



INSURANCE

NetcarePlus EmergencyCare

Corporate brochure

Holland.

Underwritten by The Holland Insurance Company Limited (Reg No.1952/003004/06) a Licensed Non-life Insurer and an authorised Financial Services Provider.
NetcarePlus is an authorised Financial Services Provider.

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EmergencyCare

**Emergency cover for injuries and
emergency illnesses.**

The NetcarePlus Accident and Emergency
Illness Cover provides employees with
emergency medical treatment for injuries
and emergency illnesses when they have no
medical aid.

Employees get access to life-saving emergency
care through our network of private hospitals,
at an affordable cost.

This is not a medical scheme and the cover
is not the same as that of a medical scheme.
This insurance product is not a substitute for
medical scheme membership.



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Product option overview

BENEFIT	ACCIDENT COVER	ACCIDENT AND EMERGENCY ILLNESS COVER
Unlimited emergency medical treatment in hospital at our Network Hospitals.	✓	✓
Ambulance transport by Netcare 911 to a Network Hospital.	✓	✓
Family care benefit with daily payments	✓	✓
Trauma counselling with a professional counsellor	✓	✓
Road Accident Fund (RAF) claim assistance	✓	✓
OPTIONAL PRODUCTS		
PrimaryCare & Disease Management Insurance Programme	✓	✓
BabyCare	✓	✓
EmployeeCare	✓	✓

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What are the benefits?

Unlimited emergency medical treatment in hospital

The cost of emergency medical treatment is covered at a Network Hospital or contracted service provider:

- ✓ Emergency Department (ED) treatment for a medical emergency, including resuscitation.
- ✓ Hospital stay for up to 90 days in a general ward, high care, or ICU for as long as the emergency medical treatment is required.
- ✓ Emergency surgery required after a medical emergency.
- ✓ Any medically required specialist visits required as a result of an emergency, related to and as a consequence of the medical emergency.

Associated services that are necessary for the administration of emergency medical treatment:

- ✓ Pathology, radiology, auxiliary services.
- ✓ Specialised radiology subject to pre-authorisation.
- ✓ Physiotherapy and occupational therapy subject to pre-authorisation.
- ✓ External appliances associated with the accident and emergency illness event, limited to R25 000 for each person, each event.
- ✓ Internal prosthesis, limited to R50 000 for each accident and emergency illness event.
- ✓ In-hospital consultations with a specialist while receiving emergency medical treatment.



What do we mean by an emergency?

A medical emergency is a sudden, serious injury or illness that poses a risk to a person's life or health if they do not get immediate treatment.

Accident injuries

- ✓ Broken or fractured bones
- ✓ Burns or scalding
- ✓ Choking or suffocating
- ✓ Head injury with passing out, fainting, or confusion
- ✓ Heat stroke
- ✓ Inhaling of smoke or poisonous fumes
- ✓ Injuries from an accident or trauma event
- ✓ Injury from an electric shock or lightning strike
- ✓ Major cuts, wounds, and excessive bleeding
- ✓ Neck or spine injury with loss of feeling or movement
- ✓ Severe and unusual headaches

Emergency illnesses

- ✓ Allergic reactions
- ✓ Persistent vomiting or diarrhoea
- ✓ Persistent fever or fever convulsions in babies and toddlers
- ✓ Seizures and fits
- ✓ Severe bites and stings
- ✓ Severe pain in the chest or abdomen
- ✓ Shortness of breath or difficulty in breathing
- ✓ Stroke or cardiac arrest
- ✓ Sudden loss of consciousness
- ✓ Sudden loss of movement or speech

Ambulance transportation

- ✓ Provides cover for the transportation from the place where the medical emergency occurred to the nearest contracted private hospital.
- ✓ Transportation for a medical emergency is provided by Netcare 911.
- ✓ Transportation will either be via:
 - Road Transport: ambulance by road
 - Air Transport if necessary
- ✓ This benefit also provides unlimited cover for stabilisation at the scene of the medical emergency.





Family Care Benefit

Pays a daily lump sum amount of R1 000 when the insured is hospitalised for a minimum of two nights in hospital, as a result of a medical emergency. This amount can be used in any way the insured person wishes, such as paying for:

- ✓ Transport costs for hospital visits.
- ✓ Household expenses such as groceries, if the insured cannot earn an income while hospitalised.
- ✓ Caretaker to look after the insured's children while hospitalised.

The maximum benefit amount payable is R20 000 for each year per insured person.

24/7 access to trauma counselling services

Provides you with advice and counselling services following a trauma event. This service is available at any time of the day.

Road Accident Fund (RAF) claim assistance

Provides immediate access to an effective Road Accident Fund (RAF) claims management system, with no upfront expenses related to the accident claim.

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What are the cover limits?

BENEFITS	COVER LEVELS	
	MINIMUM	MAXIMUM
Hospitalisation for medical emergency	R0	Unlimited
Ambulance cover	R0	Unlimited
Treatment in an Emergency Department	R0	Unlimited
Family Care Benefit	R2 000	R20 000 for each year per insured person

Treatment and services are covered for a maximum 90-day period starting from the date of the medical emergency.

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Optional products

NetcarePlus PrimaryCare



NetcarePlus PrimaryCare, powered by the Universal Health and Accident Plan, provides employees without medical aid with essential day-to-day cover such as GP visits, chronic and acute medication, X-rays, and blood tests. They may also add the Disease Management Programme that covers HIV diagnosis, treatment and on-going medication.

NetcarePlus BabyCare



Financial support for new parents

Helps employees moving into parenthood by covering costs to care for newborns up to R10,000, such as nappies, day care, prams and car seats.

NetcarePlus EmployeeCare



Personalised support for employee wellbeing

NetcarePlus EmployeeCare, powered by Lyra provides personalised mental care and wellbeing support for employees, helping your people to cope with difficulties at work and in life.

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How to access benefits

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All immediate treatment must be pre-authorised by calling **0860 101 151**. Treatment and services are covered for a maximum **90-day** period starting from the date of the medical emergency.

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The claimant or service provider must inform us of the medical emergency within **48 hours** at **0860 101 151** or email us at **servicecentre@netcareplus.co.za**.

The claim must be submitted to us within 180 days from the last date of the treatment.

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No benefit is payable on this policy for treatment, services or medication that fall outside the definition of emergency medical treatment, as determined by the NetcarePlus Medical Advisor.

Who can take out this policy?

The policyholder may cover their partner, children and any other person who relies on them for financial dependence.

This policy is available to anyone in South Africa who does not have a medical aid.

Waiting periods

There is a **6 month** general waiting period from the start date of the policy. During this period, only valid claims due to an accident or trauma event will be covered.

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General exclusions

Certain benefit sections might have specific exclusions that apply in addition to these general exclusions. In addition to any specific exclusions set out in each benefit section, we will not pay a claim for or in the event of any of the exclusions listed below.

Cosmetic surgery.

Suicide, attempted suicide or willful injury to oneself.

The use of any drug or narcotic, legal or illegal, unless prescribed by and taken in accordance with the instructions of a medical practitioner.

The failure of the insured person to follow any medical advice given by a medical practitioner.

Any incident, illness, accidental harm or event directly or indirectly caused by the excessive consumption of alcohol or alcoholism.

Participation, or attempted participation, by any insured person in any of the following:

- Any defense force, police force, medical rescue service, firefighting service, correctional services facility or the disarming of explosives;
- Aviation activities where any medical expense is insured by another party (excludes fare-paying passengers in a licensed passenger carrying aircraft);
- Any incident, illness, accidental harm or event as a result of professional participation in a hazardous sport.

Riots, wars, political acts, public disorder, or any acts, or attempted acts, of any of the following:

- Civil commotion, labour disturbances, riot, strike, lock-out or public disorder or any act to bring about any of the above;
- War, invasion, act of foreign enemy, hostilities, civil war;
- Mutiny, military rising or usurped power, martial law or state of siege, insurrection, rebellion or revolution;
- Any act directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
- Any act to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public.
- Terrorism.

Any claim, service or benefit that does not form part of this policy.

General exclusions

Any claim for unapproved tests or medication formularies.

The following procedures, items, services, service providers or events:

- All specialised dental procedures like crowns, bridges, dental implant related procedures, orthographic surgery, temporal-mandibular joint ("TMJ") surgery, labial frenectomy, bone augmentations, bone or tissue regeneration;
- Step-down facilities if not medically required, for example frail care;
- TTO (to-take-out) medicines exceeding six days;
- All services obtained from a non-contracted provider, where no pre-authorisation was obtained for treatment at a contracted provider.

Any criminal act or attempted criminal act by an insured person, which includes the submission of any fraudulent information, or other fraudulent means, to get any benefit or service under this policy.

Expenses incurred for non-emergency transport charges whether or not such vehicle, vessel or craft is specifically designed for the purposes of medical emergency transport.

Any act by an insured that wilfully exposed the insured person to danger, except where such act was in order to save a human life or prevent accidental harm.

Note

*This is not a full list of exclusions. For a full list of exclusions please refer to the policy terms and conditions.

What we don't cover

- Maternity, pregnancy, and childbirth
- Neonatal care
- Cancer
- Birth irregularities
- Mental and behavioural disorders
- Chronic conditions
- Incidents caused by self-harm or a suicide attempt
- Incidents related to substance abuse
- Autoimmune disorders like SLE (Systemic Lupus Erythematosus), Crohn's disease and ulcerative colitis
- Chronic degenerative conditions such as Multiple sclerosis, Parkinson's disease, paralysis, Alzheimer's disease and dementia
- Genetic disorders of the blood and blood forming organs
- Chronic organ failure eg renal and liver failure, heart failure

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How to apply

You can contact us at sales@netcareplus.co.za
or speak to your broker.





netcare.co.za/netcareplus
0860 101 151

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