

MediWallet Classic

Hospital Plan Benefits

Starting from R1 089^{pm}



BENEFIT	SERVICE		
ACCIDENT BENEFIT**	Up to R225 000 per Single person and R450 000 per family per event.		
ACCIDENTAL DISABILITY**	Up to a limit of R150,000 for the Principal Member only for medical care for a single event. Applicable to Permanent Disability Only.		
ILLNESS BENEFIT**	In Hospital benefit: R8 500 1st Day; R8 500 2nd Day; R8 500 3rd Day and thereafter R2 000 per day to a maximum of 21 days per member, per illness event. SUBJECT TO A 3 MONTH WAITING PERIOD. INCEPTING ON THE 1ST DAY OF THE MONTH AFTER REGISTRATION PERIOD. 12 MONTH EXCLUSION APPLICABLE ON PRE-EXISTING CONDITIONS.		
ILLNESS BOOSTER BENEFIT**	The Booster Benefit covers Pre-Authorised admission where the hospital stay is less than 24 hours. In addition, Emergency Room cover of up to R2 000 is provided where Emergency Room treatment is required with no admission into hospital. Day procedures as Pre-Authorised up to R8 500 per event. SUBJECT TO A 3 MONTH WAITING PERIOD.		
SPECIFIC ILLNESS BENEFIT**	Procedure	Waiting Period	Max Benefit
	Appendectomy	3 Months	R30 000
	Kidney Stones	12 Months	R30 000
	Ectopic Pregnancy	12 Months	R20 000
	Gall Bladder	12 Months	R35 000
	Maternity	12 Months	R30 000
	Hysterectomy	12 Months	R40 000
STATED ILLNESS BENEFIT**	Your Stated Illness benefit is limited to one Stated Illness per member per lifetime. This Life Time Stated Illness Benefit allows up to R300 000 per lifetime with a maximum of R60 000 per annum per member upon being diagnosed and Pre-Authorised. Subject to Terms and Conditions included in policy schedule. Stated Illness Benefit covering: Heart attack, Coronary Disease, Stroke, Brain Tumour, Cancer, Kidney Failure, Major Organ Transplant, Paraplegia and blindness. Pre-existing Conditions are subject to Underwriting approval. 12 MONTH WAITING PERIOD & PRE- AUTHORISATION		
24 HOUR EMERGENCY ASSIST - POWERED BY AFRICA ASSIST	Services include Pre-Authorisation & arranging R10 000 guarantee of admission in the event of an accident. Ambulance, Repatriation, Inter-Hospital Transfer and 24 Hour Medical Advice Line.		

BENEFIT	SERVICE
FAMILY FUNERAL BENEFIT	Principal, Spouse and Child of 14 years and above = R10 000, Children from 6-13 years = R5 000, Children from 0-5 years = R2 500 and Foetus from 28 weeks = R1 250 SUBJECT TO A 3 MONTH WAITING PERIOD
COOLING OFF PERIOD	Members are allowed a 31 day cooling off period. Any increase in premium will be notified to the Policyholder 31 days before such increase takes effect.
MEDIWALLET CREDIT FACILITY	A minimum of R5 000 available credit on a MediWallet Account.

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

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. Debit Orders after the 5th, Registration Period commences on the 1st of the following month for a period of 30 days. Cover and applicable waiting periods begin on completion of the registration period.

GENERAL EXCLUSIONS

- Any services obtained by a non-Network supplier, other than those mentioned in this agreement;
- Travel expenses;
- Cosmetic treatment;
- Reports, examinations and tests for insurance policies or legal reason;
- Injuries arising from Professional Sports, bungee or parachute jumps;
- Accommodation in an old age home, general care institution, spa or health resort;
- Treatment & Medication of HIV/ AIDS;
- Treatment for obesity, alcohol or drug abuse;
- Treatment and operations of choice;
- Treatment of Tuberculosis other than general health management at a GP level;
- Acupuncture, bio-kinetics, chiropractors, herbalists, naturopaths or homeopaths;
- Injuries sustained during participation in strikes, illegal picketing, riots or physical altercation;
- Nutritional supplements, tonics, stimulants, vitamins and minerals;
- Contraceptives and devices to prevent pregnancy;
- Stimulant laxatives;
- Treatment for infertility and sexual dysfunction;
- Non-Emergency Root Canal treatment, dentures and other advanced dentistry;
- Services in respect of the treatment of any sickness/ condition or injury sustained by a member for which any other party may be liable;
- Mental illness or mentally related diseases; and
- Investigative procedures both in and out of hospital.

PACKAGE OPTIONS	PER MONTH*	
ENTRY AGE (YEARS)	18-55	56-64
Single	R1 089	R1 330
Single + 1	R1 429	R1 645
Single + 2	R1 704	R1 960
Single + 3	R1 977	R2 273
Single + 4	R2 252	R2 588
Couple	R2 311	R2 659
Couple + 1	R2 585	R2 975
Couple + 2	R2 860	R3 287
Couple + 3	R3 133	R3 602
Couple + 4	R3 406	R3 917
5th Child	R153	R153

Added to your 1st month debit order will be an once off fee of R99 for your Welcome Pack delivery.

TERMS AND CONDITIONS

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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

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



Medicall Healthcare/Africa Assist have agreements with most Private Hospitals in South Africa. In the case of any hospital or 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 have 48 hours within which to notify your Pre-Authorisation Department. Should a Member be referred by their GP, they will be supplied with an admission letter that will need to be submitted to the Pre- Authorisation Department.

Quick and Simple Sign Up

Select your Plan



Choose your MediWallet Medical Classic Hospital 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 signup 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.