



# UNITYHEALTH



## HOSPITAL CARE PLAN GROUPS 2023

#StayHealthy 



Unity Health is a division of  
Ambledown Financial Services  
(Pty) Ltd. FSP 10287



Underwritten by Bryte Insurance  
Company Limited a licensed insurer  
and an authorised FSP (17703)

\*This product is not a medical scheme and the required cover (benefits and contributions) are not the same as that of a medical scheme. \*Terms and Conditions Apply

# Welcome to Unity Health

Thank you for choosing Unity Health as your primary healthcare insurance provider. Our professional team and a large number of dedicated service providers are here to ensure you have access to the highest quality care at the most affordable price.

Our products have been specifically designed to ensure your most essential and basic healthcare needs are taken care of. A more detailed description of our benefits is provided in this brochure.

If you have any queries please contact our Call Centre on 0861 366 006.



## Contact Details

**Call Centre:** 0861 366 006  
**Facsimile:** 011 706 5568  
**Claims queries:** [claims@unityhealth.co.za](mailto:claims@unityhealth.co.za)  
**Membership queries:** [membership@unityhealth.co.za](mailto:membership@unityhealth.co.za)

Ambledown House, Eton Office Park East, c/o Sloane & Harrison Street, Bryanston, 2191

PO Box 1862, Cramerview, 2060

Chat to UNIBot on our website [www.unityhealth.co.za](http://www.unityhealth.co.za)



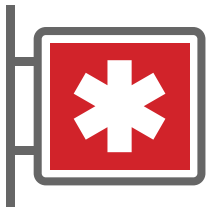
*Please visit our website [www.unityhealth.co.za](http://www.unityhealth.co.za) for more information.*

**Disclaimer:** This document is a summary for information purposes only and does not supersede the terms and conditions as outlined in the Policy document. In the event of any discrepancy, the Policy document will prevail.

Products are subject to open enrolment, community rating and cross-subsidisation. This means that for a particular plan anyone may join and premium rates are only differentiated by principal member, adult and child dependants.



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## HOSPITAL & EMERGENCY BENEFIT PRODUCTS

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## No overall annual limit

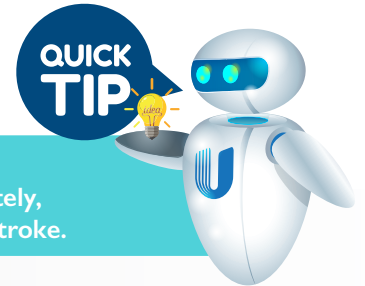


### Outpatient hospital stabilisation - emergency only

The actual cost of hospitalisation as an inpatient, in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital.

**Note:** surgical procedures are not covered.

**Plan B & C:** Sublimit of R27 800 per person per incident.  
Pre-authorisation required.



#### What is an emergency?

An event or unexpected health condition, which if not treated immediately, would result in death or serious bodily impairment. E.g. Heart attack / stroke.



### Inpatient hospital treatment - accident only

The actual cost of hospitalisation as an inpatient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident.

**Plan B:** Sublimit of R275 000 per person per incident. Pre-authorisation required.

**Plan C:** Sublimit of R1 300 000 per person per incident. Pre-authorisation required.



### Outpatient casualty treatment - accident only

The benefit payable for injuries sustained as a result of a minor accident shall be limited to treatment received in a hospital emergency unit.

**Plan B & C:** Sublimit of R7 195 per person per incident. Pre-authorisation required.

QUICK TIP



#### What is an accident?

An accident means bodily injury caused by violent accidental and external physical means. E.g. Motor vehicle accident / burns / injuries from a crime / snake bite / injuries from a fall.



### Emergency evacuation (ER24)

Emergency evacuation, including:

- Ambulance services (air or road).
- Unity Health push-to-call emergency dialing, geo-locating and find a provider mobile application.
- Telephonic medical advice (Ask-a-Doctor or Ask-a-Nurse)
- Inter-hospital transfers.
- Repatriation of mortal remains within the borders of South Africa.





## MRI & CT scans - accident only

The actual cost of an MRI or CT scan necessitated as a result of an injury sustained due to an accident. **Limited to R18 900 per person per year.** Pre-authorization required.



## Physio & occupational therapists

Physiotherapy & Occupational therapy following an in patient hospitalisation due to an accident. Limited to a period of 3 months following the discharge from an in patient hospitalisation incident. **Limited to R3 600 per person per year.** Pre-authorization required.



## Accidental death benefit

**PLAN B & C: Limited to R25 000 per principle insured and first spouse dependant. R5 000 for each child dependant (motor vehicle accidents only).** Beneficiary nomination is required.

No waiting periods for hospital care plan only.

Please note that a number of benefits on your policy require pre-authorization.

Please contact our Call Centre on 0861 366 006 to access benefits.

Failure to obtain authorisation for specific benefits under your policy will result in claims not being paid.

# Hospitals we have an agreement with

In an event of an emergency you may go to any Private Hospital, we will cover your visit provided you have obtained pre-authorization. As a Unity Health client we do have agreed tariff contracts in place with the major hospital groups in the country, including: Clinix Health Group, Mediclinic SA, Netcare, NHN and Life Healthcare to ensure you are able to get treated at these facilities with no payment gaps.



# Wellness



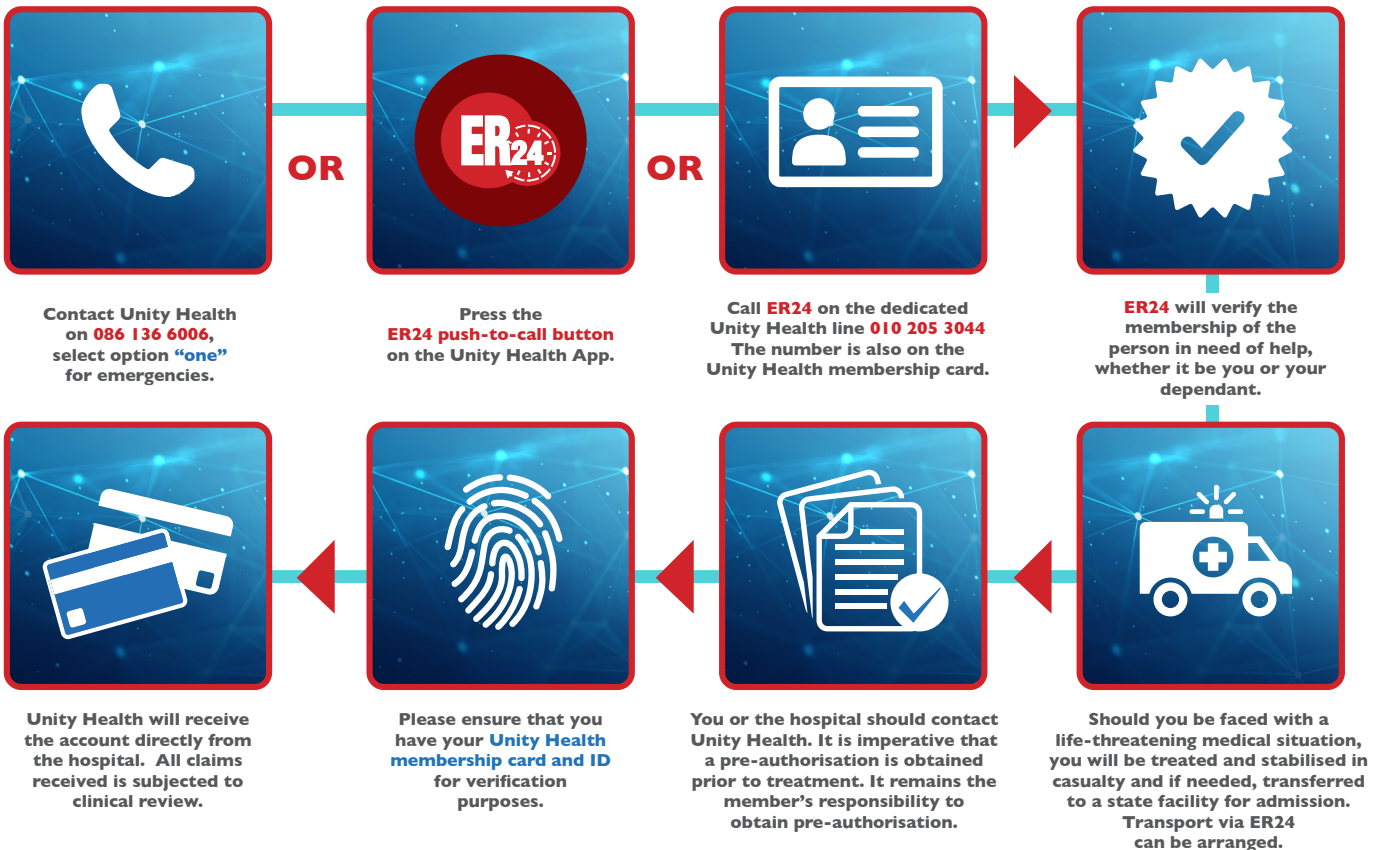
## Telephonic assistance programme

Unlimited telephonic and Skype counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes: Critical incidence/trauma counselling, HIV counselling, legal advice and financial advice. Face to face counselling can be arranged for the member's own account.



# How to get help

What do I do in the event of a medical emergency or serious accident?



## The difference between inpatient and outpatient treatment

**“Inpatient”** means that the treatment requires the patient to be admitted to hospital, primarily so that he or she can be closely monitored during the treatment and afterwards, during recovery. This is usually the case for a medical emergency or serious accident.

**“Outpatient”** means that the treatment does not require hospital admission. This is usually for a minor accident.

**QUICK TIP**



Always keep your Unity Health membership card and a form of identification on you. This will identify you as a Unity Health member and allows you to access your benefits.

## The difference between inpatient and outpatient facilities

An inpatient facility is a hospital. An outpatient facility is either an independent facility or part of a hospital designed for the treatment of outpatients. Outpatient facilities offer a wide range of treatment services, diagnostic tests and minor surgical procedures.



Download the Unity Health App on:



Chat to UNIBot on our website:  
[www.unityhealth.co.za](http://www.unityhealth.co.za)

Call Centre:  
0861 366 006

ER24 - Emergencies &  
Hospital Admissions:  
010 205 3044

Facsimile:  
011 706 5568

New Business:  
[newbusiness@unityhealth.co.za](mailto:newbusiness@unityhealth.co.za)

Claim:  
[claims@unityhealth.co.za](mailto:claims@unityhealth.co.za)

Membership queries:  
[membership@unityhealth.co.za](mailto:membership@unityhealth.co.za)

Correspondence & general queries:  
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