



## PRODUCT SUMMARY: INDIVIDUALS

### PRIMARY CARE BENEFITS

Benefits	Plan C
GP Consultations	Unlimited at any <b>Unity Health Network GP</b> . Pre-authorisation is required for each GP visit. <i>*Pre-authorisation can be waived by selecting the GP Pre-authorisation waiver.</i>
	We have over 4000 <b>Unity Health Network GP's</b> nationwide. To obtain pre-authorisation or to find your nearest network doctor call our Call Centre on <b>0861 366 006</b> . You can also search for a network doctor on your Unity Health App or our website by logging into your member portal.
GP Procedures	Minor procedures in doctors' rooms are included in network GP visits e.g. wound stitching, applying a cast to a broken arm, circumcision, etc.
GP Visits - Out of Network	Payable up to a maximum of <b>R310</b> per visit and limited to 2 out-of-network visits per person per year. You have to pay upfront and claim back from Unity Health.
GP Visits - Intercare Online	<b>Unlimited</b> GP consultations available online through Intercare. You can access the benefit via the Unity Health online portal or via the Unity Health App.
Nurse Consultations	<b>Unlimited</b> nurse consultations available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare) for minor ailments. Nurses can provide acute medication up to Schedule 2 following the consultation. Medications are subject to the Acute formulary.
Telemedicine Consultations <small>healthforce AlphaDoc</small>	<b>Unlimited</b> virtual GP consultations are available through approved pharmacies that have a nurse clinic and are partnered with Healthforce or AlphaDoc. If the nurse believes a virtual GP consultation is necessary, the nurse will facilitate the video consultation with the GP.
Specialist Consultations	Limited to <b>R1 500</b> per visit with an overall annual limit of <b>R3 150</b> per family per year. Referral by a <b>Unity Health Network GP</b> containing previous failed treatment, and pre-authorisation is required. <b>This benefit will be prorated.</b>
Acute Medication <small>mediscor pbm</small>	<b>Dispensing GP:</b> This means your network GP dispenses medication and will provide you with the necessary medication.
	<b>Non-Dispensing GP:</b> Limited to medication prescribed during your <b>Unity Health Network GP</b> visits. This means your GP does not provide you with medication but will provide you with a prescription to collect your medication at your nearest pharmacy. Medication is covered according to a set formulary. Approved pharmacies include Alpha Pharm, Clicks, Dischem, Local Choice or Medicare.
Chronic Medication Benefit <small>mediscor pbm</small>	<b>Chronic Medication Benefit Programme: 8 Listed Chronic Conditions* HIV/AIDS included.</b> <b>*Asthma, Chronic Obstructive Pulmonary Disorder; Diabetes Type 1&amp;2; Epilepsy; HIV/AIDS; Hyperlipidaemia; Hypertension; Tuberculosis</b>
	<b>Chronic condition:</b> A condition/disease that lasts for an extended period of time. <b>Chronic Medication Programme:</b> 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. Approved pharmacies include Alpha Pharm, Clicks, Dischem, Local Choice or Medicare.
Basic & Emergency Dentistry Treatment	Limited to <b>R1 375</b> per visit with an overall annual limit of <b>R4 100</b> per family per year. <b>This benefit will be prorated.</b> Pre-authorisation is required for certain dental fillings. Treatment includes: full mouth assessment, intraoral radiographs, scale & polish, extractions, emergency root canal treatment, fillings, pain and sepsis treatment. Only available at <b>Unity Health Dentists</b> . Specialised dentistry/treatment, such as bridgework or crowns, orthodontic treatment and dentures are not covered.
Optometry <small>EXECUSPECS</small> <small>Specsavers</small>	<b>One eye test per person per 24 months.</b> A standard frame to the value of <b>R499</b> and one pair of clear standard spectacle lenses per person per 24 months. <b>Available at Specsavers and Execuspeccs Network Optometrists.</b>
Pathology	<b>Basic list of blood tests</b> at a Designated Service Provider. Your network GP must ask for these tests to be done. E.g. <b>blood sugar or cholesterol tests.</b>
	<b>COVID-19 Screening:</b> 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	<b>Black &amp; white x-rays only</b> at a Designated Service Provider. Your network GP has to refer you to have x-rays done. Specialised radiology such as MRI/CT Scans are not covered.
Maternity / Pre-birth	2 gynaecologists visits, 2 x 2D ultrasound scans per pregnancy. Limited to <b>R3 800</b> per family per year. Pre-authorisation is required.
<p><i>Waiting Periods:</i></p> <ul style="list-style-type: none"> <li>• A 2 month general waiting period, no pre-existing condition exclusions.</li> <li>• A 12 month waiting period for chronic medication &amp; optometry and</li> <li>• A 9 month waiting period for pre-birth maternity.</li> </ul>	

## WELLNESS PROGRAMME: HEALTH SCREENINGS & ASSISTANCE PROGRAMME

Benefits	Plan C
Health Screenings	Health screenings include health checks for: • Blood pressure • cholesterol • glucose levels • body mass index (BMI) • waist circumference • HIV pre- & post-test counselling. Limited to one screening per person per year. Available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice, or Medicare)
Pap Smears	Available once every 3 years after the age of 21 at Approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Your <b>Unity Health Network GP</b> 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 (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Pre-authorisation required.
Assistance Programme (AP)	Unlimited telephonic or <b>virtual counselling services</b> 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 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 assistance programme benefits are included.

## PREMIUM RATES 2024

Package	Primary Care C	Pre-auth Waiver
Principal	R 410	R 39
Adult	R 329	
Child	R 130	
Entry age 56 or older (Additional Premium)	R 209	

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.

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