



Classic Plan
2026

Private Healthcare
That Touches Lives



DON'T LET HIGH COSTS AFFECT YOUR HEALTH

Medicall Healthcare is an affordable healthcare insurance plan. Comprising of options that include Day-to-Day Primary Healthcare and Hospital Cover.

Medicall Healthcare was designed to provide quality private healthcare that is accessible and advantageous to all South African citizens.

Medicall Healthcare is focused on improving the quality of life for all South Africans, by providing services that compliment each other to offer a comprehensive healthcare solution. Our main objective is to be a Private Healthcare Solution That Touches Lives.

WHO ARE WE

Medicall Healthcare is a product of Xperia Financial Services (PTY) Ltd, a Licenced Financial Services Provider, registered with the FSCA (Financial Sector Conduct Authority) FSP Number: 45551

Our Day-to-Day services are provided by the Medicall Healthcare Network of providers. We have an extensive national network of over 5000 healthcare service providers that include GPs, Dentists, Optometrists and Pharmacies.

The Medicall Healthcare Hospital Pre-Authorisation Call Centre is proudly powered by Africa Assist. Their services are delivered by medically trained staff, in all 11 official languages and are available to members 24 hours a day, 7 days a week, 365 days a year. Risk benefits under the Medicall Healthcare Classic Plan are underwritten by Lion of Africa Life Assurance Company Ltd (FSP: 15283).

DAY-TO-DAY BENEFITS

Maximum Entry Age 64 Years Old

General Practitioners

Members can choose from our Network of GP's. Benefits include unlimited medically necessary consultations, specified minor trauma treatment, pre- and postnatal care; supervision of an uncomplicated pregnancy up to Week 20, includes a 2D sonar scan per pregnancy.

Specialist Visits

Up to the R2000 Out of Network benefit limit on referral by a Network GP. The member will be required to pay for the specialist services and submit the claim to Medicall for reimbursement.

Acute Medication

Acute Medication as dispensed by a Medicall Healthcare Network GP or via a network Pharmacy, according to the Medicall Medication Formulary.

Chronic Medication

26 Chronic Conditions covered. Subject to registration and approval from Medicall Clinical Department according to the Medication Formulary. SUBJECT TO A 3 MONTH WAITING PERIOD. 12 MONTH EXCLUSION ON PRE-EXISTING CONDITIONS.

Pathology

Basic blood tests as requested by your Network GP and subject to Medicall protocols and approved list of codes.

Radiology

Basic black and white X-Rays as requested by your Network GP and subject to Medicall protocols and approved list of codes.

Dentistry

Members may choose from any Medicall Healthcare Network Dentist. Benefits include consultations, primary extractions, fillings, scaling, polishing and emergency pain relief. Subject to a list of approved dental codes and Medicall protocols. SUBJECT TO A 3 MONTH WAITING

Optometry

Members may choose from any Medicall Healthcare Network Optometrist. Benefits include one optical test per beneficiary, per 24 months, one pair of standard mono or bi-focal lenses in a standard frame.

Medicall protocols apply. SUBJECT TO A 3 MONTH WAITING PERIOD.

REGISTRATION PERIOD (ONE MONTH)

The Registration Period is one month and dependent on your selected debit date, which can be one of the following: 1st; 5th; 15th; 25th; or the last day of the month. For Debit Orders on the 1st or the 5th the Registration Period is the same month as the debit date. Debit Orders after the 5th, Registration Period commences on the 1st of the following month for a period of 30 days. Cover and applicable waiting periods begin on completion of the registration period.

Over the counter medication (OTC)

Up to R250.00 per month. To the maximum of R2000.00 per annum. According to the Medicall Medication Formulary

Member Assistance Program (MAPS)

For members with chronic illnesses.

HOSPITAL PLAN BENEFITS

Maximum Entry Age 64 Years Old

Accident Benefit**

Up to R250,000 per family per event. Up to the maximum of R1 000 000.00 per annum

Accidental Disability**

Up to a limit of R150,000 for the Principal Member only for medical care for a single event. Applicable to Permanent Disability Only.

Illness Benefit**

In Hospital benefit: R8,500 1st Day; R8,500 2nd Day; R8,500 3rd Day and thereafter R2,000 per day to a maximum of 21 days per member, per illness event. SUBJECT TO A 3 MONTH WAITING PERIOD INCEPTING ON THE 1ST DAY OF THE MONTH AFTER REGISTRATION PERIOD

12 MONTH EXCLUSION APPLICABLE ON PRE-EXISTING CONDITIONS

Illness Booster Benefit**

The Booster Benefit covers Pre-Authorised admission where the hospital stay is less than 24 hours. In addition, Emergency Room cover of up to R4000 is provided where Emergency Room treatment is required with no admission into hospital. Day procedures as Pre-Authorised up to R8500 per event. SUBJECT TO A 3 MONTH WAITING PERIOD

Specific Illness Benefit**

Procedure	Waiting Period	Max. Benefit
Appendectomy	3 MONTHS	R30,000
Kidney Stones	12 MONTHS	R30,000
Ectopic Pregnancy	12 MONTHS	R20,000
Gall Bladder	12 MONTHS	R35,000
Maternity	12 MONTHS	R30,000
Hysterectomy	12 MONTHS	R40,000

Stated Illness Benefit**

Your Stated Illness benefit is limited to one Stated Illness per member per lifetime. This Life Time Stated Illness Benefit allows up to R300,000 per lifetime with a maximum of R60,000 per annum per member upon being diagnosed and pre-authorized. Subject to Terms and Conditions included in policy schedule. Stated Illness Benefit covering: Heart attack, Coronary Disease, Stroke, Brain Tumour, Cancer, Kidney Failure, Major Organ Transplant, Paraplegia and blindness. Pre-existing Conditions are subject to Underwriting approval. 12 MONTH WAITING PERIOD & PRE-AUTHORISATION

24 Hour Emergency Service - Powered by Africa Assist

Services include Pre-Authorisation & arranging R10,000 guarantee of admission in the event of an accident. Ambulance, Repatriation, Inter-Hospital Transfer and 24 Hour Medical Advice Line.

Family Funeral Benefit

Principal, Spouse and Child of 14 years and above =R10,000

Children from 6-13 years = R5,000

Children from 0-5 years = R2,500 and Foetus from 28 weeks =R1,250

SUBJECT TO A 3 MONTH WAITING PERIOD

Cooling Off Period

Members are allowed a 31 day cooling off period. Any increase in premium will be notified to the Policyholder 31 days before such increase takes effect.

** - Underwritten by Lion of Africa Life Assurance Company Ltd, a licensed life insurer in terms of the Insurance Act, FSP No 15283.

HOW DOES IT WORK?

DAY-TO-DAY

Members must make use of the Medical Health Network of GP's, Dentists, Optometrists and Pharmacies that are available to them. A Nationwide list of all services providers can be found on our website: www.medicalhealth.co.za

HOSPITAL PLAN

Medical Health have agreements with most Private Hospitals in South Africa. In the case of any hospital or emergency room admittance, Pre -Authorisation is required by members.

Dial 0860 007 722

(found on the Membership Card).

In the event of an accident Members have 48 hours within which to notify our Pre-Authorisation Department.

Should a Member be referred by their GP, they will be supplied with an admission letter that will need to be submitted to the Pre- Authorisation Department.

WHAT IS A WELCOME PACK?

Once your application is successful, your Medical Health Welcome Pack will be couriered to you, at the Preferred Delivery address supplied on your application. Delivery of the Welcome Pack can take up to 30 days to reach you. Included in the Welcome Pack is a Welcome Letter summarising your benefits; your Medical Health Membership Certificate; the Policy Documents; a Medical Health vehicle sticker and your Medical Health Membership Card.

Premiums are payable in advance. Cover remaining in force subject to premium being paid up to date and in full every month.

Unsuccessful Debit Orders will result in no cover and the policy will lapse after 3 consecutive failed debits

GENERAL EXCLUSIONS

- Any services obtained by a non-Network supplier, other than those mentioned in this agreement;
- Travel expenses;
- Cosmetic treatment;
- Reports, examinations and tests for insurance policies or legal reason;
- Injuries arising from Professional Sports, bungee or parachute jumps;
- Accommodation in an old age home, general care institution, spa or health resort;
- Treatment & Medication of HIV/ AIDS;
- Treatment for obesity, alcohol or drug abuse;
- Treatment and operations of choice;
- Treatment of Tuberculosis other than general health management at a GP level;
- Acupuncture, bio-kinetics, chiropractors, herbalists, naturopaths or homeopaths;
- Injuries sustained during participation in strikes, illegal picketing, riots or physical altercation;
- Nutritional supplements, tonics, stimulants, vitamins and minerals;
- Contraceptives and devices to prevent pregnancy;
- Stimulant laxatives;
- Treatment for infertility and sexual dysfunction;
- Non-Emergency Root Canal treatment, dentures and other advanced dentistry;
- Services in respect of the treatment of any sickness condition or injury sustained by a member for which any other party may be liable.
- Mental illness or mentally related diseases and
- Investigative procedures both in and out of hospital.

PACKAGE OPTIONS 2025

PACKAGE OPTIONS	DAY TO DAY *		HOSPITAL *		COMBINED *	
	Per Month		Per Month		Per Month	
ENTRY AGE (YEARS)	18-55	56-64	18-55	56-64	18-55	56-64
Single	R840	R965	R1 489	R1 715	R1 673	R1 924
Single + 1	R1 262	R1 453	R1 841	R2 120	R2 212	R2 542
Single + 2	R1 649	R1 893	R2 197	R2 527	R2 740	R3 148
Single + 3	R2 030	R2 332	R2 548	R2 929	R3 303	R3 797
Single + 4	R2 401	R2 762	R2 903	R3 335	R3 802	R4 371
Couple	R1 593	R1 830	R2 979	R3 427	R3 266	R3 753
Couple + 1	R1 964	R2 259	R3 332	R3 835	R3 794	R4 362
Couple + 2	R2 375	R2 730	R3 687	R4 237	R4 302	R4 947
Couple + 3	R2 747	R3 159	R4 038	R4 642	R4 703	R5 408
Couple + 4	R3 103	R3 568	R4 389	R5 049	R5 092	R5 858

5th child R400 pm

5th child R197 pm

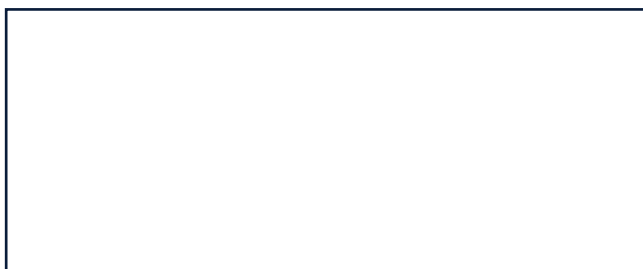
5th child R510 pm

*Added to your 1st month debit order will be a once off fee of R121 for Welcome Pack delivery.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This is not a substitute for medical scheme membership.

For product advice and information, please contact our offices or your Broker.

Broker Details:



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