



## SUMMARY OF BENEFITS - 1 MARCH 2023/2024

### Day-to-Day Healthcare Benefits

	<b>24/7 Telephonic Medical/Digital Consulting Hotline</b>	Unlimited telephonic and digital Nurse, Doctor or Mental Health Professional led medical consultation/s. Includes sick notes and over-the-counter and acute medication recommended by the health practitioner according to Formulary. This benefit is also accessible via a Smartphone App which is downloadable for free.
	<b>The Medical Society</b>	Unlimited visits and acute medication at any one of the Medical Society facilities. For assistance to find the Medical Society facility closest to you, call Affinity Health customer care on 0861 00 11 31 or send a "please call me" to 079 409 1834.
	<b>GP Consultations</b>	Unlimited consultations at an Affinity Health Network Doctor (GP), subject to managed care and clinical guidelines. Visit includes acute medication either prescribed or dispensed by an Affinity Health Network Doctor. Pre-authorisation is required from the 6th visit in a one year cycle. Subject to the Affinity Health Formulary and fair use rules.
	<b>Chronic Medication</b>	Members must be registered as a Chronic member to obtain this benefit. To confirm if your chronic condition is covered, you can contact customer care on 0861 00 11 31 or send a "please call me" to 079 409 1834.
	<b>Chronic Disease Management</b>	Available for members that are registered for the Chronic Management Programme, through support we assist you in bringing your condition under control to live a healthier life. For assistance members can contact Affinity Health customer care on 086 100 1131, send a "please call me" to 079 409 1834 or an email to <a href="mailto:info@nbcrflihealth.co.za">info@nbcrflihealth.co.za</a> .
	<b>Acute Medication and Nutraceuticals</b>	All medication approved by Affinity Health and according to formulary reference pricing is covered.
	<b>HIV and TB Management Programme</b>	A programme with the objective of improving the health outcomes of members diagnosed with HIV. For assistance members can contact Affinity Health customer care on 086 100 1131, send a "please call me" to 079 409 1834 or an email to <a href="mailto:info@nbcrflihealth.co.za">info@nbcrflihealth.co.za</a> .
	<b>Optometry Services</b>	Access to an Affinity Health partner optometrist once every 24 months, which includes one eye test and standard frames, subject to the formulary and available funds per Eligible Member. Member to contact Affinity Health to confirm benefits before visiting any medical professional.
	<b>Radiology and Pathology</b>	Linked to GP consultation as you must be referred by a GP or by the Chronic Care provider for this benefit. Approved x-rays and blood tests as per Formulary will be covered.
	<b>Basic Dentistry</b>	Access to a Designated Dental Service Provider as per maximum benefit limits per Eligible Member. For assistance members can contact Affinity Health NBCRFLI customer care on 0861 00 11 31, send a "please call me" to 079 409 1834 or an email to <a href="mailto:info@nbcrflihealth.co.za">info@nbcrflihealth.co.za</a> .

### 24/7 Emergency Benefits

	<b>Emergency Medical Services &amp; IER Mobile App</b>	24/7 Health and Trauma Telephonic Assistance. Emergency Medical Services are available to Eligible Members by phoning the provided telephone number or using the IER Smartphone App.
	<b>Mental Health and Trauma Assistance Benefit</b>	Telephonic trauma support and counselling by professional and dedicated professionals for traumatic events such as hijacking, armed robbery, shooting, sexual assault, crime, trauma-related gender-based violence, death, attempted suicide and domestic violence.

### Hospital Benefits

	<b>Accidental Hospital and Casualty Benefit</b>	For actual costs of emergency casualty private hospitalisation if admitted due to an accident up to the benefit limit of <b>R100 000</b> . Please phone the pre-authorisation number on your membership card for hospital access.
	<b>Hospital Care Plan</b>	The benefit offers a personal care package to make a patient stay more comfortable while admitted to a State Facility. Included in the package is cell phone airtime, a blanket, toiletries and other personal care items.
	<b>Post Hospital Private Home Nursing</b>	Up to <b>R10 000</b> per year for the assistance of a private nurse following a stay in Hospital due to an accident. This benefit is available where the Eligible Member is unable to perform 3 or more activities of daily living.

### Insurance Benefits

	<b>Funeral Assistance Benefit</b>	A funeral assistance benefit of <b>R12 000</b> is payable in the event of the death of the Eligible Member. Claims older than 6 months will not be accepted.
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### Benefits Applicable per member

	<b>Main Member</b> All Benefits	<b>Spouse</b> All benefits except Funeral Assistance Benefit, Basic Dentistry Benefits, Optometry Services and Post-Hospital Private Home Nursing	<b>Dependant</b> Only Hospital Accident/Emergency Medical Services and Hospital Care Plan
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### NBCRFLI STANDS FOR THE NATIONAL BARGAINING COUNCIL FOR THE ROAD FREIGHT AND LOGISTICS INDUSTRY

The Council is governed by the Labour Relations Act of 1995, which allows for registered employer and employee organisations to establish a bargaining council for an industry and area. Through collective bargaining, trade unions and employer organisations, which are party to the Council, are able to negotiate matters that are of mutual interest to the Road Freight and Logistics Industry. This approach allows for better regulation of matters which affect the Industry as a whole, thereby enforcing minimum standards and conditions of employment within the Road Freight and Logistics Industry which contributes to labour stability within the Industry. The Council also supports industry members through managing the industry's annual leave, sick leave and holiday bonus funds, and by providing health and wellness services.

For full Policy Wording, please contact Affinity Health on 0861 00 11 31 or [info@nbcrflihealth.co.za](mailto:info@nbcrflihealth.co.za)

Disclaimer - This is not a medical scheme and the cover is not the same as that of a medical scheme. The policy is not a substitute for medical scheme membership. Subject to Demarcation regulations, we do not refuse membership on the basis of any means of discrimination.

Affinity Health, a product of National Risk Managers (Pty) Ltd (FSP 47132), the Underwriting Managing Agency; Lion of Africa Life Assurance Company Ltd (FSP 15283), the Insurer. This policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any particular material fact to this insurance by or on behalf of an insured person. Terms and conditions as contained in the policy document apply.