



PRODUCT SUMMARY: GROUPS

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 a sudden external, violent, unexpected and visible event which results in the Insured Person suffering bodily injury. E.g. Severe injuries resulting from a vehicle accident or a fall down a flight of stairs.	
	Limited to R300 000 per person per incident Pre-authorisation is required.	Limited to R1 500 000 per person per incident Pre-authorisation is required.
Outpatient Casualty Stabilisation Emergency Only	The actual cost of stabilisation as an outpatient 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?" A sudden 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 R30 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 R7 600 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 R20 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 800 per person per year. Pre-authorisation is required.	
Accidental Death Benefit	Limited to R25 000 per principal insured and first spouse dependant. R5 000 for each child dependant (motor vehicle accidents only).	
Emergency Services 	Emergency evacuation, including ambulance services (air or road). Inter-hospital transfers. Repatriation of mortal remains within the borders of South Africa. Telephonic medical advice (Ask-a-Doctor ask-a-Nurse). Unity Health push-to-call emergency dialling.	

No waiting periods for hospital care benefits.

EMPLOYEE ASSISTANCE PROGRAMME

Benefits	All Plans
Employee Assistance Programme (EAP)	Unlimited telephonic or virtual counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes: • Critical incidence/trauma counselling • HIV counselling • legal advice • financial advice • face-to-face counselling can be arranged for the employee's own account.

This product is not a medical scheme and the required cover (benefits and contributions) are not the same as that of a medical scheme. *Terms and Conditions Apply.

This document is a summary for information purposes only and does not supersede the terms and conditions as outlined in the Policy document.