2020

MyHealth Guardian⁺

kaelohealth

healthcare: MyHealth

Many South Africans do not have access to quality healthcare, which means that their health may be at risk. MyHealth - Guardian Plus puts private healthcare in reach of millions more people.

With unlimited GP visits, acute and chronic medication as well as radiology, pathology, dentistry and optometry benefits, MyHealth - Guardian Plus ensures that you have access to the healthcare you need.

Affordable healthcare for you and your family.

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.

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primecure
healthcare management

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healthcare: **MyHealth**

primecure
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MyHealth Guardian +

Kaelo Health Plans address policyholder needs by providing personalised treatment and medication for a comprehensive range of health problems. Employees can enjoy access to Kaelo Prime Cure's national network of professional health care providers. This includes GPs, dentists, optometrists, pharmacists, pathologists and hospitals.

2020 Benefits	Description	MyHealth Guardian Plus
Kaelo Prime Cure GP	100% of agreed rate. Office hours only. Contracted providers only.	Unlimited
Non-network / After Hours GP Visit	**1** per insured pa, to a maximum of **2** per family pa, **R 1 000** limit per event.	✔
Nurse-based Care	Acute visits at a contracted Pharmacy Wellness Clinic.	Unlimited
Specialist Benefit	Referral by a contracted GP, pre-authorisation required. Limited to a maximum of **R 3 650** per family and **R 1 820** per insured per annum.	✔
Acute Medication	100% of agreed rate, formulary applies at contracted pharmacies.	✔
Over-The-Counter (OTC) Medication	**R 130** per event to a max of **R 390** per insured per annum.	✔
Chronic Medication	100% of agreed rate, registration of medication required, formulary applies, contracted pharmacies.	27 conditions
HIV Disease Management Programme	ARVs, antibiotics, prophylactics, supplements and counselling.	✔
Basic Dentistry	Fillings, extractions, pain and sepsis, scaling and polishing at contracted dentists.	✔
Dentures	Plastic and acrylic (21 yrs plus) 20% co-payment for dentist and laboratory.	✔
Optometry	One eye examination per insured per annum and 1 set of glasses with single or bi-focal lenses every 24 months per insured at contracted providers only.	✔
Radiology	100% of agreed rate, black & white X-rays and soft tissue ultrasounds.	✔
Maternity	2 x 2D scans per pregnancy per annum, relevant pathology and medication as per formulary. Antenatal care at contracted GP.	✔
Pathology	100% of agreed rate, according to a list of approved codes.	✔
MyDoctor	Online portal & 24hr advice line.	✔
AskNelson Lifestyle Programme	Counselling, trauma support & child services. Legal & financial advice.	✔
Health Screenings	Health risk assessment at contracted Pharmacy Wellness Clinics, includes blood pressure, body mass index, cholesterol, glucose and HIV testing.	✔ At contracted Pharmacy Wellness Clinics only
Road Accident Cover	Assistance with road accident claims.	✔
Workman's Compensation Cover	Advice for injury on duty claims.	✔
Death Cover	Accidental	R 21 000
Ambulance	Private ambulance transportation and stabilisation at the scene of the emergency. Call 0861 493 587 and press 1, or call Netcare 911 on 082 911.	✔
Medical Emergency	Casualty benefit for the sudden and unexpected onset of a life-threatening health condition.	✔
Accident Cover	Casualty Treatment - Accidental events only	R 17 850 per event
	In-hospital Treatment - Accidental events only	R 350 000 per event and R 1 500 000 per family per annum

Terms and Conditions

- Cover for dependants is voluntary but must be added within 60 days of the main member joining or life event. Changes to dependants can only be made in January of each year.
- The following waiting periods will apply to new members: 3 month general waiting period and 12 month condition specific waiting period.
- This brochure is a summary of the cover, please refer to your policy document for all conditions of cover.

CENTRIQ INSURANCE

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