

SANLAM HEALTH  
Sanlam Primary Care 2026

# Primary Standard Products



underwritten by



Live with confidence

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Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit



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# The Sanlam Group today

There's never been a better time to partner with us.



## 31 countries

We operate in 31 countries across Africa, Asia and the UK, and are present in eight of the top 10 largest economies in Africa.



Present in  
**8 of the top 10**  
largest economies in Africa



**Largest insurer**  
on the continent



## 113 748 employees

We attract the best people in the market, which creates a diverse and skilled workforce.



Group equity value of  
**R160 billion**



## R1 trillion

Leading scale business, driving efficiencies and shareholder outcomes with R1,3 trillion in assets under management and administration across our business.



All product  
**segments**



## 69 million

We touch the lives of over 69 million clients across Africa and Asia.



## Level 1

Sanlam retained its status as a level 1 B-BBEE contributor in South Africa – the highest level a company can achieve.





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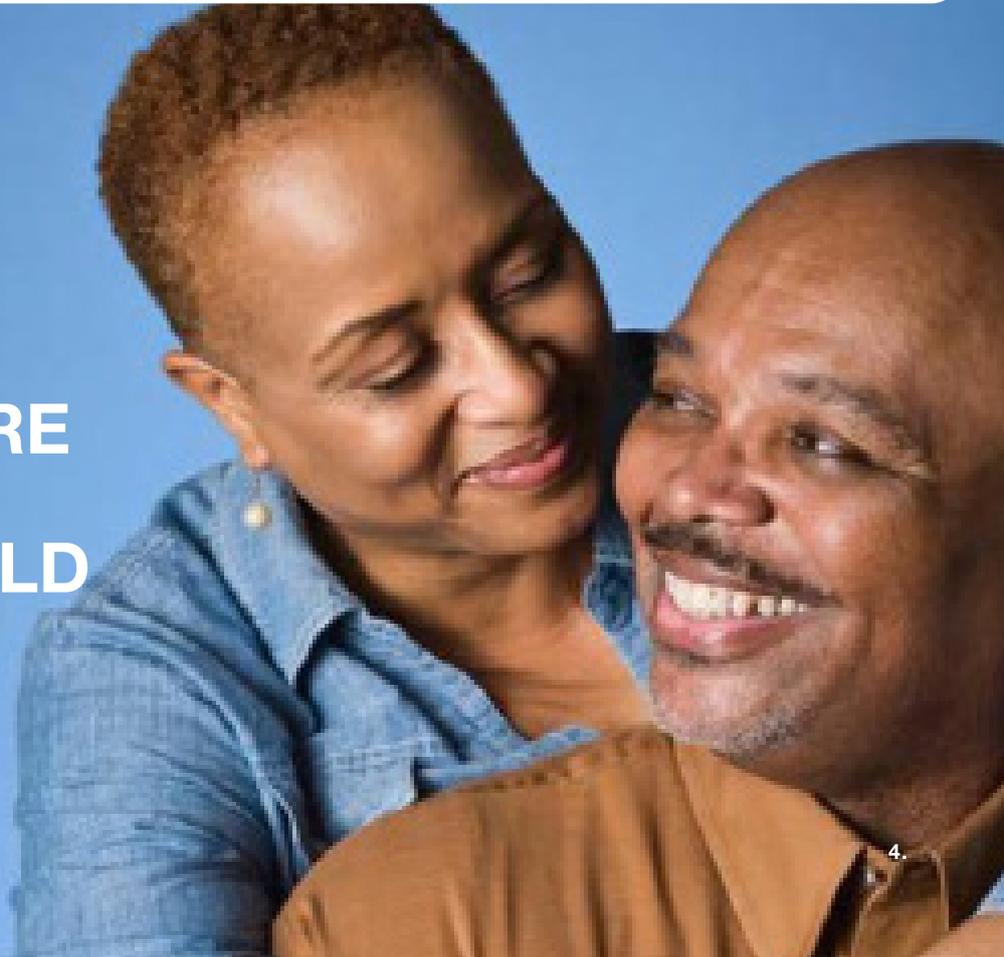
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### Confidence Rule 31:

**IF YOU CARE ABOUT IT, YOU SHOULD COVER IT.**





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# About Sanlam Health

Sanlam Health offers a range of healthcare and individual wellness solutions. These offerings have extensive benefits that can be used to support you and your family to **build confidence through holistic wellness**.

Our diverse solutions are also designed to work together and are supported by our healthcare experts, so you can choose the ones that are right for you and combine them in a way that best suits your and your family's needs.

# Sanlam Primary Care

Our world is changing and with the challenges we face today, helping families access quality healthcare they can afford has never been more important.

**Sanlam Primary Care is our health insurance offering** which taps into every area of the health services value chain to put affordable healthcare within ' reach. So when you need it, you and your family can be confident you will receive the right medical care.





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# Our products

Sanlam Primary Standard is our core product that comes with a range of day-to-day benefits. We also have an additional benefit that you can add.

## Sanlam Primary Standard

Core benefits

[CLICK HERE](#)

Add-on benefit

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# Our products

Sanlam Primary Standard is our core product that comes with a range of day-to-day benefits. We also have an additional benefit that you can add.

## Sanlam Primary Standard

Core benefits

Add-on benefit

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**Day-to-day:** Visits to GPs, dentists, optometrists and specialists, as well as benefits for radiology, pathology, acute and chronic medication.

[CLICK HERE TO READ MORE](#)





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# Our products

Sanlam Primary Standard is our core product that comes with a range of day-to-day benefits. We also have an additional benefit that you can add.

## Sanlam Primary Standard

Core benefits

[CLICK HERE](#)

Add-on benefit

**Accident and Emergency (A&E):** Hospital expenses that result from an accident, emergency casualty room visits after hours, and emergency transportation.

[CLICK HERE TO READ MORE](#)





# 2026 Sanlam Primary Standard

## Core benefits

1.

### GP visits

(1-month waiting period)

Unlimited managed visits to a contracted network GP. Includes certain in-room procedures, such as wound care and stitches. Pre-authorisation required from the 3rd GP consultation

2.

### Acute medication

(1-month waiting period)

Unlimited acute medication from either a dispensing network GP or pharmacy, subject to our approved formulary.

3.

### Over-the-counter (OTC) medication

(1-month waiting period)

Sublimit of up to R250 per policy per month as per our approved formulary. Limited to R850 per policy per year.

4.

### Out-of-network GP visits

(1-month waiting period)

Two consultations per person per year. Refunded up to a maximum of R500 per visit.

5.

### Chronic medication (per CDL)

(6-month waiting period)

Unlimited chronic medicine, restricted to diseases on the Chronic Disease List (CDL). All chronic medicine must be applied for by the prescribing medical expert.

6.

### Basic pathology

(1-month waiting period)

Unlimited as per our approved formulary. Member must be referred by a network GP. Services are directly linked and limited to our formulary.



# 2026 Sanlam Primary Standard

## Core benefits *continued*

### 7.

**Basic radiology**  
(1-month waiting period)

Limited to one and two-sided black-and-white X-rays. Member must be referred by a network GP. Services are directly linked and limited to the formulary.

### 8.

**Basic optometry**  
(6-month waiting period)

Members may use the Spec-Savers network only. Includes one consultation, one set of frames and single vision lenses per beneficiary every 24 months. Maximum benefit of R1550.

### 9.

**Specialist visits**  
(1-month waiting period)

Up to R2 600 per beneficiary per year. Specialist benefits are available on a pay-and-claim basis. The member must be referred by a network GP.

### 10.

**Basic dentistry**  
(6-month waiting period)

Dentist consultations and procedures are managed according to our approved protocols and limits.

### 11.

**Maternity**  
(1-month waiting period)

Limited to two growth scans per pregnancy, prenatal vitamins and required pathology tests as per our formulary.

### 12.

**Accidental Death Benefit**

R15 000 per principal member;  
R10 000 per adult dependant;  
R8 000 per child dependant.

### 13.

**Casualty Room Benefit – Illness and Accident**

Up to R5 000 per policy per year. Only available after hours and must be pre-authorized through our 24-hour emergency call centre.





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# Accident and Emergency

## Add-on benefit

Accident and Emergency benefit



In-hospital treatment





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# Accident and Emergency

## Add-on benefit

### Accident and Emergency benefit



Applicable to accidents only. If the member does not require hospital admission, up to R30,000 is available for treatment in the casualty unit for accident-related incidents.

If the incident does not qualify as an emergency, the member will be transported to a state facility for treatment. A stabilisation benefit of up to R15,000 is included. Emergency services are covered when the Accident and Emergency option is selected

### In-hospital treatment





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# Accident and Emergency

## Add-on benefit

Accident and Emergency benefit



In-hospital treatment



For accidents resulting in hospitalisation, compensation is capped at a maximum of R1.5 million per year, with up to R400,000 available per event to cover all costs. In addition, post-discharge benefits of up to R10,000 are provided for follow-up treatments, which accumulate toward the sublimit of the initial event.



# 2026 Monthly premiums

(subject to annual increases)

Member Status	Primary Standard	Primary Standard + Accident
Principal	R510	R700
Spouse	R490	R625
Child	R215	R260



## Important to know



For GP and dentistry benefits, members can choose any provider in the Sanlam Primary Care network.



For optometry benefits, members can use any Spec-Savers outlet nationwide.



For hospital-related benefits, members can use any private hospital.



Unlimited telephonic counselling, medical emergency assistance and medical advice available 24/7 365 days a year.



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# Membership restrictions

- Members of Sanlam Primary Care must be 18 year or older.
- Only one adult dependant is allowed. The additional dependants must be children (under the age of 21 years).
- Dependants are subject to general waiting periods if they aren't added to the policy when the main policyholder joins.
- Full time students up and till the age of 26 years may be covered on the parents policy.





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# Our medical scheme partner

Our health insurance offering is supported by our partnership with Fedhealth medical scheme. Ensuring you and your family benefit from healthcare cover that suits your pocket and budget.



With **Sanlam Health**, you can be confident that all your healthcare needs are covered with accessible, affordable solutions that are right for them and your business.





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**Confidence Rule 67:**

**YOUR FAMILY'S  
HEALTH IS  
YOUR GREATEST  
WEALTH.**





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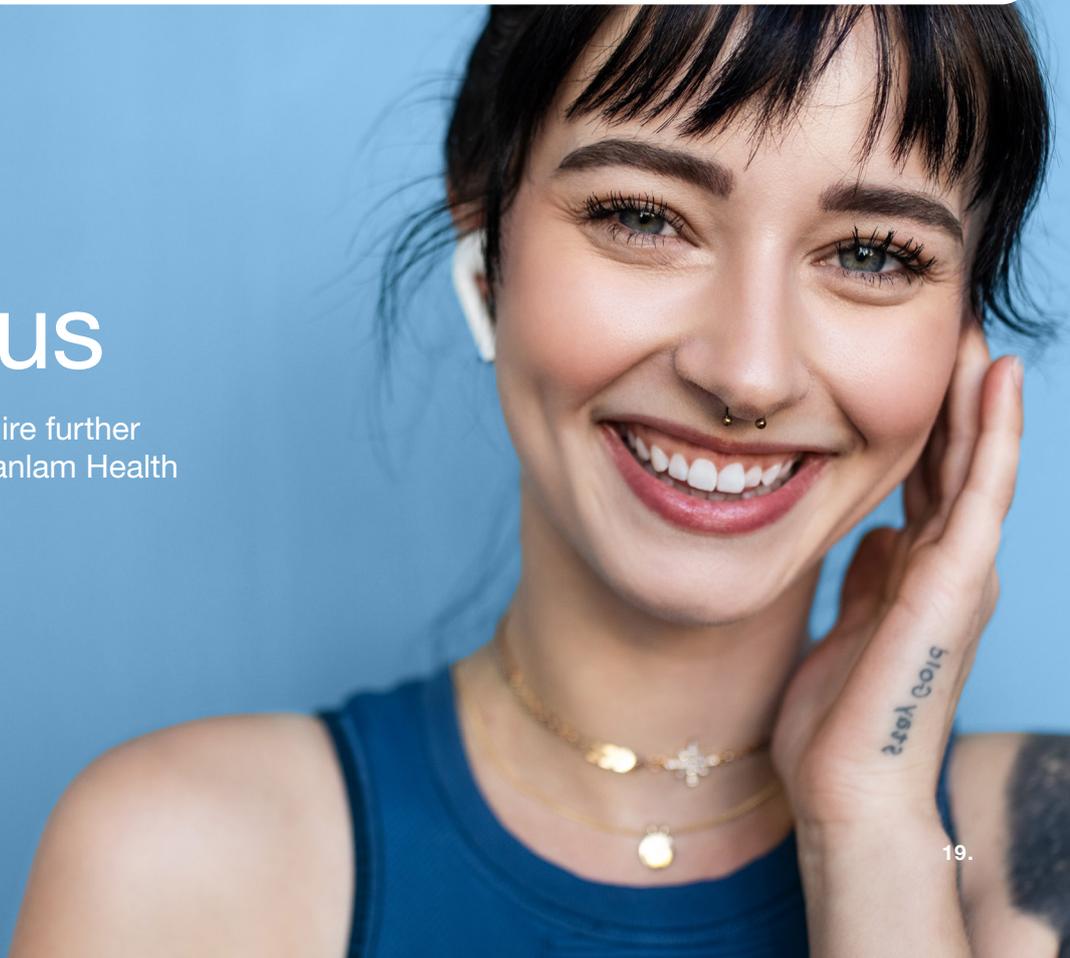
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# Contact us

If you have questions or require further information, speak to your Sanlam Health consultant or contact us.

**Email:** [SHS@sanlam.co.za](mailto:SHS@sanlam.co.za)  
[www.sanlam.co.za](http://www.sanlam.co.za)





underwritten by



[www.sanlam.com](http://www.sanlam.com)

2 Strand Road, Bellville 7530  
PO Box 1, Sanlamhof 7532, South Africa

T +27 (0)21 947 9111  
F +27 (0)21 947 8066

Sanlam Life Insurance Limited Reg no 1998/021121/06.  
Licensed Financial Services and Registered Credit Provider (NCRCP43).

Sanlam Primary Care is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership.  
Sanlam Primary Care is administered and underwritten by GENRIC Insurance Company Limited, an authorised Financial Services Provider (FSP 43638) and licensed non-life Insurer.  
Conditions and limits apply.