

GENERIC Insurance

Proudly
endorsed by:



2024 PRODUCT BROCHURE



PRODUCTS

RETAIL RATES 2024

| OPTION | MAIN MEMBER TOTAL PREMIUM | ADULT DEPENDANT | CHILD DEPENDANT |
|----------------------------------|---------------------------|-----------------|-----------------|
| GOLDEN HOUR | R225pm | R135pm | R55pm |
| HOSPITAL PLAN | R265pm | R170pm | R75pm |
| PRIMARY STANDARD | R500pm | R430pm | R160pm |
| PRIMARY STANDARD & HOSPITAL PLAN | R685pm | R575pm | R225pm |
| COMPREHENSIVE ADVANCED | R1130pm | R880pm | R390pm |

- R50 Broker Fee per policy per month included (Please refer to our website www.medsureglobal/services.com for detailed list of Intermediary Services)
 - Underwriting concessions for Group apply with single payment collection via payroll
 - Our Premiums may be reviewed and escalated on an annual basis

WAITING PERIODS AND EXCLUSIONS

GENERAL WAITING PERIODS

- **2** month General Waiting Period will be applied on all out-of-hospital benefits unless otherwise stated.
- **3** month General Waiting Period will be applied on any in-hospital illness related benefits unless otherwise state
- **6** month General Waiting Period will be applied for any optical claims
- **6** month General Waiting Period will be applied on dental benefits.
- **6** month General Waiting Period will be applied on Chronic Medication.

POLICY SPECIFIC WAITING PERIODS

- The following conditions are excluded within the first **6** months of the policy cover inception:
 - Myringotomy and grommets;
 - Adenoidectomy;
 - Tonsillectomy;
 - Hysterectomy (except where malignancy can be proven);
 - Spinal, back, neck and joint related procedures or treatment except in the case of an accident.

PRE-EXISTING CONDITION WAITING PERIODS

- **12** month waiting period will be applied on all pre-existing conditions, diseases, or illnesses. These include any conditions which existed prior to inception, or for which an insured person has sought or received medical advice or received treatment by a Registered Medical Professional or exhibited symptoms before inception of the policy. Failure to disclose any pre-existing condition could render the policy being cancelled.

SPECIFIC WAITING PERIODS APPLICABLE TO CERTAIN BENEFIT CATEGORIES

- **12** month waiting period for pregnancy and confinement.
- **12** month waiting period on all pre-existing cancer-related treatments.
- **3** month waiting period is applicable on the Accidental Death Benefit.

DISCLAIMER

For all terms and conditions, benefits, limitations, and exclusions please refer to the policy wording which forms part of your Schedule of Insurance or consult your broker. GENRIC has been granted exemption in terms of Section 8(h) of the Medical Schemes Act 131 of 1998 for this product. 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. Premiums are subject to annual review.

Main Member
Total PremiumAdult
DependantChild
Dependant

R225pm

R135pm

R55pm

• R50 Intermediary Fee per policy per month included. (Please refer to our website www.medsureglobal.com/services for detailed list of Intermediary Services).
• Premiums are subject to annual review.



GOLDEN HOUR

Hospital Foot-Print

Access to all Private Hospitals accepting Health Insurance products.

In-Hospital Accident Cover

R225 000 per member per event. Limited to **R1 000 000** per policy per annum.
Pre-authorisation required.

ICU Benefit

Included in Hospital benefits.

In-Hospital Specialised Radiology
(MRI / CT Scan)

Included in Hospital benefits.

Post-Accident Rehabilitation

R10 000 per member per event for Physiotherapy and Occupational
therapy only. Pre-authorisation required.

Casualty Benefit for Accidents

R30 000 per policy per annum and accumulates to overall Accident Cover
limit. Pre-authorisation required.

Casualty Benefit for Illness

R15 000 per policy per annum. Pre-authorisation required.

GP Consultations

2 consultations per member per annum at contracted network GP's.

In- Room Procedures

Included.
Refer to approved list of procedures at network GP's only.

Pharmacy Clinic Nurse Care

3 visits per member per annum at all networked Pharmacies providing
clinic services for a defined list of procedures.

Prescribed Medication
Acute & Over The Counter (OTC)

R1 500 per member per annum. Max **R190** per script combined benefit. Acute
medication cost is averaged per category defined by the approved generic
medicine list. Co-payment maybe required if you opt for a more expensive
medication.

24 Hour Emergency
Medical Services

Unlimited 24/7 Emergency Medical Services subject to
pre-authorisation.

Personal Health Advisor

Clinically trained Personal Health Advisor available 24/7.

Accidental Death Benefit

R15 000 principal member
R10 000 adult dependant
R8 000 per child dependant

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions, and exclusions.

| Main Member Total Premium | Adult Dependant | Child Dependant |
|---------------------------|-----------------|-----------------|
| R265pm | R170pm | R75pm |

• R50 Intermediary Fee per policy per month included. (Please refer to our website www.medsureglobal.com/services for detailed list of Intermediary Services).
• Premiums are subject to annual review.



HOSPITAL PLAN

| | |
|---|---|
| Hospital Foot-Print | Access to all Private Hospitals accepting Health Insurance products. |
| In-Hospital Accident Cover | R300 000 per member per event, limited to R1 000 000 per policy per annum. Pre-authorisation required. |
| In-Hospital Illness Cover | R50 000 per member per event inclusive of all costs. Conditions with gradual progression are excluded. Limited to R500 000 per policy per annum. Pre-authorisation required. |
| ICU Benefit | Included in Hospital benefits. |
| In-Hospital Specialised Radiology (MRI / CT Scan) | Included in Hospital benefits. |
| Post-Accident Rehabilitation | R10 000 per member per event (Physiotherapy and Occupational therapy only). Pre-authorisation required. |
| Casualty Benefit for Accidents | R30 000 per policy per annum and accumulates to overall Accident Cover limit. Pre-authorisation required. |
| 24 Hour Emergency Medical Services | Unlimited 24/7 Emergency Medical Services subject to pre-authorisation. |
| Personal Health Advisor | Clinically trained Personal Health Advisor available 24/7. |
| Accidental Death Benefit | R15 000 principal member R10 000 adult dependant R8 000 per child dependant |

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions and exclusions.

| Main Member Total Premium | Adult Dependand | Child Dependand |
|---------------------------|-----------------|-----------------|
| R500pm | R430pm | R160pm |

• R50 Intermediary Fee per policy per month included. (Please refer to our website www.medsureglobal.com/services for detailed list of Intermediary Services).
• Premiums are subject to annual review.



PRIMARY STANDARD

| | |
|-----------------------------------|--|
| Casualty Benefit for Accidents | R2 000 per policy per annum and accumulates to overall Accident Cover limit. Pre-authorisation required. |
| Casualty Benefit for Illness | R2 000 per policy per annum for after-hour treatment only. Accumulates to overall Illness Cover. Pre-authorisation required. |
| GP Consultations | Unlimited GP visits at contracted Network GP's only. |
| Out-of-Network Consultations | 2 visits per policy per annum refunded at R475 per consultation. |
| Specialist Consultations | Referral by Network GP. Limited to R2 600 per member per annum. Benefit available on a pay and claim basis. |
| In- Room Procedures | Included. Refer to approved list of procedures. |
| Pharmacy Clinic Nurse Care | Unlimited visits per member at all networked Pharmacies providing clinic services for a defined list of procedures. |
| Acute Medication | Unlimited. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. |
| Over-The-Counter Medication (OTC) | R210 per policy per month, limited to R850 per policy per annum. |
| Chronic Medication | Unlimited as per Chronic Disease List. Subject to approval by ChroniLine.. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. Available from all networked Pharmacies or Dispensing GP's. |
| Radiology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Pathology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Dentistry | Basic Dentistry only at contracted Network Dentists. Subject to defined protocols. |
| Optometry | 1 Consultation, 1 set of frames with single vision lenses. Cover is available for the members every 24 months from Specsavers limited to R1 450 . |
| Personal Health Advisor | Clinically trained Personal Health Advisor available 24/7 |
| Accidental Death Benefit | R15 000 principal member / R10 000 adult dependand / R8 000 per child dependand |

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions and exclusions.

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions, and exclusions.



This Accident and Health policy is Administered and Underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life Insurer.
Distributed by MedSure Global (Pty) Ltd and R&P Wealth Management (Pty) Ltd (FSP: 46192), an Intermediary and Authorised Financial Services Provider.



| Main Member Total Premium | Adult Dependand | Child Dependand |
|---------------------------|-----------------|-----------------|
| R685pm | R575pm | R225pm |

• R50 Intermediary Fee per policy per month included. (Please refer to our website www.medsureglobal.com/services for detailed list of Intermediary Services).
• Premiums are subject to annual review.



PRIMARY STANDARD & HOSPITAL PLAN

| | |
|---|--|
| Hospital Foot-Print | Access to all Private Hospitals accepting Health Insurance products. |
| In-Hospital Accident Cover | R300 000 per member per event. Limited to R1 000 000 per policy per annum. Pre-authorisation required. |
| In-Hospital Illness Cover | R50 000 per member per event inclusive of all costs. Conditions with gradual progression are excluded. Limited to R500 000 per policy per annum. |
| ICU Benefit | Included in Hospital benefits. |
| In-Hospital Specialised Radiology (MRI / CT Scan) | Included in Hospital benefits. |
| Post-Accident Rehabilitation | R10 000 per member per event (Physiotherapy and Occupational therapy only). Pre-authorisation required. |
| Casualty Benefit for Accidents | R30 000 per policy per annum and accumulates to overall Accident Cover limit. Pre-authorisation required. |
| Casualty Benefit for Illness | R2 000 per policy per annum for after-hour treatment only. Accumulates to overall Illness Cover. Pre-authorisation required. |
| GP Consultations | Unlimited GP visits at contracted Network GP's only. |
| Out-of-Network Consultations | 2 visits per policy per annum refunded at R475 per consultation. |
| Specialist Consultations | Referral by Network GP. Limited to R2 600 per member per annum. Benefit available on a pay and claim basis. |
| In- Room Procedures | Included. Refer to approved list of procedures. |
| Pharmacy Clinic Nurse Care | Unlimited visits per member at all networked Pharmacies providing clinic services for a defined list of procedures. |
| Acute Medication | Unlimited. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. |
| Over-The-Counter Medication (OTC) | R210 per policy per month, limited to R850 per policy per annum. |
| Chronic Medication | Unlimited as per Chronic Disease List. Subject to approval by ChroniLine.. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. Available from all networked Pharmacies or Dispensing GP's. |
| Radiology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Pathology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Dentistry | Basic Dentistry only at contracted Network Dentists. Subject to defined protocols. |
| Optometry | 1 Consultation, 1 set of frames with single vision lenses. Cover is available for the members every 24 months from Specsavers limited to R1 450 . |
| 24 Hour Emergency Medical Services | Unlimited 24/7 Emergency Medical Services subject to pre-authorisation. |
| Personal Health Advisor | Clinically trained Personal Health Advisor available 24/7 |
| Accidental Death Benefit | R15 000 principal member / R10 000 adult dependand / R8 000 per child dependand |

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions, and exclusions.



This Accident and Health policy is Administered and Underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life Insurer.
Distributed by MedSure Global (Pty) Ltd and R&P Wealth Management (Pty) Ltd (FSP: 46192), an Intermediary and Authorised Financial Services Provider.



| Main Member Total Premium | Adult Dependant | Child Dependant |
|---------------------------|-----------------|-----------------|
| R1130pm | R880pm | R390pm |

• R50 Intermediary Fee per policy per month included. (Please refer to our website www.medsureglobal.com/services for detailed list of Intermediary Services).
• Premiums are subject to annual review.



COMPREHENSIVE ADVANCED

| | |
|---|---|
| Hospital Foot-Print | Access to all Private Hospitals accepting Health Insurance products. |
| In-Hospital Accident Cover | R250 000 per member per event, limited to R1 000 000 per policy per annum. Pre-authorization required. |
| In-Hospital Illness Cover | R100 000 per member per event inclusive of all authorized associated costs. Cataract Surgery is limited to R30 000 per member per annum Limited to R1 000 000 per policy per annum. Pre-authorization required. |
| Maternity Benefit | R35 000 for the birth per pregnancy. Limited to 1 event per policy every 12 months. |
| ICU Benefit | Included in Hospital benefits. |
| In-Hospital Specialised Radiology (MRI / CT Scan) | Included in Hospital benefits. |
| Post-Accident Rehabilitation | R10 000 per member per event (Physiotherapy and Occupational therapy only). Pre-authorization required. |
| Casualty Benefit for Accidents | R10 000 per policy per annum and accumulates to overall Accident Cover limit. Pre-authorization required. |
| Casualty Benefit for Illness | R6 000 per policy per annum for after-hour treatment only. Accumulates to overall Illness Cover. Pre-authorization required. |
| GP Consultations | Unlimited GP visits at contracted Network GP's. |
| Out-of-Hospital Maternity Benefit | 2 Ultra-sound at contracted network GP (1 st & 2 nd trimester). Limited to 1 event per policy per 12-month period. |
| Out-Of-Network Consultations | 2 visits per policy per annum refunded at R475 per consultation. |
| Specialist Consultations | Referral by Network GP. Limited to R2 600 per member per annum. Benefit available on a pay and claim basis. |
| In- Room Procedures | Included. Refer to approved list of procedures. |
| Pharmacy Clinic Nurse Care | Unlimited visits per member at all networked Pharmacies providing clinic services for a defined list of procedures. |
| Acute Medication | Unlimited. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. |
| Over-The-Counter Medication (OTC) | R210 per policy per month, limited to R850 per policy per annum. |
| Chronic Medication | Unlimited as per Chronic Disease List. Subject to approval by ChroniLine. Medication cost is averaged per category defined by the approved generic medicine list. Co-payment maybe required if you opt for a more expensive medication. Available from all networked Pharmacies or Dispensing GP's. |
| Radiology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Pathology | Unlimited. Referred by a Network GP. Subject to defined protocols. |
| Dentistry | Basic Dentistry only at contracted Network Dentists. Subject to defined protocols. |
| Optometry | 1 Consultation, 1 set of frames with single vision lenses. Cover is available for the members every 24 months from Specsavers limited to R1 450 . |
| 24 Hour Emergency Medical Services | Unlimited 24/7 Emergency Medical Services subject to pre-authorization. |
| Personal Health Advisor | Clinically trained Personal Health Advisor available 24/7. |
| Accidental Death Benefit | R15 000 principal member / R10 000 adult dependant / R8 000 per child dependant |

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions, and exclusions.



This Accident and Health policy is Administered and Underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life Insurer.
Distributed by MedSure Global (Pty) Ltd and R&P Wealth Management (Pty) Ltd (FSP: 46192), an Intermediary and Authorised Financial Services Provider.



VALUE ADDED BENEFITS

| | |
|---|--|
| 24 Hour Emergency Medical Services | 24-hour cover for private ambulances and emergency medical evacuation in the event of emergencies. Pre-authorisation required. |
| Personal Health Advisor | Telephonic consultations with clinically trained Personal Health Advisors available 24/7. You can call them for trauma counselling, general medical advice, Covid advice or any ailments or concerns you may have about your health. |
| Accidental Death Benefit | A lump sum payout in the event of the death of a member that results in an unintentional death. |

NURSE BASED PHARMACY CARE

| | |
|--|--|
| Pharmacy Clinic Nurse Care | Care from qualified nurses at over 700 pharmacy Wellness Clinics. Visit them in store at your convenience or book an appointment for a consultation. Nurses will give you a medical referral if necessary. Available at all contracted Mediscor Pharmacies, including Dischem Clicks, Medirite etc. Pre- authorisation may be required after the 10th visit |
| General Member Wellness | <ul style="list-style-type: none"> • Glucose and Cholesterol screening / testing / monitoring • Treatment of wounds • Administration of injections, including annual flu injection • Hb, Malaria and Urine Screening • Syringing of ears • Advice on how to best manage your status and health |
| Women's Health | Caring advice women can rely on, offering all types of female health assessments such as pregnancy testing, breast screening, pap smear testing and other female screenings |
| Assistance Managing Chronic Condition | Nurses will help you manage your chronic condition and assist you with monitoring and advice, including but not limited to: Diabetes Hba1C and foot screening <ul style="list-style-type: none"> • Blood pressure and lipogram testing, BMI monitoring • Peak flow and nebulization. Control asthma by getting rescue medication directly into the lungs. • HIV screening, testing and counselling: Learn your HIV status and get psychological help after testing positive. A counselling session is offered pre-testing as well. |

* This policy is not a medical scheme and does not provide the same cover. It is not a replacement for medical scheme membership. Please refer to the policy wording or contact MedSure Global for details on terms, conditions, and exclusions.



MedSure
— G L O B A L —

CONTACT US

031 303 3928

066 122 1528

www.medsureglobal.com

**71 Madeline Road
Morningside
Durban 4001**

Quality Healthcare For All

