

## R225 /Month

Day-To-Day Health Plan is a WhatsApp Clinical Line led health insurance that provides members with over-the counter medicine and authorisation for visits with virtual or private in-person GPs in our network. The in-person GPs in our network may provide prescription and chronic medicine which members can get at any pharmacy, refer members for basic blood tests and x-rays, refer members to a specialist, perform in-room pregnancy scans and perform minor procedures. Members also have access to private dental and optometry care, emergency transportation, accidental injury care and access to a 24/7 assistance programme.



### 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



#### GP Access

- Requires screening of symptoms from 4th visit on WhatsApp Clinical Line
- Managed Unlimited in-person GP consults via WhatsApp Clinical Line
- Managed 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
- Chronic medicine\* for 24 conditions according to a set list of chronic medicine



#### Tests & X-rays

- 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 x-rays
- The in-person GP may refer you to a specialist Limited to R2 600 per year covered at insurance rates
- Two 2D scans per pregnancy in GP rooms or if referred



#### Dental & Optical

- Dental benefits including check-ups, dental x-rays, cleaning, fillings, extractions & infection control
- Call DENIS on 0861 033 647 for a dentist in your area
- Eye test, standard frame & bi-focal or contact lenses up to R500 every 2 years
- Call PPN on 041 065 0650 for an optometrist in your area



#### Emergency Care

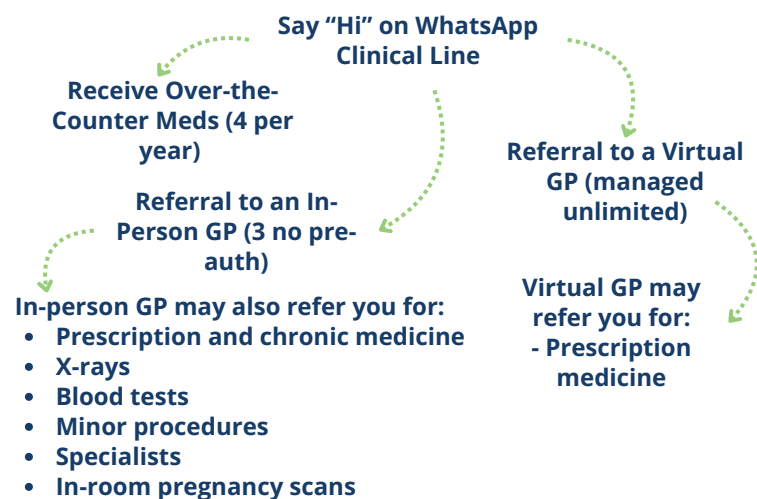
- For emergency transportation to a hospital, call ER24 on 010 205 3370
  - Admission to a casualty ward at a private hospital up to R5 000 per year for injuries resulting from an accident
- Call us on 086 000 2402 for authorisation



#### 24/7 Assistance Programme

- 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



### WAITING PERIODS

- **WhatsApp Clinical Line & 24/7 Assistance Programme:** Available immediately
- **GP visits, meds, tests & x-rays:** Available after 30 days
- **Maternity scans:** Available after 10 months
- **\*Chronic medicine:** If you have a pre-existing chronic condition, you can use chronic benefits after 12 months. If you are diagnosed with a chronic condition once joining, you can claim chronic medicine benefits within 6 months
- **Dental & Optical:** Available after 3 months
- **Specialist visits:** Available after 3 months

### HOW TO SIGN UP

 **WhatsApp Clinical Line:** +27 72 815 8226

 **Visit:** [www.mediclub.co.za](http://www.mediclub.co.za)

# EXCLUSIONS

## Claims will be not be paid for:

### 1. Medical Treatment & Hospitalisation Limits

- No cover for illness in hospital
- No cover for accidents in hospital
- No cover for maternity in hospital
- 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 (for first 12 months)
- No cover if medical advice is refused or not followed promptly
- No cover for treatment by unregistered medical practitioners
- No cover for call out fees for emergency transportation if services are not used

### 2. Medical Procedure & Condition Exclusions

- No cover for accidental death
- 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

LionHealth is a division of Lion of Africa Life Assurance Company Ltd (LionLife), a licensed Life insurer and an authorized FSP (FSP# 15283). This product is a health insurance plan as per the Long-term Insurance Act. These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72). 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 a medical scheme membership. Premiums are subject to annual review. Terms and Conditions apply. For more information regarding these exempted demarcated products please visit <https://www.medicalschemes.co.za/insurers/>



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  
NHGcustomer@nationalhealthcare.co.za



Medical Emergency: 086 000 2400  
Mon - Sun: 24/7