

PRODUCT SUMMARY: INDIVIDUALS

PRIMARY CARE BENEFITS

Unity Health Call Centre: 0861 366 006 | MM_PS_01.11 [2026 V1]

Benefits	Plan C
GP Consultations	Unlimited at any Unity Health Network GP Pre-authorisation is required for each Network GP visit. We have over 4300 Unity Health Network GPs nationwide. For pre-authorisation, you may call the Nurse Call Centre, request a Call Me Back from your Unity Health App or SMS 'UH Please Call' to 30947. *Pre-authorisation can be waived by selecting the GP Pre-authorisation waiver.
GP Procedures	Minor procedures in doctors' rooms are included in Network GP visits e.g. wound stitching, applying a cast to a broken arm, circumcision, etc.
GP Visits – Out of Network	Payable up to a maximum of R345 per visit and limited to 2 out-of-network visits per person per year. You have to pay upfront and claim back from Unity Health.
Intercare Online Visits	Unlimited consultations available online through Intercare. You can access the benefit via the Unity Health online portal or via the Unity Health App.
Nurse Consultations	Unlimited Unlimited Nurse consultations available at approved pharmacies (Alpha Pharm, Clicks, Dischem or The Local Choice) for minor ailments. Nurses can provide acute medication up to Schedule 2 following the consultation. Medications are subject to the Acute formulary.
Telemedicine Consultations	Unlimited virtual GP consultations Available through approved pharmacies that have a nurse clinic and are partnered with AlphaDoc, Healthforce or Udok. If the nurse believes a virtual GP consultation is necessary, the nurse will facilitate the video consultation with the GP.
Specialist Consultation	Limited to R1 675 per visit with an overall annual limit of R3 500 per family per year. Referral by a Unity Health Network GP containing previous failed treatment and pre-authorisation is required. This benefit will be prorated based on the beneficiary start date.
Acute Medication	Dispensing GP: This means your GP dispenses medication and will provide you with the necessary medication. Non-Dispensing GP: Limited to medication prescribed during your Unity Health Network GP visits. A non-dispensing GP will provide you with a prescription to collect your medication at your nearest network pharmacy. Medication is covered according to a set formulary. Available at approved pharmacies Alpha Pharm, Clicks, Dischem or The Local Choice.
Chronic Medication Benefits	Chronic Medication Benefit Programme: 8 Listed Chronic Conditions! HIV/AIDS included. Chronic condition: A condition / disease that lasts for an extended period of time. Chronic Medication Programme: Your Unity Health Network GP will assist you to register on the Chronic Medication Programme with Mediscor. Your prescribed chronic medicines will be covered according to a set formulary. Approved pharmacies include Alpha Pharm, Clicks, Dischem or The Local Choice. 'Asthma, Chronic Obstructive Pulmonary Disorder; Diabetes Type 1&2; Epilepsy; HIV/AIDS; Hyperlipidaemia; Hypertension; Tuberculosis.
Basic Dentistry Treatment	Limited to R1 550 per person per year. For members with two or more dependants, an overall family limit of R4 650 applies. Treatment includes: full mouth assessment, intra oral radiographs, scale & polish, extractions, fillings, pain and sepsis treatment. Only available at Unity Health Network Dentists. Specialised dentistry/treatment, such as bridgework or crowns, is not covered. Orthodontic treatment, such as braces, is not covered. Dentures are also not covered. This benefit will be prorated based on the beneficiary start date.
Optometry	One eye test per person per 24 months. A standard frame to the value of R599 and one pair of clear standard spectacle lenses per person per 24 months. Available at PPN in partnership with Specsavers and Execuspecs, network Optometrists.
Pathology	Basic list of blood tests subject to a list of tariff codes. Subject to a referral by a Unity Health Network GP. Designated Service Providers (Ampath, Lancet & Pathcare included). COVID-19 Screening: Access to a COVID-19 PCR pathology test. The benefit is payable if you test positive for COVID-19. Pre-authorisation and referral by a Unity Health Network GP is required.
Radiology	Black & white x-rays only at a Designated Service Provider. Your Unity Health Network GP has to refer you to have x-rays done. Specialised radiology such as MRI/CT scans are not covered.
Maternity / Pre-birth	3 gynaecologists visits, 3 x 2D ultrasound scans per pregnancy. Limited to R4 175 per family per year. Pre-authorisation is required.
Waiting Periods: • A 2-month general waiting period when a GP pre-auth waiver is added, 1 month general waiting period if no GP pre-auth waiver is added, no pre-existing condition exclusions. • A 12-month waiting period for chronic condition & optometry • A 9-month waiting period for pre-birth maternity.	



HOSPITAL CARE ENHANCED BENEFITS

Benefits	
Inpatient Hospital Treatment Accident Only	The actual cost of hospitalisation as an inpatient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident. "What is an accident?" An accident means a sudden external, violent, unexpected and visible event which results in the Insured Person suffering bodily injury. E.g. Severe injuries resulting from a vehicle accident or a fall down a flight of stairs. Limited to R1 675 000 per person per incident. Pre-authorisation is required.
Outpatient Casualty Stabilisation Emergency Only	The actual cost of stabilisation as an outpatient in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital. Planned procedures are excluded. "What is an emergency?" A sudden event or unexpected health condition, which if not treated immediately, would result in death or serious bodily impairment. E.g. Heart attack/stroke. Limited to R500 000 per person per incident for strokes & heart attacks and R105 000 for other illness emergencies per person per incident. Pre-authorisation is required.
Outpatient Casualty Treatment Accident 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. Limited to R8 350 per person per incident. Pre-authorisation is required.
MRI & CT Scans Accident Only	The actual cost of a MRI or CT scan necessitated as a result of an injury sustained due to an accident. Limited to R22 000 per person per year. Pre-authorisation is required.
Physiotherapy & Occupational Therapists	Physiotherapy & Occupational therapy following an inpatient hospitalisation due to an accident. Limited to a period of 3 months following the discharge from an inpatient hospitalisation incident and limited to R4 175 per person per year. Pre-authorisation is required.
Family Assistance Benefit Accident Only	For in-patient admissions exceeding 48 hours, a benefit is payable to the insured person to assist with travel (over 20 km per day) and/or accommodation costs of a family member or caregiver providing support. Limited to R1 500 per day, up to R4 500 per admission and subject to an annual limit of R20 000 per insured.
Accidental Death Benefit	Limited to R40 000 per principal insured and first spouse dependant. R10 000 for each child dependant (motor vehicle accidents only).
Hospital Cash Plan	For elective surgeries up to a maximum of R30 000 per incident. The benefit does not apply to accidents and is payable as a cash payout. Minor surgery: Up to R10 000 per incident. Intermediate surgery: Up to R20 000 per incident. Major surgery: Up to R30 000 per incident. Childbirth (in a hospital facility): Up to R30 000 per incident. This benefit is available to any of the insured persons but payable only to the principal member.
Temporary Total Disability Accident Only	A benefit payable in the event following the discharge from hospital as an in-patient due to a Unity Health insured accident and where the insure is unable to perform their own occupation for a temporary period. Limited to R2 000 per day with a maximum of R30 000 per incident.
Critical Illness	A lumpsum benefit of up to R250 00 is payable in the event of being diagnosed with a defined critical illness condition. Cancer treatment: Limited to a maximum of R50 000 per insured person.
Emergency Services 	Emergency evacuation, including ambulance services (air or road). Inter-hospital transfers. Repatriation of mortal remains within the borders of South Africa. Limited to R7 500. Telephonic medical advice (Ask-a-Doctor ask-a-Nurse). Unity Health push-to-call emergency dialling.

The following waiting periods apply:

Hospital Cash Plan: 3-month general waiting period.

Critical Illness: 6-month general waiting period.

Childbirth: 12-month waiting period shall apply to childbirth benefits.

Hospital Illness Emergency: 3-month waiting period for stroke and heart attack.

Maximum entry age is 60 years and the policy terminates at 65 years.



TOTALCARE RAF SUPPORT

Benefits	
RAF Support	We have partnered with a team of legal experts providing professional assistance with legal support, case assessments, future medical expenses, loss of income and compensation for pain, suffering or loss of support following a motor vehicle accident.



WELLNESS PROGRAMME: HEALTH SCREENINGS & ASSISTANCE PROGRAMME

Benefits	
Health Screenings	Health screenings include health checks for: • Blood pressure • cholesterol • glucose levels • body mass index (BMI) • waist circumference • HIV pre- & post-test counselling. Limited to one screening per person per year. Available at approved pharmacies (Alpha Pharm, Clicks, Dischem and The Local Choice).
Pap Smears	Available once every 3 years after the age of 21 at approved pharmacies (Alpha Pharm, Clicks, Dischem or The Local Choice). Your Unity Health Network GP may offer pap smears as part of the consultation.
Vaccination Programme	Influenza: Available annually – needs to be administered by 31 May each year. Tetanus: Available once every 10 years. Hepatitis A & B: Available once-off. Pneumococcal: Available once every 5 years for those over the age of 60 or if you have a medically proven compromised immune system. Available at approved pharmacies (Alpha Pharm, Clicks, Dischem or The Local Choice).
Assistance Programme	Unlimited telephonic or virtual 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 • financial advice • face-to-face counselling can be arranged for your own account.

All health screenings and assistance programme benefits are included on the Primary Care and Primary Care+ Hospital Care benefit options. For the Hospital Care standalone benefit options, only the assistance programme benefits are included.



PREMIUM RATES 2026

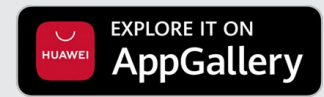
Package	Primary Care C	Pre-auth Waiver	Hospital Care Enhanced
Principal	R 464	R 65	R875
Adult	R 368	R 35	R875
Child	R 149	R 35	R265
Entry age 56 or older (Additional Premium)	R 265		

*To obtain pre-authorisation, please call [0861 366 006](tel:0861366006) and follow the IVR prompt to be directed to the relevant department for the authorisation you need.

*All claims must be submitted to claims@unityhealth.co.za. The turnaround time for claim payments is 7-10 working days, once all required documents are received.

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