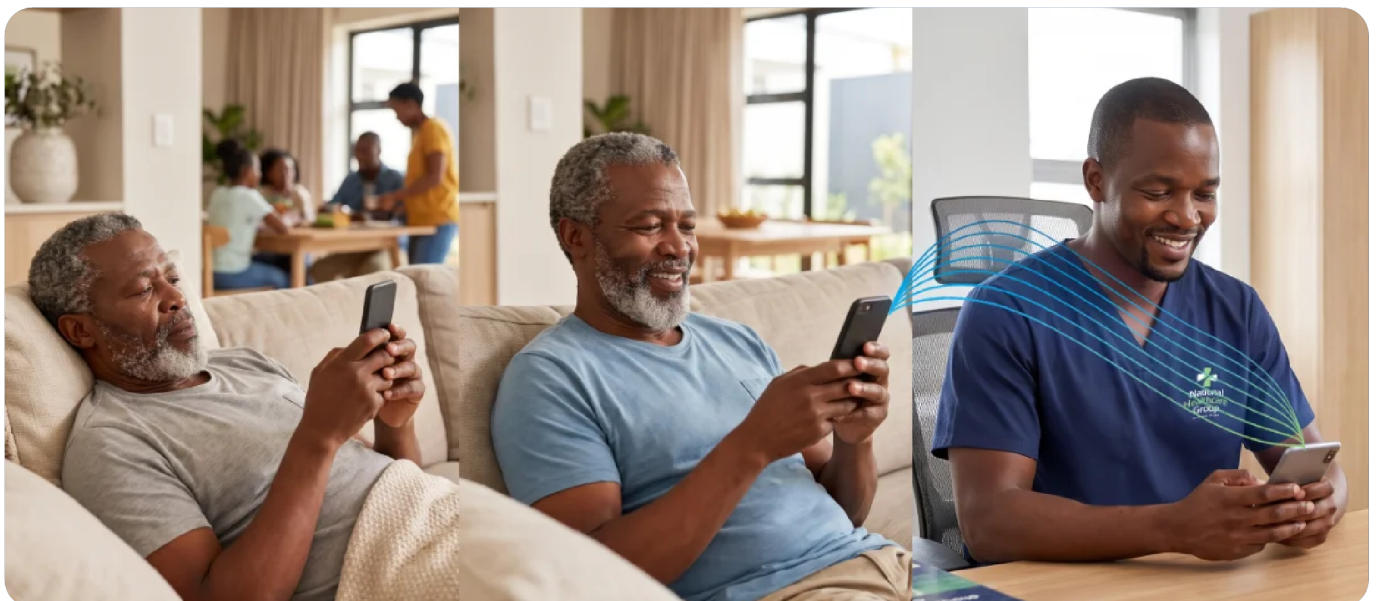
Immediate

GP visits, medicine, tests & x-rays

After 30 days

Dental

After 6 months



What's not covered

Claims will not be paid in the following circumstances. This is a summary, including but not limited to the below, with comprehensive details set out in the policy document.

Hospitalisation & treatment

- × Illness, accidents, trauma-room or voluntary hospital stays
- × Maternity in hospital
- × Pain investigation/treatment only
- × Pre-existing conditions or diseases
- × Care where medical advice is refused, or by unregistered practitioners
- × Call-out fees for unused emergency transport

Procedures & conditions

- × Optical and optometry, specialists and chronic conditions
- × Accidental death, flu vaccine, health assessments, 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

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



CLINICAL WHATSAPP 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, 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.



24/7 ASSISTANCE

Trauma counselling, debt counselling
and legal guidance on **086 022 2286**.



EMAIL & WEB

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REGULATORY & COMPLIANCE

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