



kaelohealth

primary healthcare: **MyHealth**

The fact that many of your employees do not have access to private healthcare could be putting their health and your business at risk.

Choose from one of 3 plans to provide your employees with quality and affordable solutions that meet their needs.

Speak to your healthcare advisor today.

For your people - your most valued asset.

kaelo Simply healthcare

primary healthcare: MyHealth

MyHealth Primary Healthcare plans address employees' needs by providing personalised treatment and medication for a comprehensive range of health problems. Employees can enjoy access to Prime Cure's national network of professional health providers. This includes GPs, dentists, optometrists, pharmacists, radiologists and pathologists.

Key Benefits

- Become an employer of choice by investing in your employees
- Tax efficient

- Direct provider payments
- Integrated care
- No waiting periods
- Electronic enrolment

Benefits	Healthcare Services	Plus	Core	Vital	
Primary Care: Prime Cure GP	100% of agreed rate at a Prime Cure contracted GP.	Unlimited	Unlimited	4 visits per annum	
Non-network GP visit	1 per beneficiary pa, to a maximum of 2 per family pa, R 950 limit per event.	✓	✗	✗	
Nurse-based Care	Acute visits at a contracted Pharmacy Wellness Clinic.	Unlimited	Unlimited	Unlimited	
Specialist Benefit	Referral by a contracted GP, pre-authorisation required. Limited to a maximum of R 3 500 per family and R 1 750 per beneficiary per annum.	✓	✗	✗	
Acute Medication	100% of agreed rate. Formulary applies at contracted Pharmacies.	✓	✓	✓	
Over-the-counter Medication	R 125 per event to a max of R 375 per beneficiary per annum.	✓	✓	✓	
Chronic Medication	100% of agreed rate, registration of medication required, formulary applies, contracted Pharmacies.	27 conditions	5 conditions	5 conditions	
HIV Medication	ARVs, Antibiotics, Prophylactics and Supplements.	✓	✓	✓	
HIV Programme	Counselling, pathology, CD4, viral load. On registration.	✓	✓	✓	
Basic Dentistry	Fillings, extractions, pain and sepsis, scaling and polishing at network dentists.	✓	✓	✗	
Dentures	Plastic and Acrylic (21 yrs plus) 20% co-payment for dentist and laboratory.	✓	✗	✗	
Optometry	One eye examination per beneficiary per annum and 1 set of glasses with single or bi-focal lenses every 24 months per beneficiary per annum at contracted providers only.	✓	✓	✗	
Radiology	100% of agreed rate, Black & White X-rays and Soft Tissue Ultrasounds.	✓	✓	✓	
Maternity	2 x 2D Scans per pregnancy per annum, relevant pathology and medication as per formulary. Antenatal care at contracted GP.	✓	✓	✓	
Pathology	100% of agreed rate, according to a list of approved codes.	✓	✓	✓	
MyDoctor	Online portal and 24hr advice line.	✓	✓	✓	
AskNelson Lifestyle Programme	Counselling, Trauma Support & Child Services. Legal & Financial Advice.	✓	✓	✓	
Health Screenings	Health risk assessment which includes Blood Pressure, Body Mass Index, Cholesterol, Glucose and HIV Testing.	✓ Onsite (50+ employees)	✓ At Contracted Pharmacy Wellness Clinics only.	✓ At Contracted Pharmacy Wellness Clinics only.	
Road Accident Cover	Assistance for Road Accident Claims.	✓	✓	✗	
Workman's Compensation Cover	Advice for injury on duty claims.	✓	✓	✗	
Death Cover	Natural Cause	R 10 000	R 5 000	✗	
	Accidental	R 20 000	R 10 000	✗	
Ambulance	Private ambulance transportation and stabilisation at the scene of the emergency. Call ER24 on 084 124.	✓	✓	✓	
Medical Emergency	Casualty Benefit for the sudden and unexpected onset of a life-threatening health condition (unlimited).	✓	✗	✗	
Pregnancy & Childbirth Cover	Antenatal, delivery and postnatal visits at network provider for uncomplicated pregnancies where MyHealth is fully subsidised for compulsory groups.	Optional Rider (quoted on compulsory groups >250 employees)			
Accident Cover	Casualty Treatment - Accidents only	R 17 000 per event	Optional Rider (see premium below)	R 17 000 per event	
	In-Hospital Treatment - Accidents only	R 300 000 per event	Optional Rider	R 300 000 per event	
BUY-UP 1	Casualty Ward (R 17 000) & In-Hospital (R 300 000)	Principal	already included	R 50	already included
		Spouse	already included	R 40	already included
		Child	already included	R 30	already included
BUY-UP 2	Casualty Ward (R 17 000) & In-Hospital (R 1 000 000)	Principal	R 45	R 95	R 45
		Spouse	R 35	R 75	R 35
		Child	R 25	R 55	R 25

Terms and Conditions	Plus	Core	Vital
Principal Member Participation		Compulsory Only	
Bulk EFT payment must be made by Employer (no individual debit orders)	Premium payments must be made by Employer		

Explanations of Compulsory	Terms and Conditions	Powered by:
<ul style="list-style-type: none"> • All Staff • All Staff in an income category • All Staff in a defined work grade • All Staff can choose between MyHealth or a Medical Aid 	<ul style="list-style-type: none"> • Cover for dependants is voluntary but must be added within 60 days of the main member joining or life event. Changes to dependants can only be made in January of each year. • No waiting periods apply to cover for main member and/or dependents. • This brochure is a summary of the cover, please refer to your rules document for all conditions of cover. 	