Medicall
HEALTHCARE

Classic Plan
2027

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.

Virtual Consultations

Members have access to convenient, cost-effective and quality primary healthcare through the Medicall Network Health App. Members can consult with a GP or nurse via audio or video from their smartphone, tablet or computer.

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-authorised. 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 Medicall Healthcare 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.medicallhealth.co.za

HOSPITAL PLAN
Medicall Healthcare 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 Medicall Healthcare 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 Medicall Healthcare Membership Certificate; the Policy Documents; a Medicall Healthcare vehicle sticker and your Medicall Healthcare 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 2026

PACKAGE OPTIONS	DAY TO DAY * Per Month		HOSPITAL * Per Month		**COMBINED * Per Month**	
ENTRY AGE (YEARS)	**18-55**	**56-64**	**18-55**	**56-64**	**18-55**	**56-64**
Single	R 882	R 1 013	R 1 563	R 1 801	R 1 757	R 2 020
Single + 1	R 1 325	R 1 526	R 1 933	R 2 226	R 2 323	R 2 669
Single + 2	R 1 731	R 1 988	R 2 307	R 2 653	R 2 877	R 3 305
Single + 3	R 2 132	R 2 449	R 2 675	R 3 075	R 3 468	R 3 987
Single + 4	R 2 521	R 2 900	R 3 048	R 3 502	R 3 992	R 4 590
Couple	R 1 673	R 1 922	R 3 128	R 3 598	R 3 429	R 3 941
Couple + 1	R 2 062	R 2 372	R 3 499	R 4 027	R 3 984	R 4 580
Couple + 2	R 2 494	R 2 867	R 3 871	R 4 449	R 4 517	R 5 194
Couple + 3	R 2 884	R 3 317	R 4 240	R 4 874	R 4 938	R 5 678
Couple + 4	R 3 258	R 3 746	R 4 608	R 5 301	R 5 347	R 6 151
	5th child R420 pm		5th child R207 pm		5th child R536 pm	

*Added to your 1st month debit order will be a once off fee of R130 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:

POSTNET SUITE 178,
PRIVATE BAG X1288
POTCHEFSTROOM, 2531
La Lucia: 010 443 8888
Potchefstroom: 010 443 8777
Email: info@medicallhealth.co.za
Website: www.medicallhealth.co.za

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Medicall Healthcare is a product of Xperia Financial Services (PTY) Ltd, a Licensed Financial Services Provider, registered with the FSCA (Financial Sector Conduct Authority) FSP Number 45551 and is underwritten by Lion of Africa Life Assurance Company Ltd (FSP: 15283).
Lion of Africa is an authorized Financial Services Provider and a licensed life Insurer.