SANLAM HEALTH
Sanlam Primary Care 2025
Primary Standard Products

Atfin Consulting

underwritten by

GENRIC Insurance

Sanlam

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

Contents

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.

Confidence Rule 31:

IF YOU CARE ABOUT IT, YOU SHOULD COVER IT.

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.

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
CLICK HERE

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

CLICK HERE

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

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

Sanlam Primary Standard 2025

Core benefits

1.

GP visits
(1-month waiting period)

Unlimited visits to a contracted network GP. Includes certain in-room procedures, such as wound care and stitches.

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 R210 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 R475 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.

Sanlam Primary Standard 2025

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 frame and single vision lenses per beneficiary every 24 months, to a maximum of R1450.

9.

Specialist visits
(1-month waiting period)

Limited 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

R2 500 per policy per year. Only available after hours and must be pre-authorised through our 24-hour emergency call centre.

Pharmacy clinics

Automatic benefit

Pharmacy nurse visits

Unlimited managed visits. Available at Dis-Chem and Clicks Pharmacies.

Flu vaccine

One vaccination per member per year at an approved pharmacy clinic, including Dis-Chem, Clicks and Medirite.

Member wellness

Blood pressure, BMI, glucose and cholesterol testing at pharmacy clinics.

HIV status and wellness

Voluntary counselling and testing through our partner pharmacies.

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.

Women's health

Pap smears, breast examinations and pregnancy tests at pharmacy clinics.

Additional

Haemoglobin, malaria and urine screenings. Syringing of ears, treatment of wounds and administering of injections. Available at participating pharmacy clinics.

Accident and Emergency

Add-on benefit

Accident and Emergency benefit

In-hospital treatment

Accident and Emergency

Add-on benefit

Accident and Emergency benefit

Applicable to accidents only. In the event of the member not requiring admission into hospital, R30 000 is available for treatment in casualty for accident-related incidents.

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

In-hospital treatment

Accident and Emergency

Add-on benefit

Accident and Emergency benefit

In-hospital treatment

For an accident resulting in hospitalisation, compensation is as follows:

A maximum of R1 million per year with R250 000 per event, all costs included. R10 000 post-discharge benefits for follow-up treatments accumulate to the initial event sublimit.

Monthly premiums 2025

(subject to annual increases)

Individuals

Plan	Primary Standard	Primary Standard + Accident
Principal Member Below 60 years	R490.00	R650.00
Principal Member Above 60 years	R685.00	R910.00
Adult Dependant Below 60 years	R470.00	R580.00
Adult Dependant Above 60 years	R660.00	R820.00
Child Dependant	R205.00	R225.00

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.

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.

Our medical scheme partner

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.

Our health insurance offering is supported by our partnership with Fedhealth medical scheme, ensuring your employees benefit from healthcare cover that suits their pocket and your organisation's budget.

FEDHEALTH
Create your aid.

Confidence Rule 67:

YOUR FAMILY’S HEALTH IS YOUR GREATEST WEALTH.

Contact us

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

Email: SHS@sanlam.co.za
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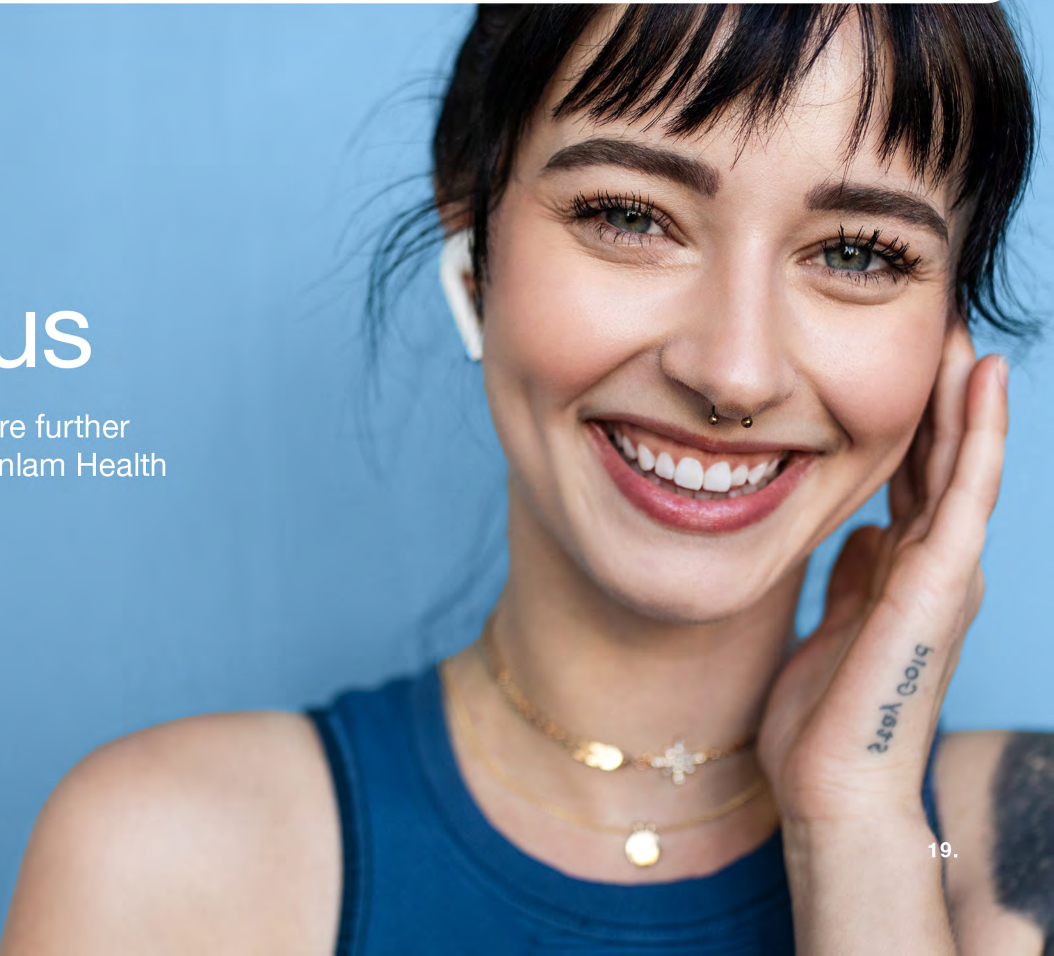
Atfin Consulting



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