

UNDERSTANDING YOUR KAELO HEALTH POLICY

What is Kaelo Health MyHealth?

Kaelo Health MyHealth is a Primary Healthcare Insurance product which has been granted exemption approval by the Council for Medical Schemes. 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.

What is the Purpose of Kaelo Health MyHealth Primary Health cover?

The Kaelo Health Core plan provides access to quality healthcare ensuring the very best care - as and when it is needed. The product aims to provide affordable healthcare for citizens who cannot afford medical aid cover. The product is focused around Primary Healthcare Benefits for your day to day and chronic illness needs and does not include cover for hospitalisation.



What Does My Core Plan Cover Include?



- GP Visits
- My TeleHealth Virtual Consultations
- Nurse and Wellness Clinic Based Care
- Acute Medication
- Over the Counter (OTC)
- Immunisation
- Chronic Medication
- HIV Programme
- Dentistry
- Optometry
- Radiology
- Pathology
- Maternity
- Health Screening
- COVID-19 Testing
- Pregnancy and Childbirth cover as a Buy Up *compulsory groups of 100 and above*

For more information on these Benefits, view our brochure on our website.

Key Role Players

Your Insurer

The insurance cover is underwritten by your Insurer: Centriq Insurance Company Limited, FSP 3417, a licensed non-life insurer. The cover provided is always subject to all the terms and conditions explained throughout your Policy.

Your Underwriting Manager

Your Underwriting Manager is responsible for all administrative matters relating to your Policy which include:

- Issuing of your Policy.
- Processing of your claims.
- Collection of your Premium.

This product is administered by Kaelo Risk (Pty) Ltd, registration number 2008/019335/07 an authorised Financial Services Provider (FSP 36931). You can reach Kaelo on 0861 493 587.

Your Network Provider

Kaelo Prime Cure (Pty) Ltd, registration number 1997/017429/07 (Prime Cure) is the provider of the network.

Contracted Service Providers will submit accounts to Kaelo Prime Cure for payment of services rendered to Insured Parties.

Premiums

Your insurance Policy will remain in force for as long as your Premium is received.

All Premiums are payable monthly in arrears by the last working day of each month.

Non-payment of Premiums may lead to the rejection of a claim or cover being suspended and any Benefit payable will be suspended until all arrear Premiums have been received by Kaelo Risk or the Insurer.

Your Premium will be reviewed annually.

The Insurer may adjust the Premiums by giving at least 31 days written notice thereof to the Policyholder.

Please note the Premium noted in your Policyholder Schedule/Renewal Letter is the Total Premium due to us and does not take into account any subsidies provided by your Employer.

Termination of Cover

You may cancel this cover at any time, by giving 31 days prior written notice, unless this Policy forms part of a compulsory Benefit in terms of your employment contract.

The Insurer may cancel the Policy by giving 31 days' notice (for any reason).

Premiums are payable up to and including the Termination date.

Waiting Period

Waiting periods will not be applied to a newborn, Eligible Child or Spouse if they are registered with Kaelo Risk within 90 days and added to the Policy, as a Dependant, from the birth or marriage date. Premiums will be payable from the birth or marriage date.

Should the newborn, Eligible Child or Spouse not be registered with Kaelo Risk and added to the Policy within 90 days of the birth or marriage date, a three months General Waiting Period may apply.



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Exclusions

For a detailed outline of all Policy Exclusions pertaining to Insurer and Medical Scheme rules, please refer to section I of your Policy.

The Insurer shall not be liable for any Claim caused by or related to, whether such cause or related cause is as a direct or indirect consequence of these exclusions.

- Claims or Benefits will not be paid for, or in the event of, any of the following:
 - Suicide, attempted suicide or wilful injury to oneself;
 - The use of any drug or narcotic, legal, or illegal, unless prescribed by and taken in accordance with the instructions of a Medical Practitioner;
 - The failure of an Insured Party to follow any medical advice given by a Medical Practitioner;
 - Any incident, illness, or event directly caused by the Insured Party having a blood alcohol content more than thirty milligrams per one hundred millilitres of blood.
- Claims or Benefits will not be paid for the following procedures, items, services, service providers or events:
 - Any claim, service or Benefit that does not form part of this Policy;
 - Any claim that is not part of the list of approved tests or medication formularies;
 - Cosmetic surgery;
 - External prosthesis;
 - All specialised dental procedures such as crowns, bridges, dental implant related procedures, orthognathic surgery, temporo-mandibular joint ("TMJ") surgery, labial frenotomy, bone augmentations, bone or tissue regeneration;
 - Rehabilitation, frail care or hospice services;
 - Child Immunisations however this exclusion does not apply to flu vaccination of children between six months and six years of age;
 - Step-down facilities;
 - Any Treatment related to infertility;
 - All services obtained from a non-contracted provider where no pre-Authorisation was obtained for Treatment at a non-contracted provider;
 - Any criminal act or attempted criminal act by an Insured Party, which includes the submission of any fraudulent information, or other fraudulent means, to get any Benefit or service under this Policy;
 - Any act by an Insured Party that wilfully exposes the Insured Party to danger, except where such act is in order to save human life or prevent accidental harm.

Benefits apply only for services rendered within the territory of the Republic of South Africa. Any services provided outside of the borders of South Africa are excluded from cover.

Please note: *We are continuously improving our communications and content. The latest version of this document is available on www.kaelo.co.za. Any material changes to your policy terms and conditions, once your Policy has been issued, will be communicated.*



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