

R164 /Month

EssentialMED Health Plan: iConnect 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 medicine which members can get at any pharmacy, refer members for basic blood tests and x-rays, and perform minor procedures. Members also have access to private dental care, emergency transportation 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



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



Dental

- 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



Emergency Care

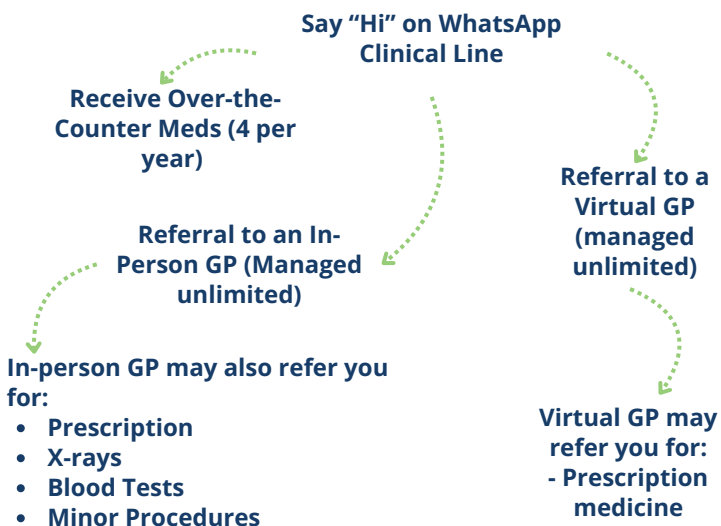
- For emergency transportation to a hospital, call ER24 on 010 205 3370



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
- **Dental:** Available after 6 months

HOW TO SIGN UP

 **WhatsApp Clinical Line:** +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 illness in hospital
- No cover for accidents in hospital
- No trauma room cover
- 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
- 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 optometry
- No cover for specialists
- No cover for chronic conditions
- No cover for accidental death
- No cover for flu vaccine
- No cover for health assessment
- 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

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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