

MediWallet Health Insurance

Plans Comparison

	OPTIMA ACCIDENTAL & TRAUMA PLAN	OPTIMA ENHANCE PLAN	CLASSIC HOSPITAL PLAN	CLASSIC COMBINED PLAN
18 - 55	R287	R567	Starting at R1 354	Starting at R1 521
56 - 64	R287	R567	Starting at R1 559	Starting at R1 749
CHILD	R287 (Child Only)	R296 (Dependant)	Starting at R1 354 (Child Only)	Starting at R1 521 (Child Only)
BENEFITS				
HOSPITAL TRAUMA (EMERGENCY)	R20 000	R20 000	X	X
ACCIDENTAL IN-HOSPITAL	R150 000 per event. R500 000 per annum.	R150 000 per event. R500 000 per annum.	R250 000 per event. R1 000 000 per family.	R250 000 per event. R1 000 000 per family.
ACCIDENTAL DEATH	R100 000	R100 000	X	X
ACCIDENTAL DISABILITY	R100 000	R100 000	R150 000	R150 000
DAILY BENEFIT (MAX 20 DAYS)	R1 000 per day.	R1000 per day.	Replaced with Illness Benefit.	Replaced with Illness Benefit.
AMBULANCE	Africa Assist/Medicall Healthcare.	Africa Assist/Medicall Healthcare.	Africa Assist/Medicall Healthcare.	Africa Assist/Medicall Healthcare.
24 HOUR EMERGENCY ASSIST	R10 000 guarantee. Africa Assist.	R10 000 guarantee. Africa Assist.	R10 000 guarantee. Africa Assist.	R10 000 guarantee. Africa Assist.
FUNERAL	X	Up to R10 000.	Up to R10 000.	Up to R10 000.
RAF CLAIMS ASSISTANCE	Yes	Yes	Yes	Yes
ILLNESS BENEFIT (MAX 21 DAYS)	X	X	R8 500 for first 3 days. R2 000 per day thereafter.	R8 500 for first 3 days. R2 000 per day thereafter.
ILLNESS BOOSTER BENEFIT	X	X	Up to R2 000 emergency cover. Up to R8 500 per authorised event.	Up to R2 000 emergency cover. Up to R8 500 per authorised event.
STATED ILLNESS BENEFIT	X	X	R60 000 per annum. R300 000 per lifetime.	R60 000 per annum. R300 000 per lifetime.
SPECIFIC ILLNESS BENEFIT	X	X	Starting from R20 000.00 up to 6 specific Illness benefits.	Starting from R20 000.00 up to 6 specific Illness benefits.

	OPTIMA ACCIDENTAL & TRAUMA PLAN	OPTIMA ENHANCE PLAN	CLASSIC HOSPITAL PLAN	CLASSIC COMBINED PLAN
DAY-TO-DAY BENEFITS*				
GP	X	Unlimited	X	Unlimited
MATERNITY GP	X	Referral by Approved list GP	X	x
PATHOLOGY	X	Approved list	X	Approved list
RADIOLOGY	X	Approved list	X	Approved list
ACUTE MEDICATION	X	Approved list	X	Approved list
CHRONIC MEDICATION	X	26 conditions	X	26 conditions
OVER THE COUNTER MEDICINE (OTC)	R250 per day. Max R2 000 per annum.	R250 per day. Max R2 000 per annum.	X	R250 per day. Max R2 000 per annum.
HIV BENEFIT	X	Elisa test	X	Elisa test
BASIC DENTISTRY	X	Approved list	X	Approved list
BASIC OPTOMETRY	X	Approved list	X	Approved list
SPECIALIST	X	X	X	2 visits R2 000 per family per annum.

MEDIWALLET ACCOUNT**

ACCOUNT LIMIT	R1 500	R2 500	R5 000	R5 000
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*General exclusions may apply. Day to Day services are provided through the Medical Healthcare Provider Network. The Provider Network consists of over 10 000 healthcare service providers that include: GP's, Dentists, Optometrists and Pharmacies and related services. Members are required to make use of the Medical Healthcare Network Providers.

Added to your 1st month debit order will be an once off fee 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

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