



Unlimited private
doctor visits and
scripted medicine*



Private ambulance and
unlimited emergency
department visits



Additional cover for
X-rays, scans, blood
tests and over-the-
counter medicine



Lifestyle Benefits
including Counselling,
Legal and Financial
Advice

Dis-Chem **extra**
Rewards

20% off over
2 500 products with
***extraRewards**

*extraRewards is part of Lifestyle
Benefits which are optional at an
additional fee



Private hospital cover
for accidents

Day-to-Day Cover and
Standard Accident Cover

Brochure
2024

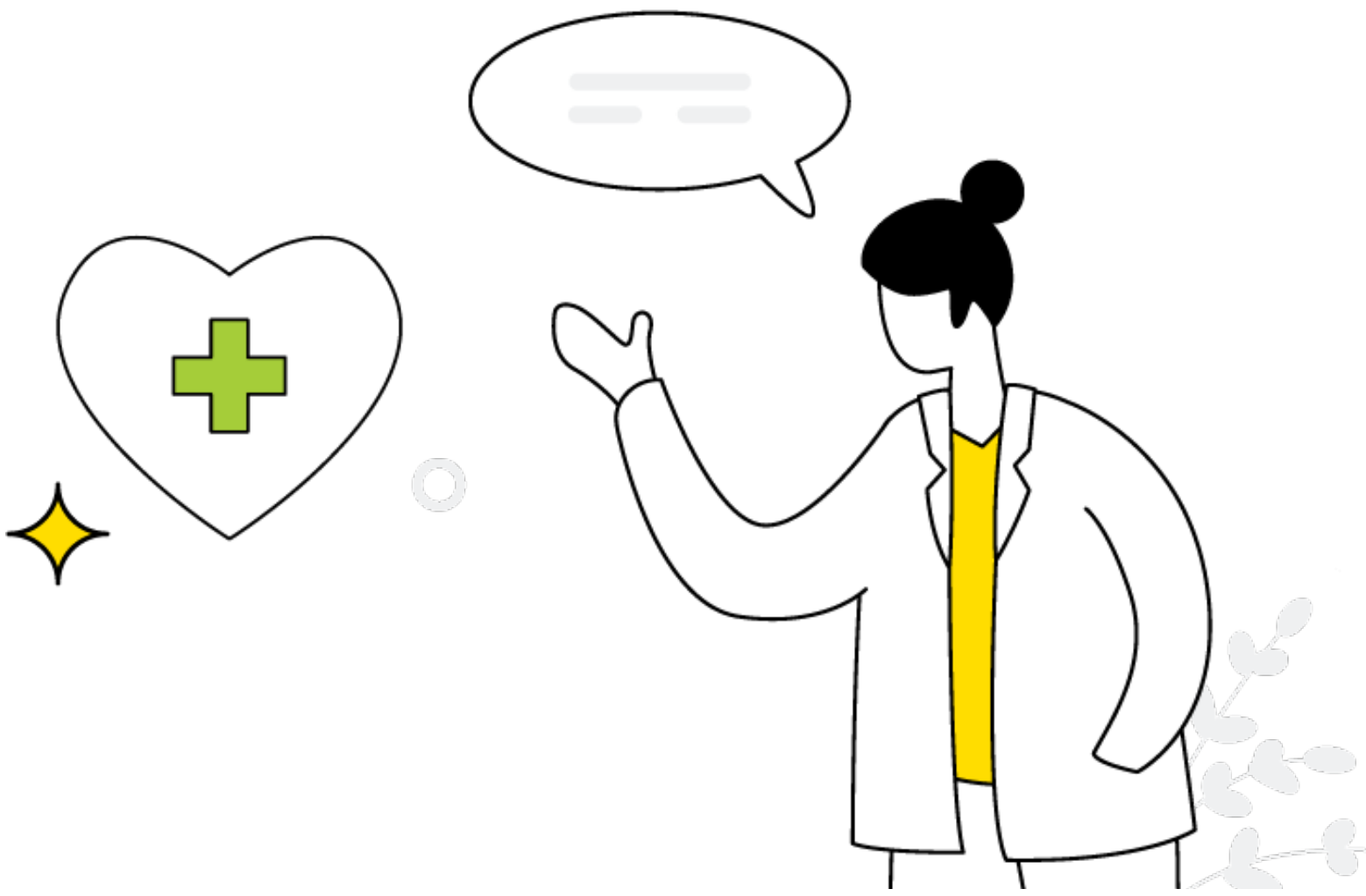
Disclaimer: This brochure is only a summary of cover. For a comprehensive list of benefits and limits that apply to a specific plan, please view the Policy wording. Day-to-Day Cover and Standard Accident Cover can be bought separately.

* Applicable to the MyHealth Plus option. Limits apply to MyHealth Core.

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Medical aid is unaffordable for a large number of South Africans. Dis-Chem Health (insured by Centria) offers a range of affordable Day-to-Day and Standard Accident Cover options which can be bought separately, or combined to help more South Africans afford quality, private healthcare, when they need it.

What is Day-to-Day Cover and Standard Accident Cover?

Day-to-Day Cover options include MyHealth Plus, and MyHealth Core. The benefits are focused around offering cover for day-to-day medical expenses, such as doctor consultations, scripted and over-the-counter medicine, as well as managing chronic illness needs.

Dis-Chem Health Accident Cover options include Standard Accident Cover and Extended Standard

Accident Cover. Standard Accident Cover options ensure that individuals have access to treatment in a private hospital for accidents. The Medical Emergency Illness Buy-Up also covers private hospital for 13 emergency medical illnesses.

Day to Day Cover options are non-life insurance policies which have been granted exemption approval by the Council for Medical Schemes to be provided by the insurer.

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Who qualifies for Dis-Chem Health?

- Persons who are 18 years and older

Access benefits anywhere, anytime through the **Dis-Chem Health app**:



Digital membership card



Find Prime Cure Network Healthcare Providers



Book virtual consultations through Prime Cure virtual clinics



View and download Policy documents



primecure Network








Dis-Chem Health options provide access to an extensive network of healthcare providers. The Prime Cure Network is the designated service provider for all benefits and includes an extensive list








of medical doctors, hospitals, dentists, optometrists (eye doctors) and pathology (blood test) labs. We have contracts in place with these healthcare providers to provide healthcare services, and we pay them directly.



DAY-TO-DAY COVER SUMMARY




| Benefit | Description | MyHealth Plus | MyHealth Core |
|---|---|---|-------------------|
| Doctor Visits | | | |
| In-person Doctor Visits | <p>Visit any doctor that is part of the Prime Cure Network.</p> <p>Pre-authorisation is needed before the fourth visit to the doctor on the MyHealth Plus plan and the third visit on the MyHealth Core, and every visit thereafter for the visit to be covered.</p> <p>Minor Treatments like stitches, biopsies and wound care are included in the visit if they are on the approved list of procedures we cover.</p> | Unlimited visits | Four (4) visits |
| Prime Cure Virtual Clinics | <p>Phone or video consultations through our Virtual Clinics. Includes scripting of medicine on the Prime Cure Medicine List and referrals for X-rays and blood tests when needed. No pre-authorisation is needed and this benefit is available even during a waiting period.</p> <p>Two ways to have a virtual consultation:</p> <ul style="list-style-type: none"> Book a virtual consultation with a Prime Cure Healthcare Provider via the Prime Cure website at www.primecure.co.za Book a clinic visit in a Dis-Chem pharmacy where a nurse will video call the doctor when indicated. To book a Dis-Chem clinic visit, go to www.dischem.co.za. | Unlimited consults | Four (4) consults |
| Out-of-network Doctor Visits | <p>One visit to a medical doctor that is not in the Prime Cure Network per person, or two visits per Family per year covered up to R1 100 per visit. Authorisation is needed within 72 hours of the visit.</p> | One per person with an overall limit of two per Family per year | × |
| Clinic and Screening Benefits | | | |
| Clinic Visits | <p>Eight visits to a nurse in a Dis-Chem or Clicks clinic for a range of needs including coughs, colds, skin rashes, allergies, nebulisation and minor wound care.</p> | ✓ | ✓ |
| Health Screening | <p>Two health check-ups and an extra two HIV tests per person every year at either Clicks or Dis-Chem clinics.</p> | ✓ | ✓ |



| Benefit | Description | MyHealth Plus | MyHealth Core |
|---|---|---|---|
|  Flu Vaccination | One flu vaccination every year for individuals older than six months. | ✓ | ✓ |
|  COVID-19 Tests | One positive COVID-19 screening test up to R850 per person per year. | ✓ | ✓ |
| Specialist Visits | | | |
|  Specialist Visits | <p>One specialist visit per person per year or two per Family per year up to R2 000 per visit. The costs for blood tests, medicine and X-rays, will be covered from the Scripted Medicine, Blood Tests and X-ray and Scans Benefit subject to the Policy limits and conditions.</p> <p>Pre-authorization is needed before the visit.</p> | One visit per person or two per Family per year up to a limit of R2 000 per visit | × |
| Medicine | | | |
|  Scripted Medicine | <p>Cover for scripted medicine (short-term medicine) if it is on our Medicine List.</p> <p>Pre-authorization is needed before the fourth visit to the doctor on the MyHealth Plus plan and the third visit on the MyHealth Core, and every visit thereafter for the medicine to be covered.</p> | Unlimited scripts | Eight (8) scripts |
|  Over-the-Counter (OTC) Medicine | <p>Over-the-Counter (OTC) Medicine on the Medicine List is covered at 100% of the Agreed Rate when collected from any Prime Cure Network pharmacy.</p> <p>Any amount not spent in the quarter will carry over to the next quarter.</p> | R115 per quarter up to a maximum of R460 per person per year. | R110 per quarter up to a maximum of R440 per person per year. |
|  Chronic Medicine | <p>Once registered on the Chronic Medicine Benefit, chronic medicine on our Medicine List is covered at 100% of the Agreed Rate. Medicine can be collected from any Prime Cure Network pharmacy.</p> <p>A six-month waiting period may apply to HIV and type 2 diabetes mellitus.</p> | 27 conditions | Seven (7) conditions |
| HIV Programme | | | |
|  HIV Programme | <p>The HIV Programme helps those living with HIV to better manage their condition with a basket of benefits including:</p> <ul style="list-style-type: none"> • Counselling and testing • Unlimited antiretroviral therapy (ARVs), prophylactic antibiotics and supplements • Treatment support and guidance • Blood tests • Emergency post-exposure prophylaxis • Prevention of mother-to-child transmission. <p>A six-month waiting period may apply.</p> | Unlimited medicine | Unlimited medicine |

| Benefit | Description | MyHealth Plus | MyHealth Core |
|--|--|---|---|
| Dentistry Benefits | | | |
|  Dentistry | <p>One dental check-up and one dental cleaning per person each year and cover for mouth X-rays, tooth repairs, extractions and emergency treatment for pain and sepsis.</p> <p>Pre-authorisation is needed for certain procedures including fillings and extractions.</p> | <p>One dental check-up and one cleaning per person per year. Four mouth X-rays per Family per year.</p> | <p>One dental check-up and one cleaning per person per year. Four mouth X-rays per Family per year.</p> |
|  Out-of-Network Dentist | <p>One visit to a dentist that is not part of the Prime Cure Network per Family per year, limited to emergency treatment for pain and sepsis only. The visit is covered at cost up to a limit of R800.</p> <p>Pre-authorisation is needed within 72 hours of the visit.</p> | <p>One visit per Family per year, limited to R800.</p> | X |
|  Dentures | <p>One set of dentures (false teeth) per Family every two (2) years for persons over the age of 21 years, according to a list of approved codes.</p> <p>A co-payment of 20% of the total cost (including the dentist and laboratory fees) applies. Pre authorisation is needed before the visit.</p> | <p>One set of dentures per Family every two years.</p> | X |
| Eye Care | | | |
|  Eye tests | <p>One eye test per person per year at a Prime Cure Network optometrist and one pair of glasses every two years, which includes standard single-vision or bi-focal lenses and a frame.</p> <p>If a frame is chosen which is not in the Prime Cure selection, it will be covered up to a maximum of R600 and any amount over this will be for the Insured Party's own account.</p> <p>Pre-authorisation is needed for glasses.</p> | <p>One eye test per person per year. One pair of glasses per person every two years.</p> | <p>One eye test per person per year. One pair of glasses per person every two years.</p> |
| Blood Tests, X-rays and Scans | | | |
|  X-rays and Scans | <p>We cover X-rays and soft tissue ultrasound scans when referred by a doctor or an Authorised Specialist that is part of the Prime Cure Network or through a Virtual Clinics consultation.</p> <p>We will cover the X-rays and scans at 100% of the Agreed Rate according to a list of approved codes.</p> | <p>Unlimited</p> | <p>Eight (8) visits</p> |
|  Blood Tests | <p>Cover for blood tests through Ampath, Lancet, Pathcare or Lab24 when you are referred by a Prime Cure Network doctor or an authorised Specialist or a Virtual Clinics consultation according to a list of approved tests.</p> | <p>Unlimited</p> | <p>Eight (8) visits</p> |
| Maternity Benefit | | | |
|  Maternity | <p>You have Unlimited visits to a doctor in the Prime Cure Network which you can use to monitor your pregnancy and medicine on the Medicine List when it is scripted by a Prime Cure Network doctor and collected at a Prime Cure Network pharmacy.</p> <p>You also have cover for blood tests through Prime Cure Network Pathology labs when referred by a Prime Cure Network doctor, and two ultrasound scans for each pregnancy at a Prime Cure Network Healthcare Provider or a radiologist if you are referred. The first ultrasound scan must be between week 10 and 14, and the second between week 20 and 24.</p> | <p>Unlimited</p> | <p>Four (4) visits</p> |








STANDARD ACCIDENT COVER BENEFIT SUMMARY

| Benefit | Description | Standard Extended Accident Cover | Standard Accident Cover |
|--|---|--|--|
|  <p>Emergency Department Visits</p> | <p>Unlimited cover for emergency department visits at private hospitals in the Prime Cure Network for Medical Emergencies caused by an Accidental Injury.</p> <p>Each visit is paid at cost up to the benefit limit.</p> <p>Cover will end once the patient is Discharged from the Emergency Department or when the benefit limit is reached, whichever occurs first.</p> <p>What to do in an emergency</p> <p>Call us on 0861 029 892 and select option 1 for an emergency. It is important to call us even if the Insured Party self-drives to a hospital Emergency Department.</p> | <p>Unlimited visits paid up to R30 000 per person per visit.</p> | <p>Unlimited visits paid up to R20 000 per person per visit.</p> |
|  <p>In-hospital Treatment</p> | <p>Cover for In-Hospital Treatment in the event of a Medical Emergency due to an Accidental Injury.</p> <p>Hospital visits are paid at cost up to the event limit. Includes cover for emergency surgery, any medically required specialist visits and associated blood tests, radiology and Allied Healthcare Professional services, such as physiotherapy, while in hospital. Cover will end on hospital discharge or when the event or annual limit has been reached, whichever occurs first.</p> | <ul style="list-style-type: none"> Accidental Events: R1.5 million per event per person with an overall limit of R2.5 million per person per year. Sub-limit of R35 000 on allied healthcare services in hospital e.g. physiotherapy | <ul style="list-style-type: none"> Accidental Events: R380 000 per event per person with an overall limit of R1.5 million per person per year. Sub-limit of R20 000 on allied healthcare services in hospital e.g. physiotherapy |
|  <p>Emergency Stabilisation and Ambulance Services</p> | <p>Unlimited cover for stabilisation and road transportation by Netcare 911 to an appropriate hospital Emergency Department.</p> <p>If the Medical Emergency is due to an Accidental Injury or if the Insured Party has purchased the Medical Emergency Illness Buy-Up cover, and the Medical Emergency is due to one of the Qualifying Conditions, Netcare 911 will transport the Insured Party to a Prime Cure Network hospital.</p> <p>Once diagnosed by a doctor, if the event is not one of the qualifying conditions, the Insured Party will be transferred to a state hospital. The costs of the transfer will be covered.</p> | <p>Unlimited</p> | <p>Unlimited</p> |

| Benefit | Description | Standard Extended Accident Cover | Standard Accident Cover |
|--|---|---|---|
|  Permanent Disability Benefit | <p>In the event of total Permanent Disability of anyone 18 years or older on the Policy as a result of Accidental Injury, a lump sum amount will be paid to the Insured Party. There is no cover for Inured Parties under 18 years of age.</p> | <ul style="list-style-type: none"> • Insured Parties under 18 years: no cover • Insured Parties 18 years and older: R35 000 | <ul style="list-style-type: none"> • Insured Parties under 18 years: no cover • Insured Parties 18 years and older: R25 000 |
|  Death Benefit | <p>In the event of the death of an Insured Party as a result of Accidental Injury, a lump sum will be paid to either:</p> <ul style="list-style-type: none"> • The surviving Spouse or Policyholder • Child Dependant/s (or their legal guardians in the event of them being minors) • The deceased Insured Party's estate failing any of the above. <p>A death or disability claim pay-out due to the same injury is limited to one payment only.</p> | <ul style="list-style-type: none"> • Children under six years: R20 000 • All other Insured Parties: R35 000 | <ul style="list-style-type: none"> • Insured Parties under six years: R20 000 • All other Insured Parties: R25 000. |

Medical Emergency Illness Buy-Up

| | | |
|--|--|--|
|  Emergency Department and In-hospital Cover | <p>Emergency Department Benefit</p> <p>Cover for emergency services in a hospital Emergency Department in the event of a Medical Emergency related to a suspected Qualifying Condition. If the diagnosed Illness is not one of the Qualifying Condition, and further Treatment is needed the Insured will be transferred to a state facility.</p> | Up to R30 000 per event |
| | <p>In-hospital Treatment</p> <p>Cover in hospital for emergency services in the event of a Medical Emergency as a result of a qualifying Illness. No Benefit is payable for services that are related to an Illness which is not a Qualifying Condition, or which is not a Medical Emergency. Cover will end on hospital discharge or when the annual limit has been reached, whichever occurs first.</p> | Up to R380 000 per event with a total limit of R1 500 000 per person per year. |
|  Qualifying Conditions | <ul style="list-style-type: none"> • Acute appendicitis • Acute asthma attack/allergic reaction • Acute inflammation of gall bladder (cholecystitis) • Acute pancreatitis • Acute renal failure • Acute respiratory failure • Acute respiratory distress syndrome • Aortic aneurism • Dehydration • Ectopic pregnancy • Fit or seizure • Kidney stones • Pulmonary embolism | |

| Benefit | Description | Standard Extended Accident Cover | Standard Accident Cover |
|--|--|----------------------------------|-------------------------|
| Lifestyle Benefits: | | | |
|  asknelson AskNelson Services | Virtual, face-to-face and telephonic counselling, life, managerial and parent coaching services, workplace trauma interventions, financial and legal advice and assistance with Road Accident Fund claims. | | |
|  Health-on-Line | Netcare 911's 24hr medical advice line - 082 911 | | |
|  Dis-Chem extraRewards programme | extraRewards are available to Dis-Chem Health and Kaelo policyholders who, through making healthy choices, have access to 20% discounts on a variety of healthy and essential products. | | |

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