

MyHealth Benefits				
Health Service	Benefit	MyHealth Plus	MyHealth Core	MyHealth Vital
In-person Doctor Visits	Insured Parties are covered for doctor visits, but must visit a doctor that is part of the Prime Cure Network. Doctor visits are covered at 100% of the Agreed Rate.	Unlimited	Four visits per year	
Prime Cure Virtual Clinics	Insured Parties are covered for phone and video consultations through our Virtual Clinics. Virtual consultations are covered at 100% of the Agreed Rate.	Unlimited visits	Four visits per year	Two visits per year
Out-of-Network Doctor Visits	Insured Parties can see a medical doctor that is not on the Prime Cure Network once a year. Limited to one visit per Insured Party, and two visits per Family per year. Cover is limited to R1 100 per visit.	✓	✗	✗
Clinic Visits	The Benefit covers visits to a nurse in a Dis-Chem or Clicks clinic for a range of needs including: <ul style="list-style-type: none"> Coughs, colds, flu, asthma, skin rashes, allergies, nebulisation and minor wound care Baby weigh-ins and check-ups Blood glucose and blood pressure monitoring Flu vaccinations Limited to eight visits per Insured Party per year.	✓	✓	✓
Specialist Benefit	Insured Parties can visit any authorised Specialist once a year. Cover for the Specialist visit is limited to R2 000. Limited to one visit per Insured Party and two visits per Family per year.	✓	✗	✗
Scripted Medicine	Insured Parties are covered for scripted medicine (short-term medicine) if it is on our Medicine List. The script must be written by a Prime Cure Network doctor and the medicine must be collected from a Prime Cure Network pharmacy to be covered at 100% of the Agreed Rate.	Unlimited scripts	Eight (8) scripts	Six (6) scripts
Over-the-Counter (OTC)	OTC Medicine is covered at 100% of the Agreed Rate up to a specific limit. Benefits not utilised will carry over to the next quarter.	Limited to R115 per quarter to a maximum of R460 per Insured Party per year.	Limited to R110 per quarter to a maximum of R440 per Insured Party per year.	
Chronic Medicine	Chronic Medicine is covered at 100% of the Agreed Rate if it's on our Medicine List.	Unlimited Chronic Medicine for 27 conditions	Unlimited Chronic Medicine for seven (7) conditions	
HIV Programme	Unlimited HIV medicine is available from the date an Insured Party registers on the HIV programme.	✓	✓	✓
Dentistry	Insured Parties can visit a dentist in the Prime Cure Network for one dental check-up and one cleaning per year. It includes fluoride Treatment for children under 12 years. Insured Parties also have cover for up to four dental (mouth) X-rays per Family per year and unlimited cover for teeth repairs, called composite fillings and extractions.	✓	✓	✗
Dentures	Cover for plastic or acrylic dentures for Insured Parties over the age of 21 years according to a list of approved codes. There will be a 20% Co-Payment of the total cost.	✓	✗	✗
Out-of-Network Dentist	Insured Parties can see a dentist who is not part of the Prime Cure Network. This is limited to one visit per Family per year and covers emergency Treatment for pain and sepsis. Cover is limited to R800 for the visit.	✓	✗	✗
Eye Tests	<ul style="list-style-type: none"> Eye examinations at a Prime Cure Network optometrist. Limited to one eye test per Insured Party per year. Spectacles and lenses. Limited to one pair every two years. A frame which is not in the Prime Cure selection will be covered up to R600 and the Insured Party will need to pay the difference in cost. 	✓	✓	✗
X-rays and Scans	Insured Parties are covered for X-rays and soft tissue ultrasound scans when referred by a doctor who is part of the Prime Cure Network or through a virtual clinic consultation. Cover is at 100% of the Agreed Rate.	Unlimited	Eight (8) visits	Six (6) visits
Blood Tests	Insured Parties are covered for blood tests through Ampath, Lancet, Pathcare or Lab24 when referred by a Prime Cure Network doctor, or a virtual clinic consultation according to a list of approved tests. Cover is at 100% of the Agreed Rate.	Unlimited	Eight (8) visits	Six (6) visits
Maternity	Two 2D sonar scans per pregnancy per Insured Party at a Prime Cure Network provider.	✓	✓	✓
Health Screening	Two health check-ups and an extra two HIV tests per Insured Party every year at either Clicks or Dis-Chem clinics.	✓	✓	✓
COVID-19 Testing	Maximum of R850 if the result is positive.	✓	✓	✓
Flu Vaccination	Cover for one flu vaccination every year for individuals older than six months. The vaccination can be done at any pharmacy clinic in the Prime Cure Network.	✓	✓	✓
MyHealth Maternity Buy-Up				
Optional Maternity Buy-Up	Antenatal, delivery and postnatal visits at a Prime Cure Network provider for uncomplicated pregnancies. Compulsory Groups of 100 and above.		Optional	
Lifestyle Benefits				
AskNelson Services	Virtual, face-to-face and telephonic counselling, life, managerial and parent coaching services, workplace trauma interventions, financial and legal advice and assistance with Road Accident Fund claims.	✓	✓	✓
Health-on-Line	Netcare 911's 24hr medical advice line - 082 911	✓	✓	✓
extra by Dis-Chem Rewards Programme	extra is a rewards programme available to Kaelo Health policyholders who, through making healthy choices, have access to 20% discounts on a variety of healthy and essential products.	✓	✓	✓

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. Kaelo Health is not a Medical Scheme or an Insurer. The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931). Insurance products are insured by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417). Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo. © Centriq Insurance Company Limited.

