

ABOUT THE SOLACE HEALTHCARE PRESTIGE PLAN

- The Healthcare Prestige Plan is an insurance product, underwritten by Centriq Life Insurance, that pays a fixed cash amount in the event of hospital admission, subject to the terms and conditions of the policy document
- The plan provides non-medical expense cover as a result of hospitalisation and is designed to give you and your family peace of mind when in need of medical care and assistance
- The plan is not a medical aid and under no circumstances must it be considered as a replacement for the benefits offered by a medical aid



THE HEALTHCARE PLAN GIVES YOU THE COMFORT OF KNOWING THAT YOU HAVE RELIABLE MEDICAL ASSISTANCE, SHOULD YOU NEED IT

	FAMILY ONLY R150 PER MONTH	COUPLE ONLY R100 PER MONTH	INDIVIDUAL ONLY R75 PER MONTH
HOSPITAL CASH BACK COVER We pay you a cash benefit of up to R1 000 per day starting from the first day of hospital admission, provided that you have been admitted for more than 48 consecutive hours as a result of an accident, injury or illness, limited to a maximum period of 4 days per hospitalisation event. This benefit is limited to 20 (twenty) hospitalisation days per year per policy.	UP TO R20 000 COVER PER YEAR	UP TO R20 000 COVER PER YEAR	UP TO R20 000 COVER PER YEAR
MAIN MEMBER	✓	✓	✓
SPOUSE	✓	✓	✗
CHILDREN UNDER 18 (MAXIMUM OF FIVE CHILDREN)	✓	✗	✗



WHAT QUALIFIES AS A HOSPITAL ADMISSION?

- A prolonged stay (overnight as an in-patient for more than 48 (forty eight) consecutive hours) in a facility that meets the definition of a hospital; this does not include casualty wards
- Your admission to hospital must be immediate or within 48 (forty eight) hours of accident and/or injury occurring or recommendation made by a specialist medical practitioner

DEFINITIONS



SPOUSE







A partner in marriage, legally recognised civil union or customary marriage concluded in accordance with the applicable South African laws, religion or tradition, which may be subject to registration at the Department of Home Affairs, or a life partner (someone whom you reside with for 6 (six) months or more) and as nominated in writing by the policyholder. There may be only one spouse insured under this plan at any point in time. Certified written proof of such relationships will be required.



CHILD/CHILDREN

Your biological, legally adopted, or step-child/children who are over the age of 6 (six) months and below the age of 18 (eighteen) years. You can register up to 5 (five) unmarried children to be covered under your Plan. Certified proof of birth, or adoption will be required before a claim is accepted.

WHY THE HEALTHCARE PRESTIGE PLAN WORKS FOR YOUR STAFF

-  Your staff members choose the plan they need based on their family needs
-  No pre-screening requirements
-  Pre-existing conditions covered after a 12-month waiting period
-  For admissions due to an accident, there is only a one-day waiting period
-  For admissions due to an illness, staff are covered after a three-month general waiting period (excluding pre-existing conditions)
-  This cash-back pay out does not need to be spent on medical requirements unless the member wishes to do so. The cash back funds are paid directly into the policy holders bank account