



Day-to-Day Plan JUNIOR

HEALTHCARE BENEFITS

24/7 Telephonic Medical Consulting Hotline	Unlimited telephonic consultations with a Nurse, Doctor or Mental Health Professional. Includes Acute Medication recommended by the Nurse, Doctor or Mental Health Professional subject to the Formulary.	Consultations - No Waiting Period Medication - 1 Month Waiting Period	
Registered Nurse Consultations	Unlimited, managed visits at a Medical Society Centre. Includes all medication dispensed by the Registered Nurse subject to the Affinity Health Formulary.	1 Month Waiting Period	
Doctor Consultations	Unlimited, managed Doctor consultations within the Affinity Health Provider Network when referred by a designated Nurse Practitioner.	Pre-authorisation is required 1 Month Waiting Period	
Out-of-Network Doctor Visits	Unlimited, subject to the Affinity Health Formulary. Member must pay the Doctor and claim back up to R300 per consultation.	1 Month Waiting Period	
Specialist Visit	One Specialist visit per member, per year as referred by an Affinity Network Doctor (subject to pre-authorisation). Up to R1 700 per single member policy per year or up to R3 500 per family policy per year.	3 Month Waiting Period	
In-Room Doctor Procedures	Unlimited cover for minor procedures that can be performed in Doctor Rooms, subject to sub-limits per procedure.	1 Month Waiting Period	
Healthcare Screening	One healthcare screening visit per member per annum conducted by a Nurse practitioner at a Medical Society Centre.	No Waiting Period	
Acute Medication	Unlimited and linked to the Doctor consultation, medication dispensed by the Network Provider or obtained on script from a pharmacy subject to the Affinity Health Formulary.	1 Month Waiting Period	
Over-the-Counter Medication	Over-the-Counter Medication up to R500 per member policy per year or R1 000 per family policy per year, subject to pre-authorisation by the Nurse practitioner.	1 Month Waiting Period	
Radiology	Unlimited basic Radiology according to Affinity Health's Formulary if referred by a Network Doctor.	1 Month Waiting Period	
Pathology	Unlimited basic Pathology as referred by a Network Doctor, subject to the Affinity Health Formulary.	1 Month Waiting Period	
Dentistry	1 Full mouth assessment and 1 scale and polish every 6 months. Infection control, 2 intraoral radiographs, 3 extractions and 3 fillings per member per year.	3 Month Waiting Period	
Optometry	One eye test and one set of standard frames and lenses per member per 24 months. This benefit is only available through a Spec-Savers outlet.	12 Month Waiting Period	
Maternity Management Programme	Support for Members, throughout pregnancy and up to six weeks post-delivery. Includes the provision of medical advice and monitoring. An additional specialist visit for members registered for the maternity management programme up to the maximum benefit limit of R1 000 . No hospitalisation available on the Day-to-Day Plan.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Maternity Scans & Blood Tests	Two growth sonars and relevant blood tests as referred by your network Doctor, subject to the Affinity Health Formulary.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	

24/7 EMERGENCY SERVICES BENEFITS

Trauma Support Services	Telephonic trauma support counselling and mental health wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.	No Waiting Period	
Immediate Emergency Casualty Room Treatment	1 Emergency Casualty Room treatment event as a result of an accident only, activated as you apply, up to R1 000 per policy.	No Waiting Period	
Casualty Room Treatment	Emergency Casualty Room treatment for medical conditions and accidental injuries up to R3 500 per policy per year.	1 Month Waiting Period	



OPTIONAL BENEFITS**

HIV Chronic Medication Management Programme	The HIV/AIDS programme caters to the medical and lifestyle needs of members living with HIV/AIDS and provides them with suitable treatment and tools to live a healthier life. Chronic condition registration is required for this benefit.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Diabetes Management Programme	The Diabetes Management Programme assists members in the management of their diabetes condition and provides them with tools to improve their overall Health. Chronic condition registration is required for this benefit.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Chronic Medication Benefit	This benefit covers 24 Specific Chronic Conditions according to the Affinity Chronic Medication Formulary. R119pm per member per chronic condition. Chronic condition registration is required for this benefit.	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	





HEALTHCARE BENEFITS

Accident Hospital Cover	Up to R275 000 per single member per event or R325 000 per family per event. Covers both casualty and any hospital admission costs. Accidents are covered from Commencement Date.					No Waiting Period	
Daily Illness Hospitalisation	1st Day R22 000 R27 000*	2nd Day R22 000 R27 000*	3rd Day R22 000 R27 000*	4th Day R11 000 R14 000*	5th Day R11 000 R14 000*	3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
thereafter R3 500 per day, up to a maximum of 21 days per member per illness event. *ICU Booster cover applicable when admitted to ICU.							
Sub-Acute Hospitalisation	Access to a Sub-Acute Facility that is affiliated with Affinity Health. R20 000 per member per year.					3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Serious Illness Hospital Benefit	The maximum Serious Illness Benefit will be R300 000 for the lifetime of the policy, however the maximum benefit amount for confirmed Strokes, Aneurysms and Cancer will be R150 000 for the lifetime of the policy.					3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Maternity	Natural, Home and Water Birth Maternity C-Section			R25 000 R35 000	12 Month Waiting Period		
Day Clinic Procedures	Access to the Affinity Network of Day Clinics for procedures up to R25 000 per member per year. Subject to Sub-limits per procedure.					3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Diagnostic Procedures	Diagnostic Procedures from the Affinity Health Diagnostic Formulary covered up to R20 000 per single member policy or R25 000 per family policy per year. Subject to member co-payment and benefit limits.					3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Motor Vehicle Accident Benefit	This benefit offers assistance with claiming from the Road Accident Fund. Affinity Health has a Network of attorneys that will assess the accident at no cost to the member and will facilitate any reimbursement from the Road Accident Fund on behalf of the member.					No Waiting Period	
Post-Hospital Private Home Nursing	Up to R11 000 per single member policy or R13 000 per family policy per year for the assistance of a private nurse.					Included in all the plans. No Waiting Period	
Hospital Home Care Benefit	Hospital Home Care services combines in-home and virtual visits with remote monitoring offering patients timely, hospital-level care in their homes.					3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions	
Major Trauma	Trauma Cover for conditions relating to paraplegia, quadriplegia, severe burns, internal and external head injuries, polytrauma and loss of limb. Up to a maximum of R1 100 000 for the lifetime of the policy.					Benefit sub-limits apply No Waiting Period	
Immediate Hospital Accident Cover	Hospitalisation as a result of an accident is covered from the Application Date* up to R100 000 per single member policy and R150 000 per family policy.					No Waiting Period	

24/7 EMERGENCY SERVICES BENEFITS

Trauma Support Services	Telephonic trauma support counselling and mental health wellness support by qualified and dedicated professionals for traumatic events such as sexual assault, crime, gender-based violence, death, attempted suicide; and domestic violence.	No Waiting Period	
24 - Hour Emergency	24/7 emergency medical advice, ambulance services, inter-hospital transfers, hospital pre-authorisation and arranging for authorisation to the treating facility.	No Waiting Period	
Casualty Room Treatment	Emergency Casualty Room treatment for medical conditions and accidental injuries up to R3 500 per policy per year.	1 Month Waiting Period	

OPTIONAL BENEFITS**

Intensive Care Benefit	Up to R27 000 cover per day in ICU for the first 3 days and R14 000 for the 4th day and R14 000 for the 5th day. For illness events only.				3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions
	Single Cover	R129pm			
	Family Cover	R259pm			
Hospital Accident Benefit	Optional benefit to increase the amount provided under the Accident Hospital Cover benefit. Accidents are covered from Application Date for the Hospital Plan.				3 Month Waiting Period 12 Month Waiting Period for pre-existing conditions <i>Accident Booster has no waiting period and is applicable from the Commencement Date.</i>
	Single Cover		Family Cover		
	Up to R350 000	R129pm	Up to R500 000	R229pm	
	Up to R450 000	R258pm	Up to R650 000	R458pm	
	Up to R550 000	R387pm	Up to R800 000	R687pm	
	Up to R650 000	R516pm	Up to R950 000	R916pm	
	Up to R750 000	R645pm	Up to R1 100 000	R1 145pm	
	Up to R850 000	R774pm			
	Up to R950 000	R903pm			
	Up to R1 050 000	R1 032pm			
	Up to R1 150 000	R1 161pm			



Combined Plan JUNIOR



DAY-TO-DAY

- ✓ 24/7 Telephonic Medical Consulting Hotline
- ✓ Registered Nurse Consultations
- ✓ Doctor Consultations
- ✓ Out-of-Network Doctor Visits
- ✓ Specialist Visit
- ✓ In-Room Doctor Procedures
- ✓ Healthcare Screening
- ✓ Acute Medication
- ✓ Over-the Counter Medication
- ✓ Radiology
- ✓ Pathology
- ✓ Dentistry
- ✓ Optometry
- ✓ Maternity Management Programme
- ✓ Maternity Scans & Blood Tests
- ✓ Trauma Support Services
- ✓ Immediate Emergency Casualty Room Treatment
- ✓ Casualty Room Treatment



HOSPITAL

- ✓ Accident Hospital Cover
- ✓ Daily Illness Hospitalisation
- ✓ Sub-Acute Hospitalisation
- ✓ Serious Illness Hospital Benefit
- ✓ Maternity
- ✓ Day Clinic Procedures
- ✓ Diagnostic Procedures
- ✓ Motor Vehicle Accident Benefit
- ✓ Post-Hospital Private Home Nursing
- ✓ Hospital Home Care Benefit
- ✓ Trauma Support Services
- ✓ 24-Hour Emergency
- ✓ Casualty Room Treatment
- ✓ Major Trauma
- ✓ Immediate Hospital Accident Cover

Increased Casualty Room Treatment



R4 500
per policy per year.



OPTIONAL

DAY-TO-DAY

- ✓ HIV Chronic Medication Management**
- ✓ Diabetes Management**
- ✓ Chronic Medication Benefits**

HOSPITAL

- ✓ Intensive Care Hospital Benefit**
- ✓ Hospital Accident Benefit**

FOR MORE INFORMATION



SMS CODE



TO 47991

AND ONE OF OUR AGENTS WILL CALL YOU BACK