



PRODUCT SUMMARY: GROUPS

PRIMARY CARE BENEFITS

Benefits	Plan B	Plan C
GP Consultations	Unlimited at any Unity Health Network GP R65 co-payment payable by the member.	Unlimited at any Unity Health Network GP Pre-authorization is required for each network GP visit. *Pre-authorization can be waived by selecting the GP Pre-authorization waiver.
	We have over 4000 Unity Health Network GP nationwide. To obtain pre-authorization or to find your nearest Network doctor call our Call Centre on 0861 366 006 . 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	No Benefit	Payable up to a maximum of R310 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	No Benefit	Unlimited 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	Unlimited	Unlimited
	Unlimited 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	Unlimited virtual GP consultations	Unlimited virtual GP consultations
healthforce+ AlphaDoc	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 Consultation	No Benefit	Limited to RI 500 per visit with an overall annual limit of R3 150 per family per year. Referral by a Unity Health Network GP containing previous failed treatment, and pre-authorization is required. This benefit will be prorated.
Acute Medication	Dispensing GP: This means your GP dispenses medication and will provide you with the necessary medication.	
	Non-Dispensing GP: Limited to medication prescribed during your Unity Health Network GP visits. A non-dispensing GP will provide you with a prescription to collect your medication at your nearest network pharmacy. Medication is covered according to a set formulary. Available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare).	
Chronic Medication Benefits	Chronic Medication Benefit Programme: 8 Listed Chronic Conditions ¹ HIV/AIDS included.	Chronic Medication Benefit 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.</p> <p>Approved pharmacies include Alpha Pharm, Clicks, Dischem, Local Choice or Medicare.</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	No Benefit	Limited to RI 375 per visit with an overall annual limit of R4 100 per family per year. This benefit will be prorated. Pre-authorization 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 Unity Health Dentists . Specialised dentistry/treatment, such as bridgework or crowns, orthodontic treatment and dentures are not covered.
Optometry EXECUSPECS Specsavers	No Benefit	One eye test per person per 24 months. A standard frame to the value of R499 and one pair of clear standard spectacle lenses per person per 24 months. Available at Specsavers and Execuspecs 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-authorization and referral by a network GP is 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 / Pre-birth	2 gynaecologists visits, 2 x 2D ultrasound scans per pregnancy. Limited to R3 800 per family per year. Pre-authorization is required.	
<p>Waiting Period: For Small Compulsory/Voluntary Groups:</p> <ul style="list-style-type: none"> • A 1 month general waiting period when a GP pre-auth waiver is added, no general waiting period if no GP pre-auth waiver is added, no pre-existing condition exclusions, • A 12-month waiting period for chronic medication & optometry and • A 9-month waiting period for pre-birth maternity. 		



WELLNESS PROGRAMME: HEALTH SCREENINGS & EMPLOYEE ASSISTANCE PROGRAMME

Benefits	All Plans
Onsite Wellness Day Screenings	<p>Onsite wellness screenings of employees is offered once per year for all employees. Health screenings include health checks for:</p> <p>Basic Health:</p> <ul style="list-style-type: none"> • Blood pressure • cholesterol • glucose levels • body mass index (BMI) • waist circumference • HIV pre- and post-test counselling. <p>Additional Tests:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>
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 (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). 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 (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Your Unity Health Network GP may offer pap smears.
Vaccination Programme	<p>Influenza: Available annually - needs to be administered by 31 May each year.</p> <p>Tetanus: Available once every 10 years.</p> <p>Hepatitis A & B: Available once-off.</p> <p>Pneumococcal: Available once every 5 years for those over the age of 60 or if you have a medically proven compromised immune system.</p> <p>Available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare).</p> <p>Pre-authorisation required</p>
Employee Assistance Programme (EAP)	<p>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:</p> <ul style="list-style-type: none"> • Critical incidence/trauma counselling • HIV counselling • legal advice • financial advice • face-to-face counselling can be arranged for your 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.

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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