

PRIMARY STANDARD AND ACCIDENT BENEFITS 2025

BENEFIT	DESCRIPTION
Hospital Footprint	Access to all private hospitals accepting health insurance products. Pre-authorisation required.
IN- HOSPITAL BENEFITS	
In-hospital Accident Benefit	R250 000 per member per event, inclusive of all costs, limited to R1 000 000 per policy per annum. Pre-authorisation required.
ICU Benefit	Included in Hospital Benefits.
In-hospital Specialised Radiology (MRI Scans, CT Scans etc)	Included in Hospital Benefits.
OUT-OF-HOSPITAL BENEFITS	
Post-Hospital Accident Rehabilitation	R10 000 per member per event for physiotherapy and occupational therapy. Pre-authorisation required.
Casualty Benefit (Accident)	R30 000 per policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. Pre-authorisation required.
Casualty Benefit (Illness)	R2 500 per policy per annum for all after-hours treatment. Cover accumulates to the initial event and overall Illness Cover benefits. Pre-authorisation required.
General Practitioner Consultations (GP)	Managed unlimited GP consultations at a contracted Network doctor.
In-Room Procedures	Defined list of procedures a GP can perform in their rooms. Network doctors only.
Out-of-Network General Practitioner Consultations	2 Consultations per policy per annum refunded at R475 per visit.
Pharmacy Clinic Nurse Care	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics
Specialist Benefit	R2 600 per member per annum. Referral by Network GP required. Members must pay cash and claim from GENRIC. GENRIC protocols and limits apply.
Acute Medication	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.
Over-the-Counter Medication (OTC)	R210 per policy per month with a maximum of R850 per policy per annum. Subject to Formulary.
Chronic Medication. Refer to our Chronic Disease List (CDL)	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more, you will have to pay the additional amount.
Radiology	Unlimited Black and white x-rays only. Members must be referred by a Network GP.
Pathology	Unlimited blood tests according to our list of tests. Members must be referred by a Network GP.
Dentistry	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.
Optometry	Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1 450 .



VALUE ADDED

Personal Health Advisor	Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.
Accidental Death Benefit	R15 000 Principal member
	R10 000 Adult dependant
	R8 000 per Child dependant

WELLNESS, PHARMACY CLINIC NURSE-BASED CARE AND COUNSELLING

BENEFIT	DESCRIPTION
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 pre authorised.
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 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 pharmacy clinics.
Additional	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics.

SANLAM PRIMARY CARE - INDIVIDUAL

Individual Premiums 2025

	Principal Member Below 60 years	Principal Member Above 60 years	Adult Dependant Below 60 years	Adult Dependant Above 60 years	Child Dependant
Primary Standard and Accident	R650,00	R910,00	R580,00	R820,00	R225,00

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www.sanlam.co.za

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