

MediWallet Optima

Enhance Plan Benefits

R567^{pm}
per single member



BENEFIT	SERVICE
PRIVATE GP VISITS	Members can make use of any Medicall Healthcare Network Provider GP. Benefits include unlimited medically necessary consultation from the Network GP. 30 day waiting period applies from nominated payment date.
MATERNITY GP	Pre- and post-natal care, supervision of an uncomplicated pregnancy up to week 20 including one 2D sonar scan per pregnancy. Referral by Medicall Healthcare Network Provider GP to state facility if required.
BASIC PATHOLOGY	Basic blood tests as requested by a Medicall Healthcare Network Provider subject to Medicall Healthcare protocols and approved list of codes. 30 day waiting period applies from the nominated payment date.
BASIC RADIOLOGY	Basic Black and White X-Rays as requested by a Medicall Healthcare Network provider, subject to Medicall Healthcare protocols and approved list of codes. 30 day waiting period applies from the nominated payment date.
ACUTE MEDICATION	Dispensed by a Medicall Healthcare Network Provider GP or prescription from a Network Pharmacy according to the Medicall Healthcare medicine formulary. 30 day waiting period applies from the nominated payment date.
CHRONIC MEDICATION	Unlimited for 26 Chronic Conditions. Subject to registration and approval from Medicall Clinical Department according to the Medicall Healthcare medicine formulary. 6 month waiting period.
HIV BENEFIT	HIV Elisa blood test. Referral by Network GP to state facility if required. 30 day waiting period applies from the nominated payment date.
BASIC DENTISTRY	Members may choose any Medicall Healthcare Network Dentist. Benefits include consultations, fillings, extractions, infection control, cleaning and polishing of teeth. Subject to a list of approved dental codes. 6 month waiting period.
BASIC OPTOMETRY	Members may choose any Spec-Savers Optometrist. Benefits include one optical test, standard basic frame, one set of clear single vision lenses or bi-focal lenses or contact lenses (to the value of R585) every 24 months. 6 month waiting period.
24/7 TELEPHONIC EAP BENEFITS	<p>HEALTH ON Call: Health advice from qualified nurses.</p> <p>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 R1000 per annum. 30 day waiting period applies from the nominated payment date.</p> <p>COVID 19: Trauma Counselling Support.</p> <p>TRAUMA Counselling: Trauma debriefing.</p>

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.
HOSPITAL TRAUMA**	Emergency treatment in a casualty ward is payable for injuries resulting from accidents in a private hospital up to a maximum of R20 000.
ACCIDENTAL DISABILITY**	Up to a limit of R100 000 where accidental bodily injuries results in the permanent total disability of a member as defined in the policy definition.
DAILY BENEFIT**	Daily cash benefit for non-medical expenses as a result of hospitalisation following accidental bodily injury up to a maximum limit of R1 000 per day/20 days per annum. Requires hospital confinement of more than 24 hours. *Subject to Pre-Authorisation.
ACCIDENTAL DEATH**	Up to R100 000 benefit is payable on the death of the policy holder.
FUNERAL BENEFIT	Death Benefit of R10 000 for Principle Member. Subject to 6 month waiting period from the commencement date of cover.
EMERGENCY TRANSPORTATION SERVICES PROVIDED BY AFRICA ASSIST	Ambulance services are available for accidents or life threatening emergencies as assessed by the Medical/Africa Assist emergency call center.
MEDIWALLET CREDIT FACILITY	A minimum of R2 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 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

PLAN	PRICE
Single Member	R567
Spouse	R567
Per child	R296

Added to your 1st month debit order will be a 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

Unauthorised duplication or amendments to the brochure are strictly prohibited by Medical Healthcare. In this document the name Medical, Medical Medical Health and Medical Healthcare are used interchangeably to refer to Medical Health. Medical Health is a product of Xperia Finance Services (Pty) Ltd, a Licensed Finance 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 Day to Day services are provided through the Medical Healthcare Provider Network. The Provider Network consists of the largest independent national network 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. The list of these service providers can be found either on www.mediwallet.co.za or alternatively you can contact us. Members will be required to produce membership card/certificate and ID when using a Medical Healthcare 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 Healthcare/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 center and obtain authorisation..

Quick and Simple Sign Up

Select your Plan



Choose your MediWallet Medical Optima Enhance 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.