
Sanlam Primary Care 2025

Dear Santam Employee,

As part of the revised Santam healthcare strategy addressing affordability, Santam announced that eligible employees (earning a TGP of R40,000 and less) will from 1 January 2025, qualify to choose Sanlam Primary Care as an alternative to the Santam medical aid options.

Sanlam Primary Care is a type of health coverage that focuses on preventative and primary healthcare services. It is designed to cover GP consultations, radiology, pathology, dental and optometry and accidental cover.

While Sanlam Primary Care and medical aid schemes both serve the purpose of healthcare coverage, there are significant differences between them, and it is important for you to understand the differences. Below are factors to review prior to deciding:

- Sanlam Primary Care is not a Registered Medical Scheme, it is an insurance product.
- Sanlam Primary Care does not cover Prescribed Minimum Benefits.
- The medical scheme tax credit is not applicable to Sanlam Primary Care.
- Gap cover does not compliment Sanlam Primary Care. Employees opting for Sanlam Primary Care would be required to cancel their Sanlam Gap Cover.
- Employees moving from Discovery or Bestmed Medical Scheme to Sanlam Primary Care, will not have the option to move back to these respective medical schemes.

Employees wishing to apply for Sanlam Primary Care, must complete the **declaration** and attach this to the Sanlam Primary Care application form.

Underwriting

- A concession is in place for employees moving to Sanlam Primary Care effective 1 January 2025, no underwriting will be applied.
- It is important to note that employees moving from their existing medical scheme, will have the opportunity to move back to Fedhealth medical scheme effective 1 January 2026. Underwriting will be at the medical schemes' discretion; however, the medical scheme is allowed to impose underwriting in terms of Section 29A of the Medical Scheme Act should a member wish to move back to a medical scheme.

Benefits for 2025

Primary Standard Core Benefits

GP Consultations	Unlimited GP consultations through a contracted network provider. These services include certain in-room procedures.
Out of Network GP Visits	2 Consultations allowed and reimbursed up to a maximum of R475 per visit.
Acute Medication	Unlimited acute medication available, either through the dispensing GP or via the pharmacy network. These benefits are directly linked and limited to the formulary.
Over the Counter Medication	Sub-limit of a R210 per policy per month as per formulary. Limited to R850 per policy per annum.
Chronic Medication	Unlimited chronic medicine restricted to 24 chronic diseases as listed. All chronic medicine must be prescribed by a medical practitioner. ARVs limited to R500 per month.
Basic Pathology	Unlimited as per the formulary. Covers basic blood tests.
Basic Radiology	Unlimited for 1 and 2 sided black and white x-rays. Member must be referred by a network GP provider, radiology services are limited to the formulary. It will now include 2 sonars per pregnancy.
Basic Dentistry	Dentist consultations and procedures as per protocols, including cleaning, pain control, amalgam fillings and normal extractions. Covered at any dentist on the network.
Basic Optometry	Specsavers is the approved service provider. Optometry services include 1 annual eye test, limited to single vision spectacles the maximum value is R1 450, every 24 months per beneficiary.
Maternity	Limited to 2 growth scans per pregnancy. Pathology as per the formulary and required Vitamins. <i>The birth is not covered on Sanlam Primary Care</i>

Specialist Visits	Limited to R2 600 per beneficiary per annum. Specialist benefits are available on a pay and claim basis. The member must be referred by a network GP to a specialist.
Casualty Room Benefit	R2 000 per policy per year. Only available after hours and must be pre-authorized.
Accidental Death Benefit	R15 000 main member only, R10 000 spouse, R8 000 for children.

2025 Sanlam Accident & Emergency Benefits - Add-on benefits

Sanlam Accident & Emergency Benefits	
Accident and Emergency Cover Benefit 24 Hour and Emergency Medical Services	In hospital benefit limited to R325 000 per event, R1 Million per annum. Applicable to accident only. In the case where the member is not admitted but is treated in Casualty, R30 000 benefit amount is available. Post-accident rehabilitation benefit of R10 000 per event. Emergency services included.
Illness Benefit	In hospital benefit limited to R50 000 per event, R500 000 per policy per annum. Conditions that have a gradual progression are excluded. All admissions are subject to preauthorization. No pregnancy related admissions allowed, including confinement.
24-hour emergency medical services	Pre-authorization is required to access emergency assistance and transportation.

Sanlam Primary Care – Wellness, Pharmacy Clinic Nurse-based Care and Counselling	
Flu Vaccine	One flu vaccination per member per year at an approved pharmacy clinic (All pharmacies including Dischem, Clicks and Medirite).
Covid Testing	Up to a maximum of R850 is available, must be assessed and Preauthorised.
Medical Advice and Trauma Counselling	A 24- hour telephonic service is available for trauma counselling in the event of any traumatic or critical incidents such as hijacking, domestic violence, sexual or physical abuse, etc. As well as medical advice related to specific illness, child, and baby care, etc.
Pharmacy Nurse Visits	Unlimited, managed visits. Available from Dischem and Clicks Pharmacies. Pre-authorisation required after 10th visit.
HIV Status and VCT Counselling	VCT and testing is through the Sanlam Primary Care partners Dischem and Clicks Pharmacy clinics.
Member Wellness	Blood pressure, BMI, Glucose and Cholesterol testing at Pharmacy clinics.
Women’s Health	Pap smears, breast examination and pregnancy tests at pharmacy clinics.
Management of Chronic Conditions	Diabetes – Hba1C and foot screening. Hypertension and Cholesterol – Blood pressure and lipogram testing. Asthma – Peak flow measurement. Available at participating pharmacy clinics.
Additional	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics. Sanlam Health.

1 January 2025 Sanlam Primary Care rates

	Main member	Spouse/Adult	Child
Sanlam Primary Care + Hospitalisation	R485.00	R360.00	R250.00

Virtual Year End Training Session

Aon will be conducting virtual training sessions on the relevant information pertaining to the 2025 Sanlam Primary Care.

Date	Time	Platform	Join Meeting
11 November 2024	09h00	Microsoft Teams	Join the meeting now
11 November 2024	11h00	Microsoft Teams	Join the meeting now
11 November 2024	13h00	Microsoft Teams	Join the meeting now
12 November 2024	09h00	Microsoft Teams	Join the meeting now
12 November 2024	11h00	Microsoft Teams	Join the meeting now
12 November 2024	13h00	Microsoft Teams	Join the meeting now

Sanlam Primary Care application process

Santam employees who now qualify to join Sanlam Primary Care would need apply on myWorkSpace>SAP Employee Self Service>Benefits>Medical Aid Options>Medical Aid Tool AND would need to complete an application form to join Sanlam Primary Care before 29 November 2024. The application form can be accessed via the following link:

<https://eb.aon.co.za/santam/>

Send your **digitally completed** (do not print and scan) application form to

applications@essentialmed.co.za not later than 29 November 2024 – **Your Name, Surname, current medical aid option and the word SANTAM, must be confirmed in the subject line. Please copy apps@aon.co.za.**

It is vital that ALL of the information is completed. An application cannot be loaded if any of the information below is missing on the application form:

- Employee number,
- ID number of Main member and Spouse
- Date of birth of all dependants if no ID number is provided

- Gender of all dependants
- Option Selection : **SANLAM PRIMARY STANDARD & HOSPITAL PLAN**

Where do I get more information and who can I contact if I have any questions?

If you have any questions on Sanlam Primary Care please contact your dedicated Healthcare Consultant:

Region	Consultant	Email Address
Gauteng	Gerda van der Ryst	gerda.van.der.ryst@aon.co.za
Free State	Leonie Fourie	leonie.fourie@aon.co.za
Kwazulu-Natal	Marianet Breytenbach	marianet.breytenbach@aon.co.za
Eastern Cape	Aneequa Sataar Noxolo Stemele	aneequa.wakefield@aon.co.za noxolo.stemele@aon.co.za
Mpumalanga	Ashley Adams	ashley.adams1@aon.co.za
Western Cape	Valentino Young	valentino.young@aon.co.za

Members can also reach out to Sanlam Primary care:

Sanlam Primary Care call Centre - 0861 007 702 general queries. The Provider Network can be accessed on the website - <https://www.pamc.co.za/ESSENTIALMED/LookUp>

The Aon Resolution Centre may also be contacted on 0860 100 404 or emailed, arc@aon.co.za.

It is important to note that no late changes will be accepted.

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We partner with our client and seek solutions for their most important people and HR challenges.

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Aon Employee Benefits – Healthcare

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