




PRODUCT SUMMARY: GROUPS

PRIMARY CARE BENEFITS

2021 [v1]

Benefits	Plan B	Plan C
GP Consultations	5 visits per person per year At any Unity Health Network GP	Unlimited At any Unity Health Network GP Pre-authorisation required for 10 or more visits to a GP, Nurse or Telemedicine consultations.
	We have over 3000 Unity Health Network GP nationwide. For your nearest network doctor call our Call Centre on 0861 366 006 or search for a network doctor on your Unity Health App or on our website by logging into your member portal.	
GP Procedures	Minor procedures in doctors' rooms are included in GP visits e.g. wound stitching, applying a cast to a broken arm, circumcision, etc.	
Nurse Consultations	5 visits per person per year Nurse consultations available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies) for minor ailments. In many practices nurses can provide scripts for minor ailments for up to schedule 2 medications.	Unlimited Nurse consultations available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies) for minor ailments. In many practices nurses can provide scripts for minor ailments for up to schedule 2 medications. Pre-authorisation required for 10 or more visits to a GP, Nurse or Telemedicine consultations.
Telemedicine Consultations 	5 virtual GP consultations are available through approved pharmacies that has a nurse clinic (Dischem and Medicare). If the nurse believes a virtual GP consultation is necessary, the nurse will facilitate the GP consultation through a video conference link.	Unlimited virtual GP consultations are available through approved pharmacies that has a nurse clinic (Dischem and Medicare). If the nurse believes a virtual GP consultation is necessary, the nurse will facilitate the GP consultation through a video conference link. Pre-authorisation required for 10 or more visits to a GP, Nurse or Telemedicine consultations.
Specialist Consultation	No Benefit	Limited to R1 275 per visit with an overall annual limit of R2 650 per family per year. Referral by Unity Health Network GP and pre-authorisation required.
Acute Medication 	Dispensing GP: This means your GP dispenses medication and will provide you with the necessary medication.	
	Non-Dispensing GP: Unlimited Limited to medication prescribed during your Unity Health Network GP visits. This means your Network GP does not provide you with medication but will provide you with a prescription to collect your medication. Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies).	
Chronic Medication 	Chronic Medication Programme: 8 Listed Chronic Conditions ¹ HIV/AIDS included.	Chronic Medication Programme: 27 Listed Chronic Conditions ² HIV/AIDS included.
	<p>Chronic condition: A condition / disease that lasts for an extended period of time.</p> <p>Chronic Medication Programme: Your Network GP will assist you to register on the Chronic Medication Programme with Mediscor. Your prescribed chronic medicines will be covered according to a set formulary. Find the chronic medication formulary (list) on Mediscor's website: www.mediscor.net. Approved pharmacies include Clicks, Dischem, Pick n Pay, Local Choice, Medicare or Medipost Pharmacies.</p> <p>¹ Asthma; Chronic Obstructive Pulmonary Disorder; Diabetes Type 1&2; Epilepsy; HIV/AIDS; Hyperlipidaemia; Hypertension; Tuberculosis</p> <p>² Addison's Disease; Asthma; Bi-polar Mood Disorder; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Renal Disease; Coronary Artery Disease; Crohn's Disease; Chronic Obstructive Pulmonary Disorder; Diabetes Type 1 & 2; Dysrhythmias; Epilepsy; Glaucoma; Haemophilia; HIV/AIDS; Hyperlipidaemia; Hypertension; Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Rheumatoid Arthritis; Schizophrenia; Systemic Lupus Erythematosus; Tuberculosis; Ulcerative Colitis.</p>	
Basic & Emergency Dentistry Treatment	Limited to R1 275 per person per incident Treatment includes: full mouth assessment, intraoral radiographs, scale & polish, extractions, emergency root canal treatment, fillings, pain and sepsis treatment. Only available at Unity Health Dentists . Specialised dentistry/treatment, such as bridgework or crowns; orthodontic treatment; and dentures are not covered.	
Optometry 	One eye test and a standard frame to the value of R254 and one pair of clear standard spectacle lenses per person per 24 months. Available at PPN Network Optometrists.	
Pathology	Basic list of blood tests at a Designated Service Provider. Your Unity Health Network GP must ask for these tests to be done. E.g. blood sugar or cholesterol tests.	
	COVID-19 Screening: Access to a COVID-19 PCR pathology test. The benefit is payable if you test positive for COVID-19. Pre-authorisation and referral by a network GP are required.	
Radiology	Black & white x-rays only at a Designated Service Provider. Your Unity Health Network GP has to refer you to have x-rays done. Specialised radiology such as MRI/CT Scans are not covered.	
Maternity	2 gynaecologists visits, 2 ultrasound scans per year. Limited to R3 250 per family per annum. Pre-authorisation is required.	
For Small Compulsory/Voluntary Groups: A 1-month general waiting period, no pre-existing condition exclusions, a 12-month waiting period for chronic medication & optometry and a 9-month waiting period for pre-birth maternity.		

HOSPITAL & EMERGENCY CARE BENEFITS

Benefits	Plan B	Plan C
Overall Annual Limit	No Overall Annual Limit	
Inpatient Hospital Treatment Accident Only	The actual cost of hospitalisation as an inpatient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident. "What is an accident?" An accident means bodily injury caused by violent accidental and external physical means. E.g. Severe injuries resulting from a vehicle accident or working with factory machinery."	
	Limited to R250 000 per person per incident Pre-authorisation is required	Limited to R1 200 000 per person per incident Pre-authorisation is required
Inpatient Hospital Stabilisation Emergency Only	The actual cost of hospitalisation as an inpatient, in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital. Surgical procedures are excluded. "What is an emergency?" An event or unexpected health condition, which if not treated immediately, would result in death or serious bodily impairment. E.g. Heart attack/stroke." Limited to R25 000 per person per incident. Pre-authorisation is required.	
Outpatient Casualty Treatment Accident Only	The benefit payable for injuries sustained as a result of a minor accident shall be limited to treatment received in a hospital emergency unit.	
	Limited to R6 500 per person per incident. Pre-authorisation is required.	
MRI & CT Scans Accident Only	The actual cost of a MRI or CT scan necessitated as a result of an injury sustained due to an accident. Limited to R17 000 per person per year. Pre-authorisation is required.	
Physiotherapy & Occupational Therapists	Physiotherapy & Occupational therapy following an inpatient hospitalisation due to an accident. Limited to a period of 3 months following the discharge from an inpatient hospitalisation incident and limited to R3 250 per person per year. Pre-authorisation is required.	
Accidental Death Benefit	Limited to R15 000 per principal insured and first spouse dependant.	
Emergency Services 	Emergency evacuation, including ambulance services (air or road). Inter-hospital transfers. Repatriation of mortal remains. Telephonic medical advice (Ask-a-Doctor ask-a-Nurse). Unity Health push-to-call emergency dialling and find a provider app.	

No waiting periods for hospital care benefits.

WELLNESS PROGRAMME: HEALTH SCREENINGS & EMPLOYEE ASSISTANCE PROGRAMME

Benefits	All Plans
Onsite Wellness Day Screenings	Onsite wellness screenings of employees is offered once per year for all employees. Health screenings include health checks for: Basic Health: • Blood pressure • cholesterol • glucose levels • body mass index (BMI) • waist circumference • HIV pre- and post-test counselling Additional Tests: • TB rapid test for all high risk TB individuals • PSA screening once every 2 years for men aged 50 or older • Breast light screening available to all females • Optometry: Eye tests A full report detailing the overall health status and interventions of employees is shared with the employer which in turn assists with health, absenteeism and productivity management. Limited to a minimum number of 15 employees per Wellness Day site.
Health Screenings	For dependants and those individuals unable to attend the onsite Employee Wellness Day, the same basic health check and PSA screening is available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies). Employees can only access this benefit if they were unable to attend the onsite Wellness Day. Employees do not have access to this benefit before the onsite Wellness Day has taken place.
Pap Smears	Available once every 3 years after the age of 21 at Approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies). Your Unity Health Network GP may offer pap smears.
Vaccination Programme	Influenza: Available annually - needs to be administered by 31 May each year. Tetanus: Available once every 10 years. Hepatitis A & B: Available once-off. Pneumococcal: Available once every 5 years for those aged 60 or older and for those individuals with medically proven compromised immune system. Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies)
Employee Assistance Programme (EAP)	Unlimited telephonic or Skype counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes counselling for: • Critical incidence/trauma counselling • HIV counselling • legal advice • financial advice • face-to-face counselling can be arranged for the member's own account.

All health screenings and employee assistance programme benefits are included on the Primary Care and Primary Care+ Hospital Care benefit options. For the Hospital Care standalone benefit options, only the employee assistance programme benefits are included.