



M E D I G U A R D

BENEFITS SUMMARY

D U E P O I N T



PRODUCT SUMMARY

This document serves as a summary of the MediGuard product benefits only. Refer to the Primary Health Care product document for the full details, terms and conditions of this product.

1. PRIMARY CARE BENEFITS

BENEFIT	DETAILS	WAITING PERIOD	HOW TO USE
GP Consultations	Unlimited. At any Unity Health Network GP . Pre-authorisation required for 10 or more GP or nurse visits per person per annum.	2 months No pre-existing conditions excluded	3,000 Unity Health network doctors nationwide. Call 086 136 6006 or search for a network doctor on your Unity Health App. or on the Unity Health website by logging into your member portal.
GP Procedures	Minor procedures in doctor's rooms are included in GP visits e.g. wound stitching, applying a cast to a broken arm, circumcision etc.	2 months	Call 086 136 6006 or search for a network doctor on your Unity Health App. or on the Unity Health website by logging into your member portal.
Nurse Consultations	Unlimited. Available at approved pharmacies (Clicks, Dischem & Pick n Pay) for minor ailments. In many practices, nurses can provide scripts for minor ailments for up to schedule 2 medications. Pre-authorisation required for 10 or more GP or nurse visits per person per annum	2 months	Utilise the nursing services of Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies.
Specialist Consultations	Up to R1,350 per visit with an overall limit of R2,800 per family per annum. Referral by Unity Health Network GP and pre-authorisation required.	2 months	Call 086 136 6006
Acute Medication	Unlimited. Medication is covered according to a set formulary and when dispensed from Unity Health Network GP's or approved pharmacies, including Clicks, Dischem, Pick n Pay, Local Choice or Medicare Pharmacies	2 months	

BENEFIT	DETAILS	WAITING PERIOD	HOW TO USE
Chronic Medication	<p>8 listed "High impact" conditions: Asthma, Chronic Obstructive Pulmonary Disorder; Diabetes Type 1&2; Epilepsy, HIV Aids; Hyperlipidaemia; Hypertension; Tuberculosis</p> <p>Your prescribed chronic medicines will be covered according to a set formulary. Approved pharmacies include Clicks, Dischem, Pick n Pay, Lovcal Choice, Medicare or Medipost</p>	12 months	<p>Your GP will assist you to register on the Chronic Medication Programme with Unity Health.</p> <p>Find the chronic medication formulary (List) on Mediscor's website: www.mediscor.net</p>
Basic & Emergency Dentistry Treatment	<p>Up to R1,350 per person per incident.</p> <p>Includes full mouth assessment, interoral radiographs, scale & polish, extractions, emergency root canal treatment, fillings, pain and sepsis treatment.</p> <p>Only available at Unity Health Dentists. Specialised dentistry/treatment, such as bridgework or crowns; orthodontic treatment; and dentures are not covered.</p>	2 months	<p>Call 086 136 6006 or search for a network dentist on your Unity Health App. or on the Unity Health website by logging into your member portal.</p>
Optometry	<p>One eye test per person per annum.</p> <p>A standard frame to the value of R254 and one pair of clear standard spectacle lenses per person per 24 months.</p> <p>Available at PPN Network Optometrists</p>	12 months	<p>Call 086 136 6006 or search for a network optometrist on your Unity Health App. or on the Unity Health website by logging into your member portal.</p>
Pathology	<p>Basic list of blood tests</p> <p>At a designated Service Provider. Your Network GP must ask for these tests to be done.</p>	2 months	<p>Call 086 136 6006 or search for a network doctor on your Unity Health App. or on the Unity Health website by logging into your member portal.</p>
Radiology	<p>Black and white x-rays only</p> <p>At a designated service provider. Your Network GP has to refer you to have X-Rays done.</p> <p>Specialised radiology such as MRI/CT scans are not covered.</p>	2 months	<p>Call 086 136 6006 or search for a network doctor on your Unity Health App. or on the Unity Health website by logging into your member portal.</p>
Maternity	<p>2 gynaecologists visits, 2 ultrasound scans per pregnancy.</p> <p>Up to R3,425 per family per annum. Pre-authorisation required.</p>	9 months for pre-birth maternity	<p>Call 086 136 6006</p>

2. ACCIDENTAL HOSPITALISATION AND EMERGENCY CARE BENEFITS

BENEFIT	DETAILS	WAITING PERIOD	HOW TO USE
Overall Annual Limit	No overall Annual Limit		
In-Patient Hospital Treatment	<p>Up to R1,250,000 per person per incident. Accident only.</p> <p>Actual cost of hospitalisation as an inpatient, including all associated services during the hospital admission at any private facility in the event of injuries sustained due to an accident.</p> <p>Pre-authorisation required</p>	1 st premium	Call 086 136 6006
In-Patient Hospital Stabilisation	<p>Up to R26,500 per person per incident. Emergency only.</p> <p>Actual cost of hospitalisation as an inpatient, in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital.</p> <p>Surgical procedures are excluded and Pre-authorisation is required.</p>	1 st premium	Call 086 136 6006
Out-Patient Casualty Treatment	<p>Up to R6,850 per incident. Accident only.</p> <p>The benefit payable for injuries sustained as a result of an accident shall be to treatment received in a hospital emergency unit.</p> <p>Pre-authorisation required.</p>	1 st premium	Call 086 136 6006
MRI & CT Scans	<p>Up to R18,000 per person per annum.</p> <p>Cost of the MRI or CT scan necessitated as a result of an injury sustained due to an accident.</p> <p>Pre-authorisation required.</p>	1 st premium	Call 086 136 6006
Physiotherapy & Occupational Therapists	<p>Up to R3,425 per person per annum. Accident only.</p> <p>Physiotherapy & Occupational therapy following an inpatient hospitalisation due to an accident.</p> <p>Limited to a period of 3 months following the discharge from an inpatient hospitalisation incident.</p> <p>Pre-authorisation required.</p>	1 st premium	Call 086 136 6006
Accidental Death Benefit	R25,000 per principal insured and first spouse dependent	1 st premium	Call 086 136 6006
Emergency Services	<p>Emergency Evacuation including:</p> <ul style="list-style-type: none"> • Ambulance services (Air and road) • Inter-hospital transfers • Repatriation of mortal remains • Telephonic medical advice 	1 st premium	Call 086 136 6006 and utilise the Unity Health phone app.

	<ul style="list-style-type: none"> • Push to call emergency dialling and find a provider application. <p>Hospital pre-authorisation & guarantee of payment to the treating facility in the event of an emergency/accident.</p>		
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3. WELLNESS PROGRAMME: HEALTH SCREENINGS AND ASSISTANCE PROGRAMME

BENEFIT	DETAILS	WAITING PERIOD	HOW TO USE
Health Screenings	<p>Up to one screening per person per annum. Health Screenings include health checks for:</p> <ul style="list-style-type: none"> • Blood pressure • Cholesterol • Glucose levels • Body Mass Index • Waist circumference • HIV and pre- & post-test counselling. <p>Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare)</p>	1 st premium	Call 086 136 6006
Pap Smear	<p>Available once every 3 years after the age of 21. Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare)</p>	1 st premium	Call 086 136 6006
PSA Screening	<p>Available once every 2 years after the age of 50. Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare)</p>	1 st premium	Call 086 136 6006
Vaccination Programme	<p>Influenza: Available annually – needs to be administered by 31 May each year Tetanus: Available once every 10 years Hepatitis A&B: Available once off Pneumococcal: Available once every 5 years for those aged 60 or older and for those individuals with a medically proven compromised immune system. Available at approved pharmacies (Clicks, Dischem, Pick n Pay, Local Choice or Medicare)</p>	1 st premium	Call 086 136 6006
Assistance Programme (AP)	<p>Unlimited telephonic counselling services. Provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes counselling for:</p> <ul style="list-style-type: none"> • Critical incidence/trauma • HIV • Legal advice • Financial advice • Face-to-face counselling (For members own account) 	1 st premium	Call 086 136 6006

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