MEDICALL HEALTHCARE OPTIMA EXTEND SERIES

Medicall Healthcare is an affordable Primary Healthcare Plan designed to provide quality Private Primary Healhcare that is accessible to all South Africans.

Medicall Healthcare Optima Extend series is a Private Primary Healthcare option that is available to dependantsof Members who are on one of the Optima Series plans.

BENEFIT	SERVICE	Optima Extend Core	Optima Extend Establish	Optima Extend Enhance
GP VISITS	Members can choose from any Medicall Healthcare Network GP only. Benefits include unlimited Medically necessary consultations and specified minor trauma treatment and flu vaccinations from the Network GP. Referral by Network GP to state facility if required 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.	✓	✓	✓
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 from commencement date of cover.		✓	✓
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. 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 R150,000 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 because 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 (Waiting Periods Apply)	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 6-month waiting period for natural death from the commencement date	✓	✓	✓

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

WHAT DOES IT COST

PLAN	EXTEND CORE	EXTEND ESTABLISH	EXTEND ENHANCE
SPOUSE	R491	R538	R684
PER CHILD	R260	R273	R357

Up to a maximum of 1 spouse and 6 dependent children can be accommodated on Extend plans. If the Main/Principal/Member is no longer an Optima member, for whatever reason this policy will need to be converted to an individual policy. Relevant individual pricing will apply.

GENERAL

		Core	Establish	Enhance
ELIGIBLE MEMBERS	Dependants of Members who are on an Optima Series Plan. Dependants may only be on an equivalent or lower plan than the Employee on Optima. A maximum limit of 1 Spouse and 6 Dependant Children applies. Dependant children between the ages of 18 and 25 must be unmarried, not pregnant and in full time education in order to qualify for the child rate. Children below the age of 6 months will not be covered for the Trauma or Accident Benefits under Optima Extend Enhance	✓	✓	✓
ENTRY AGE	Maximum age 64	✓	✓	✓
PRE-EXISTING CONDTIONS	All dependants will be underwritten individually. Pre-existing conditions may result in an endorsement being applied.	✓	✓	✓
REGISTRATION FEE	A Registration fee of R130.00 per Optima Extend Contract applies. This is to cover take-on and delivery of Membership Welcome Pack. There is a R65 fee for any additional cards required.	✓	✓	✓
REGISTRATION PERIOD	A Registration Period applies to all Optima Extend Plans. The Registration Period is one month. Cover and applicable waiting periods begin on completion of the Registration Period.	✓	✓	✓
ON-SITE NURSING	No nursing service applies to the Optima Extend Series.	✓	✓	✓
WAITING PERIODS	30 Day Waiting Period for Hospital Trauma. 6 Month Waiting Period for Chronic, Dentistry, Optometry and Funeral Benefit (Natural Death).	✓	✓	✓
ANNUAL AMENDMENTS	Amendments on 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. Members will be required to produce membership card/certificate and ID when using a Network Health Provider.

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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Medicall HEALTHCARE

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