

GENRIC Health Insurance

PRIMARY STANDARD WITH HOSPITAL PLAN

24 Hour Emergency Medical Services	Primary Standard No Benefit	All other Options Unlimited subject to pre-auth
ALL OPTIONS		
Personal Health Advisor (24/7)	Clinically trained Personal Health Advisor available for telephonic consultations and advice, including Trauma Counselling, health information, chronic condition management, general health advice.	
Accidental Death Benefit	Principal: R15,000 Adult Dependant: R10,000 Child Dependant: R8,000	

BENEFITS	PRIMARY STANDARD WITH HOSPITAL PLAN
In-hospital Accident Benefit	R300 000 per member per event, inclusive of all costs. Maximum of R1 000 000 per policy per annum. Pre-authorisation required.
In-hospital Illness Benefit	R50 000 per member per event, inclusive of all costs. Conditions which have a gradual progression are excluded. Pre-authorisation required. Limited to R500 000 per policy per annum.
ICU Benefit	Included in Hospital Benefits
Shortfall Benefit	Included in Hospital Benefits
In-hospital Specialised Radiology (MRI Scans, CT Scans etc)	Included in Hospital Benefits
Post-Hospital Accident Rehabilitation	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.
Casualty Benefit (Accident)	R30 000 per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. Pre-authorisation required.
Casualty Benefit (Illness)	R2 000 per policy per annum for <i>after-hours</i> treatment only. Cover accumulates to the initial event and overall, In-Hospital Accident covered benefits. Pre-authorisation is required.
General Practitioner visits (GP/Doctor)	Managed unlimited GP Consultations at a network doctor.
In-Room Procedures	Defined list of procedures a network GP can perform in their rooms at no additional charge.
Out-of-Network GP Visits	2 Consultations per policy per annum refunded at R475 per visit.
Pharmacy Clinic Nurse Care	Unlimited care for defined list of procedures available from nurses at Mediscor pharmacies with contracted clinics.
Specialist Visits	R2 600 per member per annum. Referral by network GP is required. Members must pay cash and claim from GENRIC.
Acute Medication *Subject to formulary	Unlimited Acute Medication available only from Mediscor pharmacies.

Over-the-Counter medication (OTC) *Subject to formulary	R210 per policy per month with a maximum of R850 per policy per annum.
Chronic Medication *Per our Chronic Disease List (CDL)	Unlimited. Approval must be obtained from Chroniline. Chronic Medication may be obtained from a Mediscor pharmacy or from a Network Dispensing doctor. Subject to formulary.
Radiology	Unlimited Black and White x-rays only. Members must be referred by a network GP.
Pathology	Unlimited blood tests according to our list of tests. Members must be referred by a network GP.
Dentistry	Basic dentistry only. Treatments available based on GENRIC's protocols and limits.
Optometry	Only available at Specsavers branches. 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1,450 .