# UNITYHEALTH

## PRIMARY HEALTHCARE PLAN INDIVIDUALS 2023



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



Bryte 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:** Facsimile: Claims queries: Membership queries: 0861 366 006 011 706 5568 claims@unityhealth.co.za 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

#### Please visit our website 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.





## **PRIMARY HEALTHCARE BENEFIT PRODUCTS**



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### **PRIMARY HEALTHCARE BENEFIT PRODUCTS**



#### **GP** consultations

Plan C: Unlimited consultations at a Unity Health network doctor.

We have over 3 500 Unity Health network doctors nationwide. For your nearest network doctor call our Call Centre on **0861 366 006** or search for a network doctor on your Unity Health App or on our website by logging into your member portal.

#### **GP** procedures

Minor procedures in rooms are included in your visits to the doctor. E.g. Stitching of a wound, circumcision, applying a cast to a broken arm. Check with your doctor that your treatment is on our list of services.



#### **GP Visits - Out of Network**

Plan C: Payable up to a maximum of R300 per visit and limited to 2 out-of-network visits per person per year. Member to pay upfront and claim back from Unity Health.

#### **GP Visits - Intercare online**

Plan C: Unlimited GP Consultations available online through Intercare. Members can access the benefit via the Unity Health online portal or via the Unity Health App.



#### **Nurse Consultations**

Plan C: Unlimited consultations available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare) for minor ailments.

In many practices, nurses can provide scripts for minor ailments for up to schedule 2 medications. Virtual GP consultations are available through approved pharmacies that have a nurse clinic (Alpha Pharm, Dischem and Medicare).



#### **Telemedicine Consultations**

Plan C: Unlimited virtual GP consultations are available through approved pharmacies that have a nurse clinic (Alpha pharm, Dischem and Medicare). If the nurse believes a virtual GP consultation is necessary, The nurse will facilitate the GP consultation through a video conference link.

Pre-authorisation required for 10 or more visits to a GP, Out-of-Network GP, Nurse, Telemedicine and Intercare Video based GP consultations.



#### Acute medication

#### **Dispensing doctor**

If your Doctor dispenses medication, you will receive your medication during your visit.

#### Non-dispensing doctor

A non-dispensing GP will provide you with a prescription to collect your medication at your nearest network pharmacy. Medication is covered according to a set formulary.

#### Prescribed medication is unlimited

This is limited to medication prescribed during the GP visits. All acute medication is subject to a formulary.



You may go to any pharmacy including Alpha Pharm, Clicks, Dischem, Local Choice or Medicare. What is an acute condition? A short-term condition or illness like a chest infection, sinusitis or the flu. Your doctor can provide you with acute medication to treat your condition/illness, or write a script for you to get the medication at a pharmacy.

What is a formulary? A medicine formulary is a list of approved medicines. Only medications that are on this list will be covered. This ensures that premiums remain affordable.



#### **Chronic medication**

Plan C: Chronic Medication Programme. 8 listed chronic conditions and HIV/AIDS included.

#### What is a chronic condition?

A condition or disease that lasts for an extended period of time. Chronic diseases include asthma, hypertension, diabetes and HIV/AIDS. For a list of chronic conditions covered, please call the Unity Health Call Centre on **0861 366 006** or visit www.unityhealth.co.za

#### How does the Chronic Medication Programme work?

Your network doctor will assist you to register on the Chronic Medication Programme with Mediscor. Your doctor will prescribe medicine for you according to a set formulary. The chronic medication formulary can be found on Mediscor's website: www.mediscor.co.za.

#### How can you collect your chronic medication?

When you are approved and registered to receive chronic medication to treat your condition MEDIPOST will contact you telephonically to arrange a delivery date and your preferred collection point. Deliveries are managed by MediLogistics and can be done at the following points – your home address, your place of work or your providers' practice. You may still continue to collect your medication at your network pharmacy if you prefer to do so.



#### Basic & emergency dentistry treatment

#### Plan C: Limited to RI 350 per visit with an overall annual limit of R4 000 per family per year.

Treatment includes: full mouth assessment, intraoral radiographs, scale & polish, extractions, emergency root canal, fillings, pain and sepsis treatment. Specialised dentistry (such as bridges or crowns) is not covered. Orthodontic treatment (such as braces or dentures) is also not covered. Pre-authorisation is required for all dental fillings.

To book an appointment with a dentist, please call the Unity Health Call Centre on 0861 366 006.



#### Optometry

Plan C: One eye test per person per 24 months. A standard frame to the value of R499 and one pair of clear standard spectacle lenses per person per 24 months.

Unity Health now has an exclusive network arrangement with Specsavers and Execuspecs.



#### **Basic pathology blood tests**

Basic list of blood tests e.g. cholesterol / glucose test. During your visit, your GP will advise you if blood tests are necessary.

COVID-19 Screening - Access to a COVID-19 PCR pathology test. The benefit is payable if you test positive for COVID-19. Pre-authorisation and referral by a network GP are required.



#### **Basic radiology x-rays**

Black & white x-rays only. During your visit, your GP will advise you if x-rays are necessary. Specialised radiology like MRI/CT Scans are not covered.



#### **Pre-birth maternity**

2 gynaecologist consultations and 2 ultrasound scans per year. Up to R3 600 per family, per year. Pre-authorisation is required. You may go to any gynaecologist. Upfront payment may be required, in which case we will reimburse you.



#### Specialist consultations

Plan C: Limited to R1 420 per visit with an overall anual limit of R3 000 per family per year. Referral by Unity Health Network and pre-authorisation required.

The following waiting periods apply. 2-month general waiting period, 12 month waiting period for chronic medication and optometry benefits and a 9 month waiting period for pre-birth maternity benefits. No waiting periods apply to hospital care benefits.

## **Our Providers**









**Our Partners in** Telemedicine

**Our Partners in Optometry** 













#### **Health screenings**

Health Screenings include health checks for blood pressure, cholesterol, glucose levels, body mass index (BMI), waist circumference and HIV (including pre and post test counselling). Available at approved pharmacies. Limited to one screening per person per year.



#### Pap smears

Available once every 3 years after the age of 21. Available at approved pharmacies. Your Unity Health Network GP may or may not offer pap smears.

#### **PSA** screening

Available once every 2 years after the age of 50. Available at approved pharmacies.

#### Vaccination programme

Influenza:	Available annually - needs to be administered by 31 May each year.
Tetanus:	Available once every 10 years.
Hepatitis A & B:	Available once-off.
Pneumococcal:	Available once every 5 years for those aged 60 or older and for those individuals with
	a medically proven compromised immune system. Pre-authorisation is required.

Available at approved pharmacies.



#### **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.

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