Medicall
HEALTHCARE



2027





EMPLOYEE HEALTHCARE PLANS

INTRODUCTION

In today's world, companies operate in a complex and highly competitive environment where returns on investment and productivity are key to on-going sustainability and success. There are several contributing factors to the above, one of the most important being an organisation's workforce - The Human Capital.

Medicall Healthcare understands that in the current competitive environment, companies are required to offer a comprehensive Employee Benefits solution in order to:

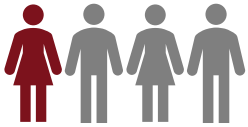
- Attract and retain the best employees
- Demonstrate a duty of care to employees
- Encourage employees to become healthier and enhance their productivity
- Provide financial support in the event of absence, illness and death
- Comply with the Labour Relations Act

Chronic diseases and stress have a major impact on productivity, whether through absenteeism, presenteeism or low morale. Below are a few interesting statistics that may pertain to your workforce.

1 in 6 employees
Have HIV+.



1 in 4 employees
Suffer from a form of emotional distress.



1 in 3 employees
Have a chronic condition.



We are aware of the risks and costs associated with providing healthcare solutions for low-income employees and have specifically designed a unique set of options that can be integrated to assist employers across various industries, regardless of entity size.

OPTIMAL PRODUCTIVITY REQUIRES AN OPTIMAL STRATEGY

Whether you are a major corporate with thousands of employees or a small micro-enterprise, the health and wellness of your people is a priority for your business.

Medicall OPTIMA - Employee Healthcare Plans are a suite of innovative and flexible workplace healthcare products with solutions that are truly bespoke in design and implementation.

Our entire offering is developed around the philosophy of being innovative, flexible and affordable, regardless of which industry your organisation is in. Furthermore, our offerings can either stand alone or be integrated to offer measurable benefits to your business and ensure legal compliance whilst addressing the wellbeing of one of your most important assets – your human capital.

We understand that each organisation is different and that the effect an individual's health and wellness have on a business is never simple or without complications.

We can assist you by addressing your employees' needs around emotional wellbeing, chronic health conditions, HIV/AIDS and supporting wellness in the workplace.

The result is a happier, healthier and more productive workforce.
We understand that thriving organisations rely on motivated healthy people to prosper.

Medicall Healthcare supports organisations through the promotion of health and well-being of their employees to improve productivity and reduce absenteeism.



MEDICALL OPTIMA SERIES

BENEFIT	SERVICE	Optima Core R491	Optima Establish R538	Optima Enhance R684
GP VISITS	Members can choose from any Medicall Healthcare Network GP only. Benefits include unlimited Medically necessary consultations and specified minor trauma treatment from the Network GP. Subject to 30 day waiting period	✓	✓	✓
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.	✓	✓	✓
MATERNITY GP	Pre- and post-natal care, supervision of an uncomplicated pregnancy up to week 20 including one 2D sonar scan per pregnancy. Referral by Network GP to a state facility if required.	✓	✓	✓
BASIC PATHOLOGY	Basic blood tests as requested by Medicall Healthcare provider; subject to Medicall protocols and approved list of codes.	✓	✓	✓
BASIC RADIOLOGY	Basic Black and White X-Rays as requested by Medicall Healthcare provider, subject to Medicall protocols and Approved list of codes.	✓	✓	✓
ACUTE MEDICATION	As dispensed by a Medicall Healthcare Network GP or via prescription through a Network Pharmacy according to the Medicall Healthcare medicine formulary up to R1000.00 per policy per annum.	✓	✓	✓
HIV BENEFIT	Included in cost of day-to-day benefits. HIV Elisa blood test, Symptomatic treatment due to HIV Infection. Referral by Network GP to state facility if required.	✓	✓	✓
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.	✓	✓	✓
CHRONIC MEDICATION (Waiting Periods Apply)	26 Chronic Conditions covered. Subject to registration and approval from Medicall Clinical Department and issued according to the Medicall Healthcare medicine formulary. 6 Month Waiting Period.		✓	✓
HIV CHRONIC MEDICATION (Waiting Periods Apply)	Subject to quote request by employer.		✓	✓
ONSITE NURSING	Chronic disease management, primary health and wellness management. Subject to group size. Refer to On Site Nursing table below.		✓	✓
BASIC DENTISTRY (Waiting Periods Apply)	Members can choose from any Medicall Healthcare Network Dentist. Benefits include consultations, fillings, extractions, infection control, cleaning and polishing of teeth. Subject to a list of approved dental codes. SUBJECT TO A 6 MONTH WAITING PERIOD.		✓	✓
BASIC OPTOMETRY (Waiting Periods Apply)	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 to the value of R585.00 Medicall protocols apply. SUBJECT TO A 6 MONTH WAITING PERIOD.		✓	✓
HOSPITAL TRAUMA (Stabilisation following Emergency) **	An Emergency Room / Trauma Room Benefit is payable in the event of a life-threatening incident, as assessed and authorized by Medicall Healthcare, up to a maximum of R20,000 per member. This benefit is limited to one incident per year, per member. Subject to a 30-day waiting period.			✓
ACCIDENTAL IN-HOSPITAL BENEFIT**	Payable per accident for transportation and emergency medical treatment. Up to R100,000 per accidental event to a maximum of R500 000 per annum			✓
ACCIDENTAL DEATH**	Up to R100,000 where accidental bodily injury results in the death of a member.			✓
ACCIDENTAL DISABILITY**	Up to a limit of R100,000 where accidental bodily injury results in the permanent total disability of a member as defined in the policy definitions.			✓
DAILY BENEFIT**	Daily cash benefit for non-medical expenses as a result of hospitalisation following accidental bodily injury up to a maximum limit of R1000 per day / 20 days per annum. Requires hospital confinement of more than 24 hours. * Subject to pre-authorisation.			✓
AMBULANCE	All members enjoy the benefit of ambulance services when an ambulance service is required for an accident or Life-threatening emergency as assessed by the emergency call centre. Up to R35,000 per event.			✓
FUNERAL BENEFIT PRINCIPAL	Death Benefit of R10,000 for Principal member, 6 month waiting period from the commencement date of cover	✓	✓	✓

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

ON-SITE NURSING SERVICE

Unknown or untreated chronic diseases or non-compliance with medication can significantly affect the ability of employees to function optimally resulting in absenteeism and presenteeism. On-site nursing provides an on-site health service at your premises, saving valuable time spent away from work by employees seeking medical attention in turn, allowing the employer to maximize productivity. (Subject to a minimum of 20 employees at one location)

NUMBER OF MEMBERS	QUATERLY HOURS / PER NURSE	SERVICE
20 to 39	2 Working Hours	To manage and monitor the health of chronically ill employees within the work environment: • Address and continuously monitor their conditions e.g., tuberculosis, diabetes, hypertension and asthma. • Preventive health monitoring – Biomarkers / Biometrics • Wellness education programmes and counselling • Encourage enrolment on a care programme of employees with HIV/ AIDS and Tuberculosis
40 to 79	3 Working Hours	
80 to 149	4 Working Hours	
150 to 499	8 Working Hours	
500 to 1000	12 Working Hours	

EMPLOYEE HEALTHCARE PLANS - GENERAL

		Core	Establish	Enhance
ENTRY AGE	Maximum age 64	✓	✓	✓
PRE-EXISTING CONDTIONS	Compulsory Groups greater than 100 members (Group or Level of Employ): Pre-Existing Conditions waivered. Subject to Medicall Healthcare approval. Compulsory Groups less than 100 members: Pre-Existing Conditions are underwritten and may result in an endorsement being applied.	✓	✓	✓
ELIGIBLE MEMBERS	Employee Only – Employer / Employee relationship.	✓	✓	✓
EMPLOYER GROUP SIZE	Employers > 1 Employee	✓	✓	✓
SALARY LIMIT	None	✓	✓	✓
TAKE ON	R65 take on fee per employee and R130 once off per group, up to 100 members.	✓	✓	✓
WAITING PERIODS	30 Day Waiting Period for Hospital Trauma. 6 Month Waiting Period for Chronic, Dentistry, Optometry and Funeral Benefit (Natural Death).	✓	✓	✓
VAT	Inclusive	✓	✓	✓
ANNUAL AMENDMENTS	Amendments on group plan upgrades or downgrades allowed once annually on the 1st of January, with notice of change to Medicall confirmed no later than the 30th of November of the preceding year.	✓	✓	✓
NETWORK	Medicall Healthcare Providers – National Coverage.	✓	✓	✓
PROVIDER SEARCH	0860 077 722 and / or www.medicallhealth.co.za	✓	✓	✓

HOW DOES IT WORK

PRIMARY HEALTHCARE
Our Day-to-Day service is provided through the Medicall Healthcare Provider Network. The Provider Network has an extensive national network of over 5000 healthcare service providers that include: GP's, Dentists, Optometrists and Pharmacies. Members are required to make use of the Medicall Healthcare Network Providers that are available to them. A Nationwide list of these service providers can be found either on www.medicallhealth.co.za or alternatively you can contact 0860 077 722.

EMERGENCY/TRAUMA
Medicall Healthcare have agreements with most Private Hospitals in South Africa. In the case of any emergency room admittance, Pre-Authorisation is required by members. Dial 0860 077 722 (found on the Membership Card). In the event of an accident, Members will be allowed 48 hours from admittance in which to contact the Pre-Authorisation Department. The Medicall Healthcare Call Centre 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.

MEMBERSHIP WELCOME PACK
Included in the Welcome Pack is a Welcome Letter summarising your employee's benefits; a Medicall Healthcare Membership Certificate; the Policy Document/Service Agreement and your Employee's Medicall Healthcare Membership Card.

BROKER DETAILS

Medicall Healthcare is a product of Xperia Financial Services (PTY) Ltd, a Licensed Financial Services Provider, registered with the Financial Services Board (FSP 45551).

All Membership/Cover is Subject to Underwriting and as per the Service Agreement/Policy Document. Benefits and Pricing are subject to change without notice. Terms and Conditions apply. Premiums/Fees are payable in advance. Cover/Contract remaining in force is subject to premiums/fees being paid up to date in full every month.

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