

kaelohealth

Making **Private Healthcare** Affordable and Accessible
for all South Africans



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



Get 20% off in every
isle with Dis-Chem
extraRewards



Private hospital cover
for accidents, strokes
and heart attacks

Day-to-Day & Accident Cover Brochure 2025



INSURED BY
CENTRIQ
INSURANCE
A LICENSED NON-LIFE INSURER

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Medical aid is unaffordable for a large number of South Africans. Kaelo Health (insured by Centriq) offers a range of affordable Day-to-Day and 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 Kaelo Health Day-to-Day Cover and Accident Cover?

Kaelo Health: Day-to-Day Cover options include MyHealth Plus, MyHealth Core and MyHealth Vital. 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.

The Pregnancy and Childbirth Buy-Up, which offers cover for antenatal and post-natal visits, blood tests, medicine and birth in a private hospital, is available to employees in a compulsory corporate environment, where there are 100 or more employees.

Kaelo Health Accident Cover options include Accident Cover and Extended Accident Cover. Accident Cover options ensure that employees have access to treatment in a private hospital for accidents, strokes and heart attacks. The Medical Emergency Illness Buy-Up also covers employees in a private hospital for 13 emergency medical illnesses.

Kaelo Health: 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 Kaelo Health?

- Employees who are 18 years and older
- No minimum monthly income or group size
- Flexible pricing based on group size and earnings

Access benefits anywhere, anytime through the **Kaelo MyHealth app**:



Digital membership card



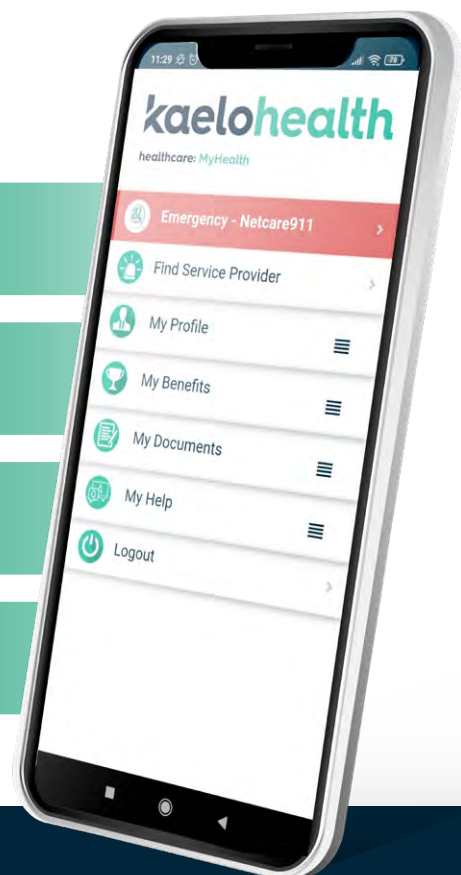
Find Prime Cure Network healthcare providers



Book virtual consultations through Prime Cure virtual clinics



View and download Policy documents



primecure Network








Kaelo 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	MyHealth Vital
Doctor Visits				
 In-person Doctor Visits	<p>Visit any doctor that is part of the Prime Cure Network.</p> <p>Authorisation is needed before the fourth visit to the doctor on the MyHealth Plus plan and the third visit on the MyHealth Core and MyHealth Vital plans, 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 Kaelo 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	Two (2) 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 (1) per person with an overall limit of two (2) 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>	✓	✓	✓
 Flu Vaccination	<p>One flu vaccination every year for individuals older than six months.</p>	✓	✓	✓





Benefit	Description	MyHealth Plus	MyHealth Core	MyHealth Vital
 COVID-19 Tests	One (1) positive COVID-19 screening test up to R850 per person per year.	✓	✓	✓
Specialist Visit				
 Specialist Visits	One (1) specialist visit per person per year or two (2) per Family per year up to R2 000 per visit. This amount includes the cost of the Specialist visit and any medicine or referrals for X-rays or blood tests. Authorisation is needed before the visit.	One (1) visit per person or two (2) per Family per year up to a limit of R2 000 per visit.	✗	✗
Medicine				
 Scripted Medicine	Cover for scripted medicine (short-term medicine) if it is on our Medicine List. Authorisation is needed before the fourth visit to the doctor on the MyHealth Plus plan and the third visit on the MyHealth Core and MyHealth Vital plans, and every visit thereafter for the medicine to be covered.	Unlimited scripts	Eight (8) scripts	Six (6) scripts
 Over-the-Counter (OTC) Medicine	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. Any amount not spent in the quarter will carry over to the next quarter.	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	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. A six-month waiting period may apply to HIV and type 2 diabetes mellitus.	Twenty Seven (27) conditions	Seven (7) conditions	
HIV Programme				
 HIV Programme	The HIV Programme helps those living with HIV to better manage their condition with a basket of benefits including: <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. A six-month waiting period may apply.	Unlimited medicine		
Dentistry				
 Dentistry	One (1) dental check-up and one (1) dental cleaning per person each year and cover for mouth X-rays, tooth repairs, extractions and emergency treatment for pain and sepsis. Authorisation is needed for certain procedures including fillings and extractions.	One (1) dental check-up and one (1) cleaning per person per year. Four (4) mouth X-rays per Family per year		✗

Benefit	Description	MyHealth Plus	MyHealth Core	MyHealth Vital
 Out-of-Network Dentist	<p>One (1) 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>Authorisation is needed within 72 hours of the visit.</p>	<p>One (1) visit per Family per year, limited to R800</p>	×	×
 Dentures	<p>One (1) 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. Authorisation is needed before the visit.</p>	<p>One (1) set of dentures per Family every two (2) years.</p>	×	×
Eye Care				
 Eye tests	<p>One (1) eye test per person per year at a Prime Cure Network optometrist and one (1) pair of glasses every two (2) 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 (1) eye test per person per year. One (1) pair of glasses per person every two (2) 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 nurse 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>	Unlimited	Eight (8) visits	Six (6) visits
 Blood tests	<p>Cover for blood tests through Ampath, Lancet, Pathcare or Lab24 when you are referred by a Prime Cure Network doctor, nurse or a Virtual Clinics consultation according to a list of approved tests.</p>	Unlimited	Eight (8) visits	Six (6) visits
Maternity Benefit and Maternity Buy-Up				
 Maternity	<p>We cover visits to a doctor in the Prime Cure Network for monitoring the pregnancy. On referral from a Prime Cure Network doctor, we also cover scripted medicine on the Medicine List, blood tests and two (2) ultrasound scans per pregnancy.</p> <p>The first ultrasound scan must be between week 10 and 14, and the second between week 20 and 24.</p> <p>Antenatal visits to a gynaecologist/obstetrician are covered from the available Specialist Benefit limit.</p>	✓	✓	✓
Buy-Up Option				
 Optional Maternity Buy-Up for Compulsory Corporate Groups of 100+ employees	<p>The Maternity Buy-Up helps moms-to-be with important medical visits, including up to eight (8) antenatal visits to a gynaecologist, Prime Cure Network doctor or midwife to monitor the baby and the health of the mom, an approved list of blood tests, two 2D ultrasound scans per pregnancy, cover in a private maternity hospital for natural births or emergency caesarean sections and one post-birth check-up visit to a gynaecologist/obstetrician, Prime Cure Network doctor or Midwife.</p>	✓	✓	✓



Accident Cover Benefit Summary

Benefit	Description	Extended Accident Cover	Accident Cover
 Emergency Department Visits	<p>Unlimited cover for emergency department visits at private hospitals in the Prime Cure Network for Medical Emergencies caused by either an:</p> <ul style="list-style-type: none"> • Accidental Injury • Stroke or • Heart attack <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 665 665 and select option 1 for an emergency. Our case managers are available 24/7 to provide you with a hospital authorisation number for the hospital Emergency Department visit.</p> <p>If a Policyholder cannot get through to a case manager the call will be directed to Netcare 911 who will assist in dispatching an ambulance and Netcare will issue a Guarantee of Payment (GOP) for the hospital Emergency Department visit if needed. The Policyholder must call us even if they self-drive to a hospital Emergency Department. The Policyholder will need to provide personal details to Netcare 911 to validate their Policy, such as the Policy number or ID number/passport number.</p> <p>If the Policyholder is given a Guarantee of Payment by Netcare 911 after-hours, s/he will need to call us on 0861 665 665 for an Authorisation number within 72 hours of the visit for the claim to be covered.</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>
 In-hospital Treatment	<p>Cover for In-Hospital Treatment in the event of a Medical Emergency due to any of the following:</p> <ul style="list-style-type: none"> • Accidental Injury or • Heart attack or • Stroke <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. • Heart attack and stroke: R500 000 per event per person with an overall limit of R1.0 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. • Heart attack and stroke: R250 000 per event per person with an overall limit of R500 000 per person per year. • Sub-limit of R20 000 on allied healthcare services in hospital e.g. physiotherapy

Benefit	Description	Extended Accident Cover	Accident Cover
 <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 a heart attack or stroke, 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>Policyholders must provide personal details to Netcare 911 to validate their Policy, such as the Policy number or ID number/passport number of the Policyholder.</p>	Unlimited	
 <p>Permanent Disability Benefit</p>	<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 Insured 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
 <p>Death Benefit</p>	<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			
 <p>Emergency Department and In-hospital Cover</p>	<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.	

 <p>Qualifying Conditions</p>	<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
<p>Lifestyle Benefits</p>	
 <p>asknelson AskNelson Services</p>	<p>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.</p>
 <p>Health-on-Line</p>	<p>Netcare 911's 24hr medical advice line - 082 911</p>
 <p>Dis-Chem extraRewards</p>	<p>extraRewards is available to Kaelo Health policyholders who, through making healthy choices, have access to 20% discounts on a variety of healthy and essential products.</p>

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