

MediWallet Optima

Accidental & Trauma Plan Benefits



R287^{pm}
per single member

BENEFIT	SERVICE
ACCIDENTAL IN-HOSPITAL**	Up to R150 000 per member per event to a maximum of R500 000 per member per annum. In the event of an accident, access to a private hospital, for emergency stabilisation and treatment is provided. This includes general, high care or ICU wards of a private hospital. The meaning of an accident is defined in the policy wording.
EMERGENCY CASUALTY COVER**	Emergency treatment in a casualty ward of a Private Hospital is payable for injuries resulting from accidents in a private hospital up to a maximum of R20 000. Subject to a 30 day waiting period.
ACCIDENTAL DISABILITY**	Up to R100 000 where accidental bodily injury results in the permanent and total disability of a member. The meaning of disability is defined in the policy wording.
ACCIDENTAL DEATH**	Up to R100 000 benefit is payable on the death of the policy holder.
ACCIDENTAL IN HOSPITAL DAILY BENEFIT**	Daily cash benefit for non-medical expenses as a result of Hospitalisation following accidental bodily injury up to a maximum of R1 000 per day/20 days per annum. Requires hospital confinement of more than 24 hours. *Subject to Pre-Authorisation.
AMBULANCE OR 24 HOUR EMERGENCY ASSIST - POWERED BY AFRICA ASSIST	Ambulance services are available for accidents or life threatening emergencies as assessed by the Medicall/Africa Assist emergency call centre.
24/7 TELEPHONIC EAP BENEFITS	HEALTH ON Call: Health advice from qualified nurses. Over the Counter Medication (OTC): We pay for over the counter medicine. As per protocols - approved by Nurse Benefits include symptom assessment, pre-approval, minor ailments. R150 per month, maximum R1 000 per annum. 30 day waiting period applies from the nominated payment date. COVID 19: Trauma Counselling Support. TRAUMA Counselling: Trauma debriefing.

BENEFIT	SERVICE
VALUE ADD SERVICE	Emergency medical hospital treatment at our Private Network Hospitals. Private Ambulance transport by MedicaI/Africa Assist to a Network Hospital. Family Care Benefit with daily lump sum payments. Trauma counselling. Road Accident Fund (RAF) claims assistance.
MEDIWALLET CREDIT FACILITY	A minimum of R1 500 available credit on a MediWallet Account.

GENERAL	
ENTRY AGE	Maximum age 64. Individual Member Policy.
VAT	Inclusive.
ANNUAL AMENDMENTS	Changes between the plans are allowed annually on the 1st of January, with notice of change to MedicaI Healthcare confirmed no later than the 30th of November the preceding year.
NETWORK	MedicaI Healthcare – National Coverage.
ENQUIRIES	Emergencies and Hospital Pre-Authorisation: 0860 007 722 MedicaI Healthcare Network: 010 443 8777 MediWallet: 087 2100 336

Added to your 1st month debit order will be a once off free of R110 for your Welcome Pack delivery.

REGISTRATION PERIOD (ONE MONTH)

The Registration Period is one month and dependent on your selected debit date, which can be one of the following: 1st, 5th, 15th, 25th or the last day of the month. For debit orders on the 1st or the 5th, the Registration Period is the same month as the debit date. For debit orders after the 5th, the Registration Period commences on the 1st of the following month for a period of 30 days. Cover and applicable waiting periods begin on the completion of the Registration Period.

TERMS AND CONDITIONS

Unauthorised duplication or amendments to the brochure are strictly prohibited by MedicaI Healthcare. In this document the name MedicaI, MedicaI Medical Health and Medical Healthcare are used interchangeably to refer to MedicaI Health. MedicaI Health is a product of Xperia Finance Services (Pty) Ltd, a Licensed Financial Services Provider (FSP 45551), registered with FSCA (Financial Sector Conduct Authority) with demarcation exemption (DM 1051). Stated Hospital Benefits are underwritten by Lion of Africa Life Assurance Company Ltd, a licensed life insurer in terms of the Insurance Act (FSP 15283).

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 a medical scheme membership.



How it Works

PRIMARY HEALTHCARE



Our Over the Counter Day to Day services are provided through the Medical Health Provider Network. A National Footprint of Pharmacies and related services. Members are required to make use of the Medical Health Network Providers. Members will be required to produce membership card/certificate and ID when using a Medical Health Network Provider. Pre-Authorisation is required by members. Dial 0860 007 722 (found on the Membership Card).

ACCIDENT / EMERGENCY - PRE-AUTHORISATION: DIAL 0860 007 722



Medical Health/Africa Assist have agreements with most Private Hospitals in South Africa. In the case of any emergency room admittance, Pre-Authorisation is required by members. Dial 0860 007 722 (found on the Membership Card). In the event of an accident, Members will be allowed 48 hours from admission in which to contact the contact centre and obtain authorisation.

Quick and Simple Sign Up

Select your Plan



Choose your MediWallet Medical Accidental & Trauma Plan.

Get in touch



Complete your details and ensure everything is correct before submitting your information.

Process



All checks are complete and the underwriting process is followed

Acceptance



You will receive confirmation of your successful sign up and registration.

Payments



Your monthly premium will be debited on your selected date.

Membership Card



Your Membership card will be sent to you with your MediWallet credit facility loaded.