



AfroCentric
Primary Health Insurance

Why Afrocentric Primary Health Insurance?

We are part of AfroCentric Health Limited, a Level 1 B-BBEE contributor founded in 2008 on the core philosophy of promoting transformation, diversification, and empowerment. As an organisation, we encapsulate the health services value-chain optimisation philosophy. By reducing healthcare costs, we want to ensure more access to affordable health care benefits for all South Africans.

While most of our competitors are exclusively insurance companies, we deliberately choose to focus on the entire healthcare sector. This is our differentiator as we can incorporate our deep understanding of both the supply and demand side of healthcare, combined with our insurance-related products based on the needs of our clients.

Promoting a healthier workforce, reducing absenteeism and contributing to increased productivity are the real benefits that all organisations want to achieve. Partnering with AfroCentric Primary Health Insurance enables employers to address the challenges around employee absenteeism and productivity by ensuring that employees have access to quality, affordable healthcare and better health outcomes.

Our fundamental purpose is enhancing quality of life.

Our Benefit Offering

Our generous day-to-day healthcare insurance plans offer 100% access to private GPs, acute and chronic medication, over-the-counter medications, radiology, pathology, dentistry and optometry. In addition to the above benefits, you can include Accident Cover for those unexpected incidents.

Choose the benefit combination that best suits the needs of your company and your employees.

Day-to-Day benefits	Accident and Emergency
Visits to GPs, dentists, optometrists and specialists. Benefits for radiology, pathology, acute and chronic medication.	Hospital expenses as a result of an accident, emergency casualty room visits after hours, emergency transportation.



Primary Standard and Accident Day-to-day benefits

Benefit	Description	Primary	
		Day-to-day only	Day-to-day with Accident
GP Visits 1 month waiting period	Unlimited GP consultations through a contracted network provider. These services includes certain in-room procedures.	✓	✓
Out of Network GP Visits 1 month waiting period	Two (2) Consultations allowed and reimbursed up to a maximum of R400 per visit.	✓	✓
Acute Medication 1 month waiting period	Unlimited acute medication available either through the dispensing GP or via the pharmacy network. These benefits are directly linked and limited to our formulary.	✓	✓
Over the counter medication and health screening	Sub-limit of a R200 per policy per month as per formulary. Limited to R800 per policy per annum.	✓	✓
Chronic Medication (per CDL) 1 month waiting period	Unlimited chronic medicine, restricted as per the Chronic Disease List (CDL). All chronic medicine has to be applied for by the prescribing medical expert. ARVs limited to R500 per month.	✓	✓
Basic Pathology 1 month waiting period	Unlimited as per our formulary. Covers basic blood tests.	✓	✓
Basic Radiology 1 month waiting period	Unlimited. Limited to one- and two-sided black and white x-rays. Member must be referred by a network GP provider, directly linked and limited to our formulary, includes two (2) sonars per pregnancy.	✓	✓
Basic Dentistry 6 month waiting period	Dentist consultations and procedures as per protocols, including cleaning, pain control, amalgam fillings and normal extractions. Covered at any dentist on our network.	✓	✓
Basic Optometry 12 month waiting period	Network service provider must be used - Specsavers. Alternatively contact us for a provider in your area. Optometry services including one (1) annual eye test, limited to single vision spectacles, every 24 months per beneficiary. Total benefit amount R1 299.	✓	✓
Maternity 1 month waiting period	Limited to two (2) growth scans per pregnancy, pregnancy vitamins and required pathology tests as per formulary.	✓	✓
Specialist Visits 1 month waiting period	Limited to R2000 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.	✓	✓
Accident and Emergency cover benefit 24-hour Emergency Medical Services	In-hospital benefit of up to R225 000 per event, limited to R1 million per annum. Applicable to accident only. R30 000 treatment for accidents in casualty and R10 000 post discharge rehabilitation costs. Should the event not qualify as an emergency, member will be transported to a state facility for treatment. R15 000 stabilisation benefit included for illness only. Emergency services included when Accident selected.	Not Included	✓

- When accessing GP and dentist benefits, members may choose any provider on our network.
- Members may use any Specsavers outlet nationwide for optometry benefits.
- There is no hospital network for our hospital-related benefits and members may make use of any private hospital or emergency transport service. Pre-authorisation required.

Pharmacy Clinic Benefit

Benefit	Description
Flu Vaccine	One flu vaccination per member per year at an approved pharmacy clinic (All pharmacies including Dischem, Clicks and Medirite).
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 Click Pharmacies, Pre auth required after 10th visit.
HIV Status and Wellness	VCT and testing through our partner pharmacies.
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 clinics.
Additional	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics.

Value-added Benefits

Benefit	Description
Accidental Death Benefit 6 month waiting period	R15 000 principal member and R10 000 adult dependant; R8 000 per child dependant.
Casualty Room Benefit 30 Day waiting period	R2 000 per policy, per annum. Only available after hours and must be pre-authorised by our service provider. For illness only.

Premiums	Primary Standard	Primary Standard + Accident
Main Member	R317	R385
Spouse	R207	R280
Child	R148	R170

The above monthly premiums are applicable to 2023 and may be adjusted annually.

Comprehensive Plus and Comprehensive Advanced Day-to-day and hospitalisation benefits

Benefit	Description	Comprehensive	
		Plus	Advanced
GP Visits 1 month waiting period	Unlimited GP consultations through a contracted network provider. These services include certain in-room procedures.	✓	✓
Out of Network GP Visits 1 month waiting period	Two (2) consultations allowed and reimbursed up to a maximum of R400 per visit.	✓	✓
Acute Medication 1 month waiting period	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 and health screening 30 Day waiting period	Sub-limit of a R200 per policy per month as per formulary. Limited to R800 per policy per annum.	✓	✓
Chronic Medication (per CDL) 6 month waiting period	Unlimited chronic medicine, restricted to 25 as per the Chronic Disease List (CDL). All chronic medicine must be applied for by the prescribing medical expert. ARVs limited to R500 per month.	✓	✓
Basic Pathology 1 month waiting period	Unlimited as per the formulary. Covers basic blood tests.	✓	✓
Basic Radiology 1 month waiting period	Unlimited. Limited to one- and two-sided black and white x-rays. Member must be referred by a network GP provider, directly linked and limited to the formulary; includes two (2) sonars per pregnancy.	✓	✓
Basic Dentistry 6 month waiting period	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 6 month waiting period	Network service provider must be used - Specsavers. Alternatively contact us for a provider in your area. Optometry services including one (1) annual eye test, limited to single vision spectacles, every 24 months per beneficiary.	✓	✓
Maternity 12 month waiting period	Limited to two (2) growth scans per pregnancy, pregnancy vitamins and required pathology tests as per formulary.	✓	✓
Specialist Visits 1 month waiting period	Limited to R2 500 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.	✓	✓
Accident and Emergency Cover Benefit 24 Hour and Emergency Medical Services	In-hospital benefit limited to R1 million per annum. Applicable to accident only. Should the event not qualify as an emergency, R10 000 is available for casualty and post discharge rehabilitation costs. Emergency services included.	R175 000 per event limit	R250 000 per event limit
Maternity Benefit 12 month waiting period	Limited to 1 event per policy every 12 months.	R30 000 per confinement	R35 000 per confinement
Casualty Benefit	After-hour illness emergency-related events only. Must be pre-authorised.	R4 000 pa	R6 000 pa

Daily Illness Benefit 90 day waiting period and 12 month waiting period in the case of pre-existing conditions	Day 1: R10 000	✓	✓
	Day 2: R7 500	✓	✓
	Day 3: R5 500	✓	✓
	Day 4 onwards: R3 500 per day. Limited to 21 days per admission. Paid up to a maximum of the stated benefits, which includes all related costs to the admission.	✓	✓
Shortfall Benefit Waiting periods as per daily illness benefit	Available if the sublimit is reached. Must be authorised, illness-related admissions.	R20 000 pa	R30 000 pa
ICU Benefit Waiting periods as per Daily Illness Benefit	R15 000 for illness admissions. Limited to a maximum of three (3) consecutive days in hospital.	Not included	✓

Wellness, Pharmacy Clinic Nurse-based Care and Counseling

Benefit	Description
Flu Vaccine	One flu vaccination per member per year at an approved pharmacy clinic (All pharmacies including Dischem, Clicks and Medirite).
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 Click Pharmacies, Pre auth required after 10th visit.
HIV Status and Wellness	VCT and testing through our partner pharmacies.
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 clinics.
Additional	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics.

Value-added Benefits

Benefit	Description
Accidental Death Benefit 6 month waiting period	R15 000 principal member and R10 000 adult dependant; R8 000 per child dependant.

Premiums	Comprehensive Plus	Comprehensive Advanced
Main Member	R805	R906
Spouse	R529	R594
Child	R244	R260

The above monthly premiums are applicable to 2023 and may be adjusted annually.

IMPORTANT TO KNOW

- When accessing GP and dentist benefits, members may choose any provider on the AfroCentric Primary Health Insurance network.
- Members may use any Specsavers outlet nationwide for optometry benefits.
- There is no hospital network for our hospital-related benefits and members may make use of any private hospital or emergency transport service.
- Members must be at least 18 years old to join AfroCentric Primary Health Insurance.

Cover is limited to:

- The Policyholder and maximum of 4 dependants in total.
- Only one adult dependant is permitted.
- The only other dependants allowed are child dependants.
- The solution is offered to employer groups only and in respect of cover for employees and their dependants.
- Membership may be on a compulsory or voluntary basis for all employees who are eligible (as per the employer guidelines and company policy).
- AfroCentric Primary Health Insurance group products and pricing are available only to employers with more than 10 employees and an employer requires a minimum of 10 employees to be enrolled.
- Dependants are subject to general waiting periods if they are not added on the policy when the employee joins.
- Waiting periods and exclusions will be based on the risk and demographic profile of the employer group. If membership of AfroCentric Primary Health Insurance is compulsory for all employees, all waiting periods on day-to-day benefits will be waived.
- Pricing and membership are dependent on the employer's unique circumstances, including the site and demographic profile of the employees. The pricing in this proposal may be reviewed.

For the full terms and conditions, benefits, limitations, and exclusions please refer to the policy wording or consult your broker.



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