


PRODUCT SUMMARY: GROUPS

HOSPITAL & EMERGENCY CARE BENEFITS

Benefits	Plan B	Plan C
Overall Annual Limit	No Overall Annual Limit	
Inpatient Hospital Treatment Accident Only	<p>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.</p> <p>"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.</p>	
	Limited to R325 000 per person per incident Pre-authorization is required.	Limited to R1 600 000 per person per incident Pre-authorization is required.
Outpatient Casualty Stabilisation Emergency Only	<p>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.</p> <p>"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.</p>	
	Limited to R31 500 per person per incident Pre-authorization is required.	Limited to R100 000 per person per incident Pre-authorization 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-authorization 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-authorization 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 R4 000 per person per year. Pre-authorization is required.	
Permanent & Total Disability Accident Only	R35 000 payable in the event of the principal insured member becoming permanently and totally disabled and unable to perform their own of similar occupation as a result of an accident.	
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 	<p>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.</p>	

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.



EMERGENCY BUY-UP BENEFIT

Benefits	Plan C
Emergency Buy-Up Benefit	Plan C members can increase their Emergency Care coverage to a maximum of R500 000 per person per year for strokes and heart attacks only. Pre-authorization is required.

**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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