

2020



MyHealth Plus | Core | Vital

kaelohealth

healthcare: MyHealth

The fact that many of your employees do not have access to private healthcare could be putting their health and your business at risk.

Speak to your healthcare advisor today.

For your people - your most valued asset.

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.



www.kaelo.co.za

kaelo
primecure
healthcare management

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.

Key Benefits

- Become an employer of choice by investing in your employees
- Tax efficient
- Direct provider payments
- Comprehensive integrated care
- Electronic enrollment

2020 Benefits	Benefits	MyHealth Plus	MyHealth Core	MyHealth Vital	
Kaelo Prime Cure GP	100% of agreed rate. Office hours only. Contracted providers only.	Unlimited	Unlimited	4 visits per annum	
Non-network / After Hours GP visit	1 event per insured and max of 2 events per insured per annum limited to R 1 000 per event	✓	✗	✗	
Nurse-based Care	Unlimited at contracted Pharmacy Wellness Clinic.	✓	✓	✓	
Specialist Benefit	Limited to R 3 650 per policy and R 1 820 per family per annum	✓	✗	✗	
Acute Medication	100% of agreed rate. Formulary applies at contracted pharmacies.	✓	✓	✓	
Over-the-counter Medication	R 130 per event to a max of R 390 per insured per annum.	✓	✓	✓	
Chronic Medication	100% of agreed rate. Formulary applies at contracted pharmacies.	27 conditions	7 conditions	7 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 / insured and 1 set of glasses with single or bi-focal lenses every 24 months / 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 and 24hr advice line.	✓	✓	✓	
AskNelson Lifestyle Programme	Counselling, trauma support, child services, legal & financial advice.	✓	✓	✓	
Health Screenings	At Contracted Pharmacy Wellness Clinics only.	Onsite (50+ employees)	✓	✓	
Road Accident Cover	Assistance with road accident claims.	✓	✓	✗	
Workman's Compensation Cover	Advice for injury on duty claims.	✓	✓	✗	
Death Cover	Accidental	R 21 000	R 10 500	✗	
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	(Accidents only)	Casualty Treatment	R 17 850 per event	Optional buy-up	R 17 850 per event
		In-hospital Treatment	R 350 000 per event	Optional buy-up	R 350 000 per event
BUY-UP Options:		BUY-UP	BUY-UP	BUY-UP	
BUY-UP 1	Casualty Treatment (R 17 850) In-hospital Treatment (R 350 000)	Included	Optional buy-up	Included	
BUY-UP 2	Casualty Treatment (R 17 850) In-hospital Treatment (R 1 500 000)	Optional buy-up	Optional buy-up	Optional buy-up	

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 may apply to new members: 3 months 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.**