




PRODUCT SUMMARY: INDIVIDUALS

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 R325 000 per person per incident Pre-authorisation is required.	Limited to R1 600 000 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. Planned 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 R31 500 per person per incident Pre-authorisation is required.	Limited to R100 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 R8 000 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 R21 000 per person per year. Pre-authorisation is required.	
Accidental Death Benefit	Limited to R35 000 per principal insured and first spouse dependant. R10 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. Limited to R7 500 . Telephonic medical advice (Ask-a-Doctor ask-a-Nurse). Unity Health push-to-call emergency dialling.	

No waiting periods for hospital care benefits.

WELLNESS ASSISTANCE PROGRAMME

Benefits	All Plans
Assistance Programme (AP)	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.



HOSPITAL CARE PLUS

Hospital Care Plus can only be taken out together with Hospital Care Plan C

Benefits	Plan C
Overall Annual Limit	No Overall Annual Limit
Daily Benefit (Accidents Only)	Limited to R2 000 cash benefit payable for each full day spent in hospital with a minimum stay of 2 days (48 hours). A limit of R30 000 per person per incident applies.
Childbirth Benefit	Limited to R20 000 cash benefit payable once the newborn child or children reach 14 days of age.

The Hospital Cash Benefit is not claimable while hospitalised due to Childbirth.

Waiting periods: 12 month waiting period for the Childbirth Benefit. No waiting period for the Daily Hospital Cash Benefit.



PREMIUM RATES 2025

Package	Hospital B Only	Hospital C Only	Hospital Care Plus
Principal	R 165	R 195	R 90
Adult	R 100	R 119	R 90
Child	R 46	R 56	R 30
Entry age 56 or older (Additional Premium)	R 46	R 56	R 30

*To obtain pre-authorization, please call 0861 366 006 and follow the IVR prompt to be directed to the relevant department for the authorisation you need.

*All claims must be submitted to claims@unityhealth.co.za. The turnaround time for claim payments is 7-10 working days, once all required documents are received. This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

*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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