

RIGHT CARE AT THE RIGHT TIME

EssentialMED Health Plan iPremier

FROM

R340

per member per month



Our clinical team gives members the right care at the right time on WhatsApp: over-the-counter medicine or an acute script when clinically indicated, virtual and private in-person GP visits, chronic medicine, tests, scans, specialist referrals, dental, optical and 24/7 assistance.

What's covered



Clinical Team on WhatsApp

- ✓ 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. A co-payment may apply depending on the pharmacy.



Wellness & Screening

- ✓ One flu vaccination per member per year.
- ✓ One HIV ELISA screening test per member per year. Screening only. HIV treatment is not covered.



GP Access & Medicine

30-DAY WAITING PERIOD

- ✓ Members can visit a network GP up to 6 times a year without symptom screening through the Clinical WhatsApp Line.
- ✓ From the 7th visit, 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 referred by the Clinical WhatsApp Team.
- ✓ Prescription medicine from a set acute list, at any pharmacy. A co-payment may apply depending on the pharmacy.
- ✓ Chronic medicine for a set list of 23 conditions. HIV and mental health conditions are not covered.
- ✓ Minor in-room procedures.
- ✓ Specialist referral: up to R2,690 per year.



Dental & Optical

6-MONTH WAITING PERIOD

- ✓ Dental check-ups, x-rays, cleaning, fillings, extractions and infection control at a network dentist, on the agreed network tariff.
- ✓ Optical eye test, standard frame, and bi-focal or contact lenses, up to R500 every two years, at a network optometrist on the agreed network tariff. Multifocal lenses are paid up to the bifocal lens limit.



Emergency & Accident 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.
- ✓ Accidental injury cover in a private hospital, up to R155,000 per event and R310,000 per year.
- ✓ Accidental death cover of R7,760, main member only.
- ✓ Pre-authorisation support for emergency casualty and hospital admission in the case of an accident.



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 2D pregnancy scans per pregnancy, in GP rooms or if referred.



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 & Emergency 24/7 Assistance

Immediate

GP visits, medicine, tests & scans

After 30 days

Specialist visits

After 3 months

Dental & Optical

After 6 months

Maternity scans

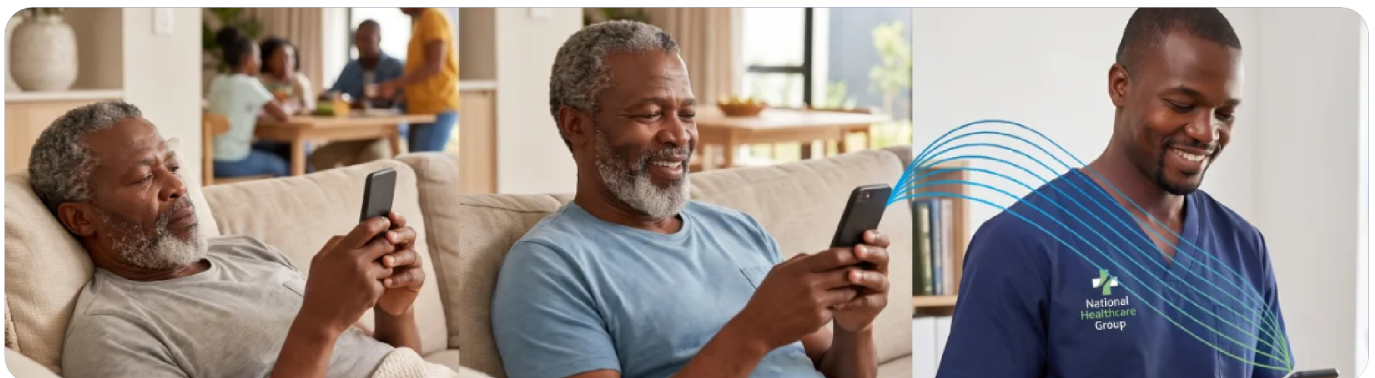
After 10 months

Chronic medicine, newly diagnosed

After 6 months

Chronic medicine, pre-existing

After 12 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, 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

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 or emergency authorisation, call the Contact Centre on 086 000 2402, or WhatsApp the helpdesk on +27 72 815 8226.



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 closed.ppn.co.za for a network optometrist in your area.



24/7 ASSISTANCE

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



EMAIL & WEB

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

REGULATORY & COMPLIANCE

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