MediClub
NATIONAL HEALTHCARE GROUP

Essential Med Health Plan: iConnect

R149 /Month

MediClub's iSeries iConnect plan offers private GP visits with doctors in our network, prescriptions from any pharmacy, private dental care, x-rays and blood tests via authorisation from our WhatsApp Clinical Line. Members get reliable, private healthcare without long public queues or expensive private bills.

WHAT'S COVERED

Talk to our Clinical Team on WhatsApp

- WhatsApp Clinical Line for advice
- WhatsApp Clinical Line for GP referrals
- Over-the-counter medicine: 4 per year according to a set list of over-the-counter medicine

Dental

- Dental benefits including check-ups, dental x-rays, cleaning, fillings, extractions & infection control

Doctor Access

- Unlimited in-person GP consults via WhatsApp Clinical Line
- Unlimited virtual GP consults via WhatsApp Clinical Line
- Minor in-room procedures
- Prescription medicine according to a set list of acute medicine from any pharmacy

Emergency Care

- For emergency transportation to a hospital, call ER24 on 010 205 3370

Tests & Scans

- Basic blood tests via in-person GP referral according to a set list of blood tests
- Basic black-and-white X-rays via in-person GP referral according to a set list of scans

24/7 Assistance Programme

- Credit and debt support
- Legal guidance
- Personal health advisor
- Trauma counselling

Call EuropAssist on 086 022 2286 for a call-back

HOW IT WORKS

Say "Hi" on WhatsApp

Receive Over-the-Counter Meds (4 per year)

Referral to an In-Person GP (unlimited)

Referral to a Virtual GP (unlimited)

In-person GP can also refer you for:

- **Prescription**
- **X-rays**
- **Blood Tests**
- **Minor Procedures**

WAITING PERIODS

- **WhatsApp Clinical Line & 24/7 Assistance Programme:** available immediately
- **GP visits, meds, tests & scans**: available after 30 days
- **Dental**: Available after 6 months

HOW TO SIGN UP

WhatsApp: +27 72 815 8226

Visit: www.mediclub.co.za

EXCLUSIONS

Claims will be not be paid for:

1. Medical Treatment & Hospitalisation Limits

- No cover for hospital illness
- No cover for accidents (only trauma room for accidents)
- No cover for maternity in hospital or maternity scans
- No cover for voluntary hospital stays
- No cover for pain investigations/treatments only (bed rest, traction, physiotherapy, spinal blocks, medication)
- No cover for pre-existing conditions or diseases (first 12 months)
- No cover if medical advice is refused or not followed promptly
- No cover for treatment by unregistered medical practitioners is not covered
- No cover for call out fees for emergency transportation if services are not used
- An illness is only counted as new if it comes back after 6 months and has a clear diagnosis and treatment plan

2. Medical Procedure & Condition Exclusions

- No cover for chronic conditions
- No cover for specialists
- No cover for eye tests or glasses
- No cover for health assessments
- No cover for flu vaccines
- No cover for routine check-ups without symptoms
- No cover for obesity treatment, cosmetic/elective procedures, corrective optical/laser surgery (unless accident-related reconstruction)
- No cover for infertility treatment or artificial insemination
- No cover for gender reassignment surgery
- No cover for sexually transmitted diseases tests
- No cover for mental health disorders (depression, anxiety, psychotic/neurotic conditions, etc.) unless accident-caused
- No cover for gradual or long-developing conditions

3. Behaviour-Related Exclusions

- No cover for suicide, attempted suicide, self-inflicted injury, or reckless danger (unless saving a life)
- No cover for failure to take reasonable accident precautions or comply with laws/regulations
- No cover for injuries while under the influence of alcohol/drugs
- No cover for injuries from intentional unlawful acts under South African law

4. Activity & Travel Exclusions

- No cover for hazardous or professional sports/activities unless agreed (e.g., mountaineering with ropes, potholing, hang-gliding, sky-diving, quad biking, off-road riding)
- No cover for diving deeper than 30m without qualification/instructor
- No cover for driving/riding underage, unlicensed, or unauthorized
- No cover for flying except as a fare-paying passenger (no crew/trade/technical flights)

5. External Causes & Special Risks

- No cover for nuclear, chemical, biological, or explosive weapon use or contamination
- No cover for exposure to atomic energy/nuclear fission or reaction

6. Policy & Coverage Rules

- Hospital stays just for tests aren't covered unless your policy says so
- If you have a claim with the Road Accident Fund or Compensation for Occupational Injuries and Diseases Act from an accident, their claim will pay first and this policy will top up what still needs cover to your benefit limit

WhatsApp: +27 72 815 8226
Mon - Fri: 08:00 - 18:30 (no public holidays)
Sat: 08:00 - 14:00

Phone: 086 000 2402
Mon - Fri: 08:00 - 16:30 (no public holidays)
Sat: 08:00 - 14:00
NHGcustomercare@nationalhealthcare.co.za

24/7
Medical Emergency: 086 000 2402
Mon - Sun: 24/7