



essential cover with everyday benefits



medical insurance... covers consultation, medication and hospitalisation...

DAY TO DAY BENEFITS

HOSPITAL INSURANCE PLAN

VALUE-ADD BENEFITS

Protect yourself and your family against unforeseen events and expenses. By acting as your partner in planning for the future, Essential Med aims to provide you with peace of mind at an attractive rate.

DAY TO DAY BENEFITS

Our Day to Day Benefits option offers premium, private, day to day health insurance through a national network of medical practitioners and includes:

General Practitioners

All GP consultations through our network providers are unlimited and include free medication. No cash is required for the consultation or medication.

Dentistry

Includes preventative treatments (cleaning), pain control, fillings and extractions through our network providers.

Maternity Benefits

Pre and post natal care including two growth sonars per pregnancy at network providers.

Acute & Chronic Medication

Unlimited, subject to medication formulary. Medication is usually dispensed by the network GPs. If the GP is a scripting doctor, medication may be obtained from a network pharmacy.

Optometry

Includes frames, lenses, contact lenses, eye examinations. 100% agreed tariff. Limited to one pair of spectacles every 24 months at a network contracted provider.

Radiology

Unlimited, according to a list of approved codes. Must be referred by a network contracted provider.

Pathology

100% agreed tariff. Unlimited access according to a list of approved codes. Must be referred by a network contracted provider.

Please note that this is a Pre-Paid Preventative Health Care Service, not a Medical Scheme.

HOSPITAL INSURANCE PLAN BENEFITS

Our Hospital Insurance Plan ensures you aren't left with huge bills after a visit to the hospital. You enjoy the following cover:

Illness & Maternity Benefit

An illness benefit of R15 500 payable after the first three days in hospital, made up as follow:

- R6 500 payable after the first day in hospital
- R4 500 payable after the second day in hospital
- R4 500 payable after the third day in hospital

Thereafter a further benefit of R1500 payable per day up to a further 18 days per illness, per person whilst in hospital.

Dread Disease

R9 000 is payable per day upon diagnosis with an annual limit of R185 000 covering heart attack, coronary heart disease, stroke, brain tumor, cancer, kidney failure, major organ transplant, paraplegia and blindness.

Accident Benefit

An in-hospital accident benefit payable per incident per person up to R125 000 but with a limit of R250 000 per family. The policy pays out in units of R200 for every R190 of medical expenses incurred.

Permanent Disability

Accident permanent disability benefits of R250 000 payable to the principal member only.

Death Benefit

A death benefit of R10 000 is payable to the beneficiary/s following the death of the principal member.

Please note that this is a Stated Benefit Hospital Insurance Plan, not a Medical Scheme.



All our clients have around-the-clock access to a range of useful services. Call our dedicated helpline and you get the service you need:

EMERGENCY MEDICAL RESPONSE

A call from yourself or a third party to our emergency number (0861 911 011) will result in the following:

- Emergency vehicles dispatched immediately (cost covered)
- Telephonic advice to help stabilise the patient
- Guaranteed hospital admission

IDENTIFICATION & INFORMATION SERVICE

In the event that you are unable to communicate, your Medical Data Bureau identification items will facilitate:

- Instant identification by means of your PIN
- Personal information available from MDB database
- Medical history and background
- Fast, accurate decisions made possible where delays could cost lives

PERSONAL HEALTH ADVISOR

Experienced professionals available on the Essential Med emergency number identify the situation and assist with:

- Emergency medical advice
- Symptom assessment
- General health information
- Health counselling: HIV/Aids, cancer, addiction, stress & trauma

TRAVEL, MAP & DIRECTION SERVICES

- Information about accommodation - hotels, guest houses and lodges, transport and special packages
- This service offers assistance when you are lost. Travel directions are provided telephonically or faxed / emailed to you before you leave on your journey

RATES

Clients Covered	Day to Day	Hospital Insurance Plan	Both Options Combined
Single	R285	R335	R520
Including 1 child	R395	R365	R675
Including 2 children	R515	R395	R815
Including 3 children	R600	R415	R945
Including 4 children	R645	R445	R960
Couple	R455	R590	R985
Including 1 child	R570	R645	R1 135
Including 2 children	R680	R690	R1 265
Including 3 children	R780	R700	R1 395
Including 4 children	R855	R735	R1 430

Be prepared for any emergency

Your health is one of your greatest assets, so give it the attention it deserves. With health insurance, you can enjoy the peace of mind knowing that you can access private medical care when you need it.

Essential Med’s medical healthcare insurance provides financial protection for doctor visits and/or hospital contingencies. In both instances, you also have access to a range of benefits to address your needs in an emergency situation, such as medical evacuation and roadside assistance.

As Essential Med products are powered by Day 1 Health, underwritten by Sanlam Developing Markets Limited and backed by leading service providers, rest assured that you are in good hands.

Apply today!

Our simple registration process and personalised service make it easy to apply for cover. Contact us today, or complete our online application, and ensure you have the peace of mind that comes from being an Essential Med client.

Tel: 0861 632 123
Fax: 0865 327 661

E-mail:
clientservices@essentialmed.co.za
Website:
www.essentialmed.co.za

Postal address:
P. O. Box 1058,
Cape Gate, 7562

