

## HEALTHCARE BENEFITS

### Kaelo Health MyHealth Vital

Kaelo Health – MyHealth Primary Healthcare plans to address employees and their family's needs, by providing personalised Treatment and medication for a comprehensive range of health problems. Employees can enjoy access to one of South Africa's largest National Primary Healthcare networks, Prime Cure.

*Benefits limited to the individual, employed by iMvula Protection Africa & Subsidiaries.*



*This summary of benefits which is also the Healthcare Services and Benefits annexure to your Policy, should be read together with your Policy and Policy Schedule as they all form part of your agreement with the Insurer and UMA. Please ensure that you familiarise yourself with all the terms and conditions contained in all the documents you have received.*

**Statutory notice: This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership.** Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP 36931). Insurance products are underwritten by Centriq Insurance Company Limited ("Centriq"), a licensed non-life insurer and authorised Financial Services Provider (FSP 3417).

#### GP Visits

##### Benefit

This Benefit provides access to visit a Network Provider contracted Doctor (GP) and such visits will be covered at 100% of the Agreed Rate in the following instances: Doctor (GP) visits during office hours (**Monday to Friday: 08h00 - 17h00, Saturdays: 08h00 - 12h00**) are **100%** covered at the Agreed Rate when using a Contracted Service Provider or Allocated Provider. All out-of-hospital consultations of a medical nature, including minor procedures as listed in the Network Provider approved codes, performed in the Doctor's rooms.

Visits must be to one of your two Allocated Providers (GPs). Pre-authorization is required if you want to use a Network Provider contracted

Doctor (GP) other than your two Allocated Providers.

##### Limits & Features

We will only cover at **100%** of agreed rate if they use a Contracted Service Provider and/or Allocated Provider. You can change your allocated GP up to a maximum of twice per Benefit Year. The number of visits to either a Contracted Service Provider and/or Allocated Provider is **four** per Insured.

Pre-authorization is required from the **third** visit to a Contracted Service Provider (GP) and/or Allocated Provider per Insured Party.

##### How to Find Your Doctor or GP?

Contact the call centre 0861 493 587 or visit the Network Provider website at [www.primecure.co.za](http://www.primecure.co.za).

#### Virtual GP Consultations

##### Benefit

This Benefit provides access to a Virtual Consultation via a Contracted Service Provider (GP) and/or Allocated Provider subject to your available limit of GP consultations. Contact us on 0861 493 587 or [www.kaelo.co.za](http://www.kaelo.co.za).

##### Limits & Features

Four visits.

#### Nurse and Wellness Clinic Based Care

##### Benefit

This Benefit is for the Treatment of minor Illnesses such as coughs and colds at a Network Wellness clinic at a Network Provider contracted pharmacy. You can use your Over the Counter (OTC) Benefit if the nurse suggests OTC Medication.

##### Limits & Features

Visits per Insured Party are limited in respect of the following:

General colds and flu are limited to **four** events. Bronchitis, Asthma etc. is limited to **two** events. Diabetes is limited to two events. Screening and wellness is limited to **two** events. Testing for HIV is limited to two events.

#### Acute Medication (Short-term Medication)

##### Benefit

This Benefit provides access to Acute Medication limited to the number of General Practitioner (GP) visits four Per Insured Party Per Annum and cover is 100% of the Agreed Rate if the following conditions are met:

All Acute Medication must be prescribed by your Contracted Service Provider (GP) and/or Allocated Provider.

The Medication must be on the Network Provider Acute Medication Formulary and will be available without a Co-Payment.

The Acute Medication must be provided by either a dispensing Contracted Service Provider (GP) and/or Allocated Provider or by a Network Provider contracted pharmacy if the prescribing Doctor is a contracted but non-dispensing Doctor.

##### Limits & Features

In order for the Benefit to be covered, authorisation must be obtained per Insured Party from the third visit. Acute Medication on the Formulary is available without a Co-payment.

The Acute Medication will not be covered if it is prescribed by a GP that is not contracted to the Network Provider or if obtained from a non-contracted pharmacy.

#### A Over the Counter (OTC)

##### Benefit

OTC Medication may only be obtained at a Network Provider contracted pharmacy and on advice by the pharmacist.

##### Limits & Features

The OTC Medication Benefit is limited to **R140** per script to a maximum of **R420** per Insured Party per annum.

#### Immunisation

##### Benefit

The following Insured Parties may obtain **one** flu vaccination per Benefit Year.

##### Limits & Features

Children between six months and six years of age.

Pregnant women.

Insured Party 65 years of age and older.

Adults and children who are registered for Chronic Medication for the following conditions: Chronic pulmonary disorders (including Asthma); Cardiovascular disorders (except isolated hypertension); Renal or Metabolic disorders (including diabetes mellitus); Patients with immunosuppression.



### Chronic Medication (Long-term Medication)

#### Benefit

Chronic Medication will be covered in full (100% of Agreed Rate) if: Prescribed Medication forms part of the Chronic Medication Formulary. You have registered for the Chronic Medication with the Network Provider. To register for this Benefit:

1. You can obtain the chronic application form from your Prime Cure Contracted Service Provider (GP) and/or Allocated Provider ([www.primecure.co.za](http://www.primecure.co.za)).
2. Your Contracted Service Provider (GP) and/or Allocated Provider needs to email the completed chronic Application form to [pcauth@mediscor.co.za](mailto:pcauth@mediscor.co.za).

#### Limits & Features

Asthma; Diabetes insipidus; Diabetes mellitus type 1; Diabetes mellitus type 2; HIV (see details below); Hyperlipidaemia (high cholesterol); Hypertension.

After approval of the Chronic Medication, you can obtain your Chronic Medication at a Network Provider contracted pharmacy or contracted courier pharmacy who will deliver your Chronic Medication to the address you selected at no additional cost.

### HIV Programme

#### Benefit

The HIV Programme is designed to optimise the health and wellbeing of HIV positive patients.

The HIV management Programme includes:

- Voluntary counselling and testing.
- Antiretroviral therapy, prophylactic antibiotics and supplements.
- Treatment support and guidance.
- Pathology and monitoring (including CD4, viral load, liver enzymes, cholesterol, glucose, urine tests) according to protocols.
- Treatment of related infections, according to the Network Provider procedures and specifications.
- Emergency post exposure Medication is provided if the accidental exposure is brought to the attention of the Network Provider within 72 hours.
- Prevention of mother-to-child transmission (PMTCT).

#### Limits & Features

Unlimited HIV Medication is covered from date of registration of your Chronic Medication by your Contracted Service Provider (GP) and/or Allocated Provider.

#### How To Register

You must register for the Benefit. To do so you can obtain:

1. The Network Provider HIV registration form from the Network Provider website ([www.primecure.co.za](http://www.primecure.co.za)) or from Contracted Service Provider (GP) and/or Allocated Provider.
2. Your Contracted Service Provider (GP) and/or Allocated Provider needs to email the completed chronic application form to [HIVDMP@primecure.co.za](mailto:HIVDMP@primecure.co.za).

### Radiology

#### Benefit

The Radiology Benefit provides access to black and white X-rays and soft tissue ultrasounds according to a list of the approved codes and are paid at 100% of the Agreed Rate.

#### Limits & Features

Limited to the number of Contracted Service Provider (GP) and/or Allocated Provider visits (four) per Insured Party Per Annum.

A Contracted Service Provider (GP) and/or Allocated Provider must request the Radiology tests and you have to take the Radiology request form to the radiologist.

Pre-authorisation from the third GP visit per Insured Party must have been obtained.

### Pathology

#### Benefit

Pathology tests are limited to the Network Provider list of approved Pathology codes and are paid at 100% of the Agreed Rate. The tests must be requested by your Contracted Service Provider (GP) and/or Allocated Provider and the test must be done by a Network contracted Pathology laboratory - Ampath, Lancet, Pathcare or Lab24.

#### Limits & Features

Limited to the number of Contracted Service Provider (GP) and/or Allocated Provider visits (four) per Insured Party per annum. In order for the Benefit to be covered, Authorisation is required per Insured Party from the third visit.

### Maternity

#### Benefit

This can be provided by your Contracted Service Provider (GP) and/or Allocated Provider, or a Network Provider contracted radiologist as referred to by the Doctor (GP).

#### Limits & Features

This Benefit covers two sonar scans per Pregnancy per Insured Party. Only 2D scans are covered.

### Health Screening

#### Benefit

The following assessments may be screened at a Contracted Wellness Pharmacy Clinic:

Height, weight and body mass index; Glucose; Blood Pressure; Cholesterol; HIV, including pre and post-test counselling.

#### Appointments

You need to contact your nearest Contracted Pharmacy Wellness Clinic for an appointment - at least 72 hours' notice is required.

#### Limits & Features

Each Insured Party will receive a personal consultation along with suggestions on how to improve their health.

#### Claims

The claim will be submitted directly to your Network Provider for payment.

### COVID-19 Testing

#### Benefit

The process works as follows:

1. Pay cash upfront for the test.
2. If the result is positive, complete the refund form (can be found on [www.primecure.co.za](http://www.primecure.co.za)) and submit together with the claim, a copy of the test results and proof of payment, for reimbursement.

#### Limits & Features

The Insurer will cover the cost of the Pathology test for COVID - 19 (up to a maximum of R850) if the result is positive.

### Medical Emergency Services - Ambulance

#### Benefit

Medical emergencies will be transported to a State Facility and Trauma and Accident emergencies will be transported to a Contracted Hospital casualty by Netcare 911. Netcare 911 to be contacted for an authorisation that will be provided to the casualty.

All Insured Parties are required to access these services via the Netcare 911 toll-free line on 082 911 (24/7/365) or by direct referral from the Kaelo Health call centre (office hours only).

#### Limits & Features

This is limited to road transport.



#### Medical Emergency Services – Stabilisation (Accidents Only)

##### Benefit

Unlimited stabilisation of the Insured Party at the scene of the accident by Netcare 911 before being transported to the appropriate Hospital.

#### Accident Cover - Casualty Treatment (Accidental Events Only)

##### Benefit

A Guarantee of payment (GOP) and authorisation number must be obtained from Netcare 911 in the case of an accident (caused by an Accidental event). Services must be rendered at a Network Provider Hospital casualty. No Benefit is payable for services that are related to an Illness. Any Specialist or follow up visits for medical cases will not be covered under the Casualty Treatment Benefit.

##### Limits & Features

The Benefit payable is equal to the actual cost of the services that are provided, but only to the limit of R18 750 per event.

#### Accident Cover - Casualty Treatment (Accidental Events Only) To Take Out (TTO) Medication

##### Benefit

To Take Out (TTO) Medication in casualty is covered up to a sub-limit of R300 per event subject to it being issued by the hospital pharmacy on discharge and subject to an overall limit of R 18 750. If any other Network Provider or Pharmacy is utilised, Policyholders will have to pay upfront and submit a claim refund to [refunds@primecure.co.za](mailto:refunds@primecure.co.za) with the following:

- Completed refund form. This can be downloaded from [www.primecure.co.za](http://www.primecure.co.za) or
- contact the call centre on 0861 493 587.
- A copy of your ID.
- The account for which the request is being made.
- Receipt to show proof of payment.
- Proof of banking details.
- Include the word refund in the “subject” of your email.

#### Accident Cover - In-Hospital Treatment (Accidental Events Only)

##### Benefit

This Accident Cover - In-Hospital Treatment (Accidental Events only) covers emergency in-patient services which will be provided for in the case of Accidental Harm to an Insured Party for in-patient hospital Treatment. The following limits apply:

R370 000 per event. The Benefit payable is equal to the actual cost of the services that are provided, subject to a maximum of R370 000 per event.

The Benefit covers Treatment and services for a 90-day period calculated from the date of the Accidental Event. All Treatments during this period must be pre-authorized by contacting the call centre. Services must be rendered at a contracted Network Hospital. Any Specialist or follow up visits will not be covered if not related to the Accidental Event.

##### Authorisation

Authorisation must be obtained by contacting the call centre on 0861 493 587.

#### Accident Cover - In-Hospital Treatment (Accidental Events Only) To Take Out (TTO) Medication

##### Benefit

To Take Out (TTO) Medication in hospital is covered up to a sub-limit of R300 per event subject to it being issued at the hospital pharmacy on discharge and subject to overall hospital limit of R370 000 per event or (if the buy up option was selected) R1 500 000 per event. If any other Network Provider or Pharmacy is utilised, Policyholders will have to pay upfront and submit a claim refund to [refunds@primecure.co.za](mailto:refunds@primecure.co.za) with the following:

- Completed refund form. This can be downloaded from [www.primecure.co.za](http://www.primecure.co.za) or
- contact the call centre on 0861 493 587.
- A copy of your ID.
- The account for which the request is being made.
- Receipt to show proof of payment.
- Proof of banking details.
- Include the word refund in the “subject” of your email.

#### Accident Cover - In-Hospital Treatment (Accidental Events Only) Appliances

##### Benefit

Any appliances, like wheelchairs, crutches, beds or convalescing equipment is covered up to a sub-limit of R5 000 subject to it being issued at the hospital pharmacy on discharge and subject to overall hospital limit of R370 000 per event or (if the buy-up option is purchased) R1 500 000 per event. If any other Network Provider or Pharmacy is utilised, Policyholders will have to pay upfront and submit a claim refund to [refunds@primecure.co.za](mailto:refunds@primecure.co.za) with the following:

- Completed refund form. This can be downloaded from [www.primecure.co.za](http://www.primecure.co.za) or
- contact the call centre on 0861 493 587.
- A copy of your ID.
- The account for which the request is being made.
- Receipt to show proof of payment.
- Proof of banking details.
- Include the word refund in the “subject” of your email.

The below services are Value Added Services (These are Kaelo Risk service offerings and are not underwritten by Centriq Insurance Company Limited. Service Providers are contracted to Kaelo Risk, the Network Provider.)

#### COVID-19 Support line through Kaelo Simply HealthCare Pty Ltd Reg no 2004/009584/07

##### Benefit

We have set up a dedicated COVID-19 Medical Line where our Healthcare Professionals will be able to assist with medical-related advice on prevention, diagnoses, Treatment and telephonic risk screening assessments.

#### MyDoctor (Online Portal and 24hr Advice Line)

##### Benefit

The call centre 0861 493 587 and/or the Kaelo online portal is available for clinical advice and information which includes:

- Symptom checkers.
- First aid information.
- Medication library.
- Medical procedure information.
- Know your numbers – health vault to store your health readings.



#### Kaelo Lifestyle Programme – Telephonic Counselling

##### Benefit

Telephonic and Approved Face-to-Face Counselling is available to assist with issues such as stress, anxiety, depression, addictions, relationship and marriage problems, parenting, abuse, rape and trauma. Members and their families are guaranteed privacy and confidentiality, enabling them to deal openly with problems affecting their home and work lives. Kaelo Lifestyle Programme is a trusted and independent health provider On-site Counselling will be made available to clients with 200 or more employees onsite, at a particular site, once a month, with an average of 18% utilisation over a three-month period. Kaelo Lifestyle Programme is a trusted and independent health provider.

#### Kaelo Lifestyle Programme – Child and Teenager Support

##### Benefit

Today's hectic pace of life often leaves Children and Teenagers without the support they need to cope with their own challenges. The Kaelo Lifestyle Programme deals with the issues of bullying, peer pressure, exposure to drugs, depression, performance anxiety and self-image.

#### Kaelo Lifestyle Programme - Managerial Support

##### Benefit

Exclusive Coaching, orientation sessions and support for Managers to assist them to cope with stressful situations, to help them Manage employees and to equip them with more effective inter-personal skills.

## FUNERAL BENEFITS

### Legal and Tax Services (Pty) Ltd

**Benefits limited to the individual, employed by iMvula Protection Africa & Subsidiaries.**



*This summary of benefits provides a brief summary of benefits regarding your funeral plan. This summary should be read together with your Policy and Policy Schedule as they all form part of your agreement with the Insurer. Please ensure that you familiarise yourself with all the terms and conditions contained in all the documents you have received. Legal and Tax Services (Pty) Ltd is an authorised Financial Services Provider, FSP No. 28566. Insurance products are underwritten by Centriq Life Insurance Company Limited ("Centriq Life"), a licensed life insurer and authorised financial services provider, FSP No. 7370*

##### Funeral cover

R30 000 cover paid in the event of your death.

##### Airtime

We give your beneficiary a once-off airtime voucher to the value of R350 (or the closest voucher amount available on your network) to assist in making funeral arrangements. This benefit applies once you have made six consecutive payments on this plan.

To access these benefits and submit claims please call +27 (10) 020 1522 or email [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za).

## NON-INSURANCE ADVICE BENEFITS

### Legal and Tax Services (Pty) Ltd

**Benefits limited to the individual, employed by iMvula Protection Africa & Subsidiaries.**



*This summary of benefits provides a brief summary of benefits regarding the non-insurance advice and grief counselling benefits provided by Legal&Tax*

##### Legal Advice

Should you need advice from a lawyer, we offer telephonic guidance.

##### Tax Advice

Get advice on all personal tax matters. Whatever your question or concern, we can assist you telephonically

##### Debt Assist

We provide unlimited debt and budgeting advice, free access to your credit report and can negotiate payment arrangements.

##### Grief Counselling

In the event of your death, your beneficiary qualifies for a once off grief counselling session if and where necessary.

To access these benefits please call +27 (10) 020 1522 or email [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za).



## ACCIDENTAL PERMANENT DISABILITY BENEFIT

### GROUP PERSONAL ACCIDENT POLICY

Underwritten by Health & Accident Underwriting Managers (Pty) Ltd on behalf of Short-Term insurer Compass Insurance Company Limited

Benefits limited to the individual, employed by iMvula Protection Africa & Subsidiaries.



This summary provides a brief summary of benefits regarding your Group Personal Accident Policy benefit for Accidental Permanent Disability. This summary should be read together with your Policy as it forms part of your agreement with the Insurer. Please ensure that you familiarise yourself with all the terms and conditions contained in all the documents you have received.

Your broker is Willetco (Pty) Ltd, an authorised financial services provider, FSP No. 1287, and your benefit is underwritten by, UMA, Health & Accident Underwriting Managers (Pty) Ltd, FSP No. 376, on behalf of Short-Term insurer, Compass Insurance, FSP No. 12148

#### Accidental Permanent Disability

A benefit of R520 000 paid in the event of your **permanent total disablement due to accident** (an unexpected and specific event, which occurs at an identifiable time, (moment or point of time) and place, which results in Bodily Injury), that occurs during the period of insurance, and that directly and within 24 months of the date of such Accident, causes or results in a Bodily Injury and is defined in the Table of Benefits contained in the policy wording.

Permanent total disablement shall mean total and absolute disablement which entirely prevents an Insured Person from engaging in or giving attention to his or her usual occupation or any occupation for which the Insured Person is qualified or has received specialised training and which will in all probability be lasting and continuous for the lifetime of the Insured Person. The diagnosis and determination of the permanent total disablement must be made by a physician and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement. Documented evidence of the incident that caused the permanent total disablement is required.

Claims notice must be given to The Underwriter in writing within 60 days of any occurrence, which may give rise to a claim under this Policy.