



MEDICAL INSURANCE



Medical Insurance (*Starting at R360 / month*)

SAITA Benefits offers various health insurance benefits. It's important to note that this is not medical aid, but rather long-term health insurance. We offer this option because most medical aids are too expensive for many employees in the lower- to medium-income segments and we want to ensure that, despite this, they still have access to this essential cover.

There are various long-term cover options available to cover specific needs. Our products can be tailored for groups, brokerages, unions and bargaining councils.

Primary Care

GP Consultations

We have over 2700 Network Doctors nationwide.

Nurse Consultations

In many practices nurses provide scripts for minor ailments for up to 2 medications. Pre-authorisation required for 10 or more GP or Nurse visits per person per annum.



Acute Medication

Dispensing Doctor :

If your doctor dispenses medication, you will receive your medication during your visit.

Prescribed medication is Unlimited :

This is limited to medication prescribed during the GP visits. All acute medication is subject to a formulary.

*Terms & Conditions Apply



Chronic Medication

Chronic Medication Programme, 8 listed "high impact" conditions and HIV/AIDS included.

Basic & Emergency dentistry treatment

There are more than 2700 dentists nationwide and counting!



Optometry

One eye test per person per year. A standard frame per person per 24 months. One pair of clear standard spectacle lenses per person per 24 months.

Basic pathology blood tests

Basic list of blood tests e.g. cholesterol / glucose test.
During your visit, your GP will advise you if blood tests are necessary.

Basic radiology X-rays

Black & white X-rays only. During your visit, your GP will advise if X-rays are necessary.
Specialised radiology like MRI/CT Scans is not covered.

Pre-birth maternity

HOSPITAL CARE **(Emergency & Accidental)**

In-patient hospital stabilisation - emergency only

The actual cost of hospitalisation as an in-patient, in the event of an emergency that necessitates the stabilisation of the patient.

Note: Medical procedures are not covered.



In-patient hospital treatment - accidental only

The actual cost of hospitalisation as an in-patient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident.

Out-patient casualty treatment - accidental only

The benefit payable for injuries sustained as a result of a minor accident shall be limited to treatment received in a hospital emergency unit.

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Emergency Evacuation (ER24)

Emergency evacuation, including:

- Ambulance services (air or road)
- Push-to-Call emergency dialing, geo-locating and find a provider mobile App
- Push-to-Call Emergency Mobile Application
- Telephonic medical advice (Ask-a-Doctor or Ask-a-Nurse)
- Inter-hospital transfers
- Repatriation of mortal remains within the borders of South Africa

MRI & CT Scans - accidental only

The actual cost of a MRI or CT scan necessitated as a result of an injury sustained due to an accident.

Physio & Occupational Therapists

Physiotherapy & Occupational therapy following an in-patient hospitalisation due to an accident.

Accidental Death Benefit



WELLNESS

Health Screenings

Health Screenings include health checks for blood pressure, cholesterol, glucose levels, body mass index (BMI), waist circumference and HIV (including pre and post test counselling). Available at approved pharmacies (Clicks, Dischem & Pick 'n Pay).

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Pap Smears

Available once every 3 years after the age of 21.

PSA Screening

Available once every 2 years after the age of 50.

Vaccination Programme

Influenza :	Available annually - administered by 31 May
Tetanus :	Available once every 10 years
Hepatitis A & B :	Available once-off
Pneumococcal :	Available once every 5 years for those 60 or older and for those individuals with a medically proven compromised immune system. Pre-authorisation required.

Telephonic Assistance Programme

Unlimited telephonic counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes : Critical incidence/trauma counselling, HIV counselling, legal advice and financial advice. Face to face counselling can be arranged for the member's own account.

