

AGSHEALTH

health unexpected

Brought to
you by

AGS SOLUTIONS

You do life. We take care of the rest.

AGS Solutions Pty Ltd (Reg No: 2019/135008/07) is a Juristic Rep of Fais-IT Solutions a Financial Services Provider (FSP: 45810), which markets products owned by AGS Health Pty Ltd (Reg No: 2015/430737/07) a Financial Services Provider (FSP: 48780) and underwritten by African Unity Life (Reg No: 2003/016142/06) a Financial Services Provider (FSP: 8447) and underwritten by Genric Insurance Company (Reg No: 2005/037828/06) a Financial Services Provider (FSP: 43638).

Why choose us?

1. Our product range was designed to help make the previously unaffordable, **affordable**
2. Unlike traditional medical schemes, our benefits are **not shared** between the family members —
That's right, every member on the policy has access to the same value and events per benefit (excluding the Overall Annual Limit on the HOSPITAL PLAN)
3. **Private providers** can be used for Doctors, Specialists, Dentists, Hospitalisation and Emergency Services
4. You have **freedom of choice** to use any medical provider and hospital on our Day-2-Day, Hospital and Accidental plans
5. Although it is mandatory to use our Dentist network, we have **85%** of all dental practitioners registered on our network nationwide so you will not be left lacking for choice
6. We have **12** plans that meet every health care need + **funeral cover**

*Terms & Conditions apply. E&OE



Benefit Snapshot

Our 13 plans at a glance! It is important to look at the actual benefit plans as each option has a variation of benefites under each heading

POLICY NAME	DAY-2-DAY	PRIME DENTAL	SILVER DENTAL	HOSPITAL	ACCIDENTAL	FUNERAL	UNIQUE DENTAL
GREEN option	✓	✓					
BLUE option	✓		✓				
RED option	✓		✓				
HOSPITAL plan				✓			
ACCIDENTAL plan					✓		
GREEN COMBO	✓	✓		✓	✓		
BLUE COMBO	✓		✓	✓	✓		
RED COMBO	✓		✓	✓	✓		
COMPACT option	✓			✓	✓		
HOSPITAL & ACCIDENTL COMBO				✓	✓		
GOLD dental							✓
BRONZE dental							✓
FUNERAL plan						✓	



Doctors, dentists, optometrists, medication, specialists, blood tests — medical bills can quickly become overwhelming without the right cover! Our 3 day-2-day medical insurance options (**GREEN, BLUE & RED**) protect you and your family against unforeseen medical costs.

Day-2-Day Cover

GREEN option

MEDICAL BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	4	R400
Specialist visits	3 months	2	R560
Acute / Chronic medication	1 month	Limited to R250 per event	R800 overall annual limit
Blood tests	1 month	3	R370
Radiology	1 month	3	R370
Optometry	12 months	1 every 24 months	R1 650
Consulting room benefit	1 month	3	R50
Investigative procedures	6 months	1	R750
PRIME DENTAL BENEFITS			
Consultation	3 months	3	@ AGS Network Rate
Fillings	3 months	2	@ AGS Network Rate
X-Rays	3 months	2	@ AGS Network Rate
Extractions	3 months	2	@ AGS Network Rate
Emergency Root Canal Treatment	3 months	2	@ AGS Network Rate
Trauma	1 month	Upto R16 000 on ER/police report	

GREEN MONTHLY CONTRIBUTIONS	
Main Member	R435
Spouse	R240
Dependant	R190

BLUE option

MEDICAL BENEFITS

TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	8	R400
Specialist visits	3 months	4	R560
Acute /Chronic medication	1 month	R300 per event	R1 550 overall annual limit
Blood tests	1 month	3	R430
Radiology	1 month	3	R430
Optometry	12 months	1 per 24 months	R1 650
Consulting room benefit	1 month	3	R75
Investigative procedures	6 months	1	R1 000
Pregnancy Screening	4 months	1	R450

SILVER DENTAL BENEFITS

TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
Consultation	3 months	4	@ AGS Network Rate
Fillings	3 months	4	@ AGS Network Rate
X-Rays	3 months	5	@ AGS Network Rate
Extractions	3 months	3	@ AGS Network Rate
Emergency Root Canal Treatment	3 months	3	@ AGS Network Rate
Bite Plate	3 months	1	@ AGS Network Rate
Mouth Guard	3 months	1	@ AGS Network Rate
PAN Scan (panoramic)	3 months	1 per lifetime	@ AGS Network Rate
Scale and Polish	3 months	1	@ AGS Network Rate
Root Canal	6 months	2 – subject to pre-auth	@ AGS Network Rate
Temporary Crown	6 months	2 – subject to pre-auth	@ AGS Network Rate
Wisdom Teeth Removal in Chair	6 months	4 – subject to pre-auth	upto R1 000 each
Wisdom Teeth Removal in Hospital	6 months	2 – subject to pre-auth	upto R3 500 each
Dentures	6 months	1 per 5 years – subject to pre-auth	upto R3 000
Crowns / Bridge Work	6 months	1 – subject to pre-auth	upto R3 500
Implants	6 months	1 – subject to pre-auth	upto R5 000
Trauma Benefit	1 month	1 - require official ER or police report + pre-auth	upto R25 000

BLUE MONTHLY CONTRIBUTIONS

Main Member	R880
Spouse	R600
Dependant	R410

DOCTORS & SPECIALISTS: We are not Network based. Feel free to visit the doctor of your choice – we do not force you into a network.

DENTISTS: We have a vast number of dental providers on our network. Please visit our webpage to search for a provider most convenient to your location. NOTE: no claim will be honoured if a non-network dentist is used.

RED option

MEDICAL BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	12	R450
Specialist visits	3 months	8	R675
Acute /Chronic medication	1 month	R350 per event	R2 400 overall annual limit
Blood tests	1 month	3	R650
Radiology	1 month	3	R650
Optometry	12 months	1 every 24 months	R1 650
Consulting room benefit	1 month	3	R100
Investigative procedures	6 months	3	R1 250
Pregnancy Screening	4 months	1	R650
SILVER DENTAL BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
Consultation	3 months	4	@ AGS Network Rate
Fillings	3 months	4	@ AGS Network Rate
X-Rays	3 months	5	@ AGS Network Rate
Extractions	3 months	3	@ AGS Network Rate
Emergency Root Canal Treatment	3 months	3	@ AGS Network Rate
Bite Plate	3 months	1	@ AGS Network Rate
Mouth Guard	3 months	1	@ AGS Network Rate
PAN Scan (panoramic)	3 months	1 per lifetime	@ AGS Network Rate
Scale and Polish	3 months	1	@ AGS Network Rate
Root Canal	6 months	2 — subject to pre-auth	@ AGS Network Rate
Temporary Crown	6 months	2 — subject to pre-auth	@ AGS Network Rate
Wisdom Teeth Removal in Chair	6 months	4 — subject to pre-auth	upto R1 000 each
Wisdom Teeth Removal in Hospital	6 months	2 — subject to pre-auth	upto R3 500 each
Dentures	6 months	1 per 5 years — subject to pre-auth	upto R3 000
Crowns / Bridge Work	6 months	1 — subject to pre-auth	upto R3 500
Implants	6 months	1 — subject to pre-auth	upto R5 000
Trauma Benefit	1 month	1 - require official ER or police report + pre-auth	upto R25 000

RED MONTHLY CONTRIBUTIONS	
Main Member	R1 065
Spouse	R720
Dependant	R505

DOCTORS & SPECIALISTS: We are not Network based. Feel free to visit the doctor of your choice — we do not force you into a network.

DENTISTS: We have a vast number of dental providers on our network. Please visit our webpage to search for a provider most convenient to your location. NOTE: no claim will be honoured if a non-network dentist is used.



The sudden occurrence of illness, dreaded disease; or the unforeseen need for an operation is a reality we need to plan for. Our hospital plan provide cover that is not only all-inclusive, its appropriate and affordable. With us you can have peace of mind that you have cover for when the unexpected happens!

Hospital Cover

IN-HOSPITAL BENEFITS BENEFITS	WAITING PERIODS	BENEFIT LIMITS
Overall Annual Limit (OAL)	Single Member Limit : R150 000	Family Limit : R300 000
Treatments while in hospital -		
Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL
Anaesthetist	3 months	R2 500 per event — subject to OAL
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL
Laboratory	3 months	R2 000 per event — subject to OAL
Illness & Operations / Procedures -		
Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL
Surgical procedures where admission to a hospital or day clinic is less than 24 consecutive hours	3 months	R25 000 per event Limited to R100 000 per annum — subject to OAL
Special limits / waiting periods apply to:		
1. Appendicetomy	3 months	R35 000 — subject to OAL
2. Kidney stones	6 months	R60 000 — subject to OAL
3. Gall bladder	12 months	R45 000 — subject to OAL
4. Hernia	12 months	R60 000 — subject to OAL
5. Hysterectomy	12 months	R60 000 — subject to OAL
6. Gall bladder	12 months	R60 000 — subject to OAL
7. Tonsillitis	12 months	R60 000 — subject to OAL
8. Grommets	12 months	R60 000 — subject to OAL

Dreaded Disease	6 months	R60 000 — subject to OAL
Pre-existing Conditions	12 month	subject to OAL and any special limits
PREGNANCY BENEFIT		
Birth / Delivery of baby	9 months	R30 000 per annum
Miscarriage	9 months	R25 000 per annum
Ectopic Pregnancy	9 months	R40 000 per annum
EMERGENCY BENEFITS		
ER / Trauma room	3 months	R15 000 per annum
EMS, Ambulance and Paramedic service	3 months	R35 000 per annum

MONTHLY CONTRIBUTIONS	
Main Member	R525
Spouse	R330
Dependant	R225

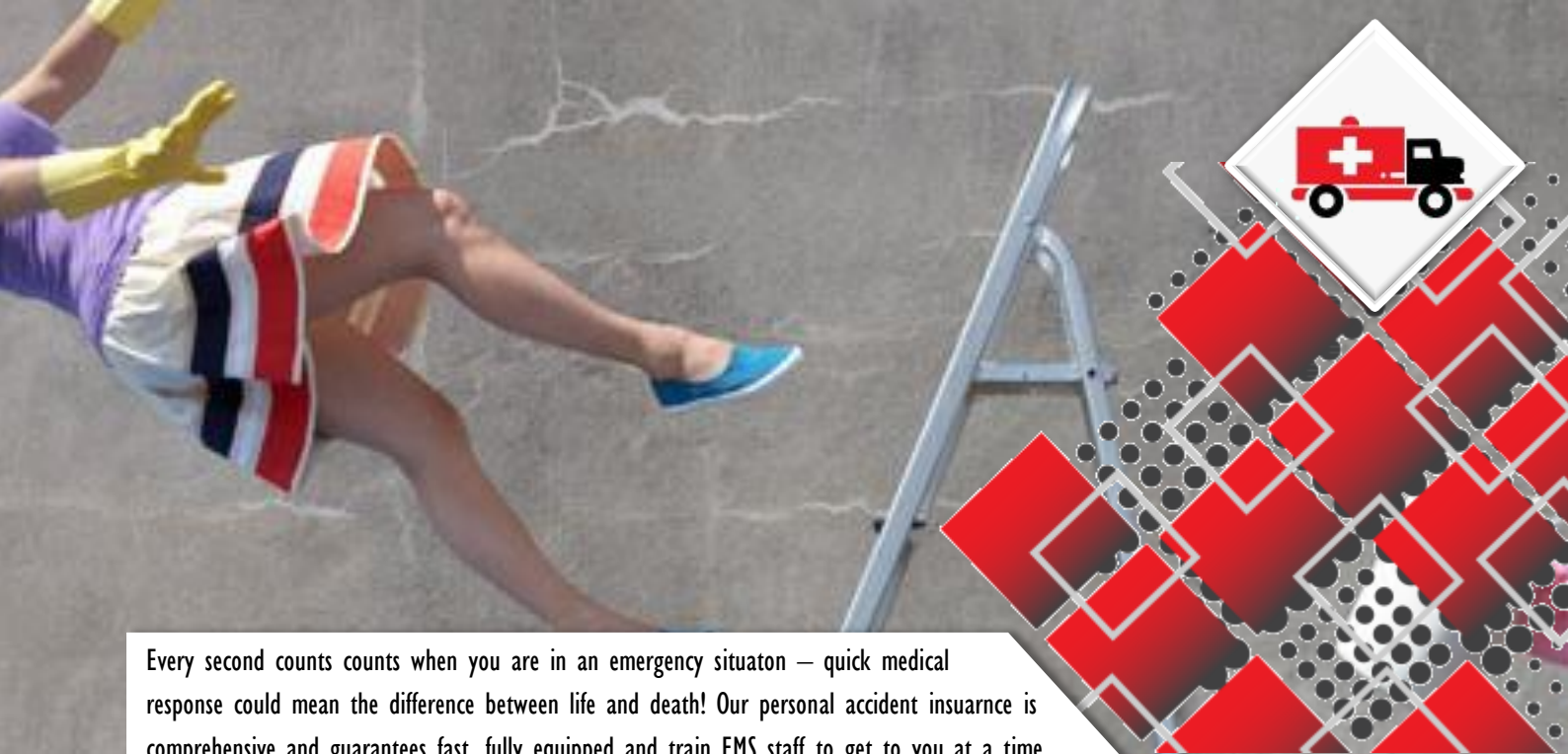
0861 333 621

Call us immediately should you need an ambulance, need treatment at a ER or trauma ward or need to be admitted to hospital.

We make use of more than **200 emergency service providers** of which ER24 and NetCare 911 are just two.

HOSPITALS USED IN EMERGENCY SITUATIONS: arrangements will be made for critically members to be admitted to the nearest medical facility — be it Private or State hospitals... after all, time is of the essence so the EMS on site will make sure they get you to a facility as quick as possible. Transport and admissions to private hospitals are included.

This product caters for treatments and procedures **NOT** associated with any accidental, self-inflicted injury, illegal activity or cosmetic events



Every second counts when you are in an emergency situation — quick medical response could mean the difference between life and death! Our personal accident insurance is comprehensive and guarantees fast, fully equipped and trained EMS staff to get to you at a time when you need it most.

Accidental Cover

ACCIDENTAL BENEFITS

This product caters for treatments and procedures ONLY associated with any life threatening accidental injuries. These exclude illness, self inflicted injuries, illegal or cosmetic events

TREATMENT	WAITING PERIOD	ANNUAL LIMIT
EMS, Ambulance and Paramedics	none	R35 000
ER / Trauma Room Treatment	none	R15 000
Accidental Hospitalisation after admission	none	R150 000

MONTHLY CONTRIBUTIONS

Main Member	R235
Spouse	R115
Dependant	R95

EMERGENCY NUMBER: 0861 333 621. Our partner Africa Assist is available 24-hours. We make use of more than 200 emergency service providers of which ER24 and NetCare 911 are just two.

CLASSIFICATION OF ACCIDENTAL: any injury sustained by e.g. vehicle accidents, domestic (in-home) injuries etc. To activate the AMBULANCE SERVICE, the injury sustained must be of such a degree that hospitalisation is required

HOSPITALS USED IN EMERGENCY SITUATIONS: arrangements will be made for critically members to be admitted to the nearest medical facility — be it Private or State hospitals... after all, time is of the essence so the EMS on site will make sure they get you to a facility as quick as possible. Transport and admissions to private hospitals are included.

Important info – Africa Assist

Africa Assist has been contract to manage our hospitalisation and emergency service benefits on the Hospital plan, Accidental plan, all 4 our Combination plans and the Compact Solution option.

The following information is VITAL for the successful utilisation of these benefits:

ALWAYS call **0861 333 621**, available 24 /7, all year round to:

- **arrange for an ambulance**
 1. the assisting agent will arrange gather information of the emergency situation
 2. they will dispatch emergency ambulance services
 3. the designated hospital will be notified and briefed of the situation to prepare for the patient arrival
 4. should admission be required, let us know and pre-authorisation will be given for the required treatment/s
- **arrange emergency (ER) / trauma room treatment even if you are NOT using our ambulance service**
 5. the assisting agent will arrange gather information of the emergency situation
 6. the designated hospital will be notified and briefed of the situation to prepare for the patient arrival
 7. should admission be required, pre-authorisation will be given for the required treatment/s
- **arrange for elective / planned hospitalisation**
 8. the assisting agent will arrange gather information of the condition requiring admission
 9. the designated hospital will be notified and briefed of the situation to prepare for the patient arrival
 10. should admission be required, pre-authorisation will be given for the required treatment/s
 11. Expecting mothers must please contact us 4 months before the expected birth date to advise of the chosen hospital so that your bed can be booked. Any changes are to be communicated to us immediately

The costs associated with the above will be settled directly by AFRICA ASSIST with the relevant service providers upto the limits, subject terms of the relevant policy. Should there are any shortfalls not covered by the policy, our agent will discuss this and ask for your approval to proceed before any services are secured as these will be for your own account.



Combination Plans

We have combined numerous products to offer you a bundle of treatments that caters to your every healthcare need, from A to Z. Our various options ensure you and your family are taken care of whenever and wherever you may be in South Africa, without breaking the bank!



COMPACT combo – full benefits

DAY-2-DAY BENEFITS

TREATMENT	WAITING PERIOD	EVENTS PER YEAR	ANNUAL LIMIT
GP visits	1 month	4	R400
Specialist visits	3 months	2	R560
Acute / Chronic medication	1 month	Per member per year — R250 per event	R800
Blood tests	1 month	3	R370
Radiology	1 month	3	R370

IN-HOSPITAL BENEFITS

BENEFIT LIMITS

Overall Annual Limit (OAL)

Single Member Limit : R150 000
Family Limit : R300 000

Treatments while in hospital -

Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL
Anaesthetist	3 months	R2 500 per event — subject to OAL
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL
Laboratory	3 months	R2 000 per event — subject to OAL

Illness & Operations / Procedures -

Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL
Surgical procedures where admission to a hospital or day clinic is less than 24 consecutive hours	3 months	R25 000 per event Limited to R100 000 per annum — subject to OAL

Special limits / waiting periods apply to:

1. Appendicectomy	3 months	R35 000 — subject to OAL
2. Kidney stones	6 months	R60 000 — subject to OAL
3. Gall bladder	12 months	R45 000 — subject to OAL
4. Hernia	12 months	R60 000 — subject to OAL
5. Hysterectomy	12 months	R60 000 — subject to OAL
6. Gall bladder	12 months	R60 000 — subject to OAL
7. Tonsillitis	12 months	R60 000 — subject to OAL
8. Grommets	12 months	R60 000 — subject to OAL

Dreaded Disease 6 months R60 000 — subject to OAL

Pre-existing Conditions 12 month subject to OAL and any special limits

PREGNANCY BENEFIT

Birth / Delivery of baby	9 months	R30 000 per annum
Miscarriage	9 months	R25 000 per annum
Ectopic Pregnancy	9 months	R40 000 per annum

EMERGENCY BENEFITS

ER / Trauma room	none	R15 000 per annum
EMS, Ambulance and Paramedic services	none	R35 000 per annum

Contributions

Main member: R590

Spouse: R470

Dependant: R365

GREEN combo – full benefits

Contributions: Main member: R865 Spouse: R595 Dependant: R445

DAY-2-DAY BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	4	R400
Specialist visits	3 months	2	R560
Acute / Chronic medication	1 month	Limited to R250 per event	R800 overall annual limit
Blood tests	1 month	3	R370
Radiology	1 month	3	R370
Optometry	12 months	1 every 24 months	R1 650
Consulting room benefit	1 month	3	R50
Investigative procedures	6 months	1	R750

PRIME DENTAL BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT LIMIT
Consultation	3 months	3	@ AGS Network Rate
Fillings	3 months	2	
X-Rays	3 months	2	
Extractions	3 months	2	
Emergency Root Canal	3 months	2	
Trauma	1 month	Upto R16 000 on ER/police report	

ACCIDENTAL BENEFITS		This section provides for treatments and procedures ONLY associated with any accidental injuries.	
TREATMENT	WAITING PERIOD	ANNUAL LIMIT	
EMS, Amulance and Paramedics	none	R35 000	
ER / Trauma Room Treatment	none	R15 000	
Accidental Hospitalisation after admission	none	R150 000	

HOSPITAL BENEFITS		This section provides for treatments and procedures ONLY associated with illness.	
Overall Annual Limit (OAL)		Single Member Limit : R150 000 Family Limit : R300 000	
DESCRIPTIONS	WAITING	BENEFIT LIMITS	
Treatments while in hospital -			
Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL	
Anaethetist	3 months	R2 500 per event — subject to OAL	
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL	
Laboratory	3 months	R2 000 per event — subject to OAL	
Illness & Operations / Procedures -			
Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL	
Surgical procedures where admission to a hospital or day clinic is less than 24 consecutive hours	3 months	R25 000 per event - Limited to R100 000 per annum — subject to OAL	
Special limits / waiting periods apply to:			
1. Appendicetomy	3 months	R35 000 — subject to OAL	
2. Kidney stones	6 months	R60 000 — subject to OAL	
3. Gall bladder	12 months	R45 000 — subject to OAL	
4. Hernia	12 months	R60 000 — subject to OAL	
5. Hysterectomy	12 months	R60 000 — subject to OAL	
6. Gall bladder	12 months	R60 000 — subject to OAL	
7. Tonsillitis	12 months	R60 000 — subject to OAL	
8. Grommets	12 months	R60 000 — subject to OAL	
Dreaded Disease	6 months	R60 000 — subject to OAL	
Pre-existing Conditions	12 month	subject to OAL and any special limits	
PREGNANCY BENEFIT			
Birth / Delivery of baby	9 months	R30 000 per annum	
Miscarriage	9 months	R25 000 per annum	
Ectopic Pregnancy	9 months	R40 000 per annum	
EMERGENCY BENEFITS			
ER / Trauma room	none	R15 000 per annum	
EMS, Ambulance and Paramedic services	none	R35 000 per annum	

BLUE combo – full benefits

Contributions:	Main member: R1 250	Spouse: R945	Dependant: R695
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DAY-2-DAY BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	8	R400
Specialist visits	3 months	4	R560
Acute / Chronic meds	1 month	R300 per event	R1 550 overall annual limit
Blood tests	1 month	3	R430
Radiology	1 month	3	R430
Optometry	12 months	1 every 24 months	R1 650
Consulting room benefit	1 month	3	R75
Investigative procedures	6 months	1	R1 000

SILVER DENTAL BENEFITS			
Consultation	3 months	4	@ AGS Network Rate
Fillings	3 months	4	
X-Rays	3 months	5	
Extractions	3 months	3	
Emergency Root Canal	3 months	3	
Bite Plate	3 months	1	
Mouth Guard	3 months	1	
PAN Scan (panoramic)	3 months	1 per lifetime	
Scale and Polish	3 months	1	
Root Canal	6 months	2 – subject to pre-auth	
Temporary Crown	6 months	2 – subject to pre-auth	
Wisdom Teeth in Chair	6 months	4 – subject to pre-auth	upto R1 000 each
Wisdom Teeth in Hospital	6 months	2 – subject to pre-auth	upto R3 500 each
Dentures	6 months	1 per 5 years – subject to pre-auth	upto R3 000
Crowns / Bridge Work	6 months	1 – subject to pre-auth	upto R3 500
Implants	6 months	1 – subject to pre-auth	upto R5 000
Trauma Benefit	1 months	1 - require official ER or police report + pre-auth	upto R25 000

ACCIDENTAL BENEFITS			This section provides for treatments and procedures ONLY associated with any accidental injuries.
EMS, Amulance and Paramedics	none	R35 000	
ER / Trauma Room Treatment	none	R15 000	
Accidental Hospitalisation after admission	none	R150 000	

HOSPITAL BENEFITS		This section provides for treatments and procedures ONLY associated with illness.	
Overall Annual Limit (OAL)		Single Member Limit : R150 000 Family Limit : R300 000	
DESCRIPTIONS	WAITING	BENEFIT LIMITS	
Treatments while in hospital -			
Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL	
Anaethetist	3 months	R2 500 per event — subject to OAL	
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL	
Laboratory	3 months	R2 000 per event — subject to OAL	
Illness & Operations / Procedures -			
Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL	
Surgical procedures where admission to a hospital or day clinic is less than 24 consecutive hours	3 months	R25 000 per event - Limited to R100 000 per annum — subject to OAL	
Special limits / waiting periods apply to:			
1. Appendicetomy	3 months	R35 000 — subject to OAL	
2. Kidney stones	6 months	R60 000 — subject to OAL	
3. Gall bladder	12 months	R45 000 — subject to OAL	
4. Hernia	12 months	R60 000 — subject to OAL	
5. Hysterectomy	12 months	R60 000 — subject to OAL	
6. Gall bladder	12 months	R60 000 — subject to OAL	
7. Tonsillitis	12 months	R60 000 — subject to OAL	
8. Grommets	12 months	R60 000 — subject to OAL	
Dreaded Disease	6 months	R60 000 — subject to OAL	
Pre-existing Conditions	12 month	subject to OAL and any special limits	
PREGNANCY BENEFIT			
Birth / Delivery of baby	9 months	R30 000 per annum	
Miscarriage	9 months	R25 000 per annum	
Ectopic Pregnancy	9 months	R40 000 per annum	
EMERGENCY BENEFITS			
ER / Trauma room	none	R15 000 per annum	
EMS, Ambulance and Paramedic services	none	R35 000 per annum	

RED combo – full benefits

Contributions:

Main member: R1 490

Spouse: R1 080

Dependant: R810

DAY-2-DAY BENEFITS			
TREATMENT	WAITING PERIOD	EVENTS PER YEAR	BENEFIT PER EVENT
GP visits	1 month	12	R450
Specialist visits	3 months	8	R675
Acute / Chronic meds	1 month	R350 per event	R2 400 overall annual limit
Blood tests	1 month	3	R650
Radiology	1 month	3	R650
Optometry	12 months	1 every 24 months	R1 650
Consulting room benefit	1 month	3	R100
Investigative procedures	6 months	3	R1 250

SILVER DENTAL BENEFITS			
Consultation	3 months	4	@ AGS Network Rate
Fillings	3 months	4	
X-Rays	3 months	5	
Extractions	3 months	3	
Emergency Root Canal	3 months	3	
Bite Plate	3 months	1	
Mouth Guard	3 months	1	
PAN Scan (panoramic)	3 months	1 per lifetime	
Scale and Polish	3 months	1	
Root Canal	6 months	2 – subject to pre-auth	
Temporary Crown	6 months	2 – subject to pre-auth	
Wisdom Teeth in Chair	6 months	4 – subject to pre-auth	upto R1 000 each
Wisdom Teeth in Hospital	6 months	2 – subject to pre-auth	upto R3 500 each
Dentures	6 months	1 per 5 years – subject to pre-auth	upto R3 000
Crowns / Bridge Work	6 months	1 – subject to pre-auth	upto R3 500
Implants	6 months	1 – subject to pre-auth	upto R5 000
Trauma Benefit	1 months	1 - require official ER or police report + pre-auth	upto R25 000

ACCIDENTAL BENEFITS			This section provides for treatments and procedures ONLY associated with any accidental injuries.
EMS, Amulance and Paramedics	none	R35 000	
ER / Trauma Room Treatment	none	R15 000	
Accidental Hospitalisation after admission	none	R150 000	

HOSPITAL BENEFITS		This section provides for treatments and procedures ONLY associated with illness.	
Overall Annual Limit (OAL)		Single Member Limit : R150 000 Family Limit : R300 000	
DESCRIPTIONS	WAITING	BENEFIT LIMITS	
Treatments while in hospital -			
Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL	
Anaethetist	3 months	R2 500 per event — subject to OAL	
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL	
Laboratory	3 months	R2 000 per event — subject to OAL	
Illness & Operations / Procedures -			
Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL	
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2. Kidney stones	6 months	R60 000 — subject to OAL	
3. Gall bladder	12 months	R45 000 — subject to OAL	
4. Hernia	12 months	R60 000 — subject to OAL	
5. Hysterectomy	12 months	R60 000 — subject to OAL	
6. Gall bladder	12 months	R60 000 — subject to OAL	
7. Tonsillitis	12 months	R60 000 — subject to OAL	
8. Grommets	12 months	R60 000 — subject to OAL	
Dreaded Disease	6 months	R60 000 — subject to OAL	
Pre-existing Conditions	12 month	subject to OAL and any special limits	
PREGNANCY BENEFIT			
Birth / Delivery of baby	9 months	R30 000 per annum	
Miscarriage	9 months	R25 000 per annum	
Ectopic Pregnancy	9 months	R40 000 per annum	
EMERGENCY BENEFITS			
ER / Trauma room	none	R15 000 per annum	
EMS, Ambulance and Paramedic services	none	R35 000 per annum	

HOSPITAL & ACCIDENTAL combo – full benefits

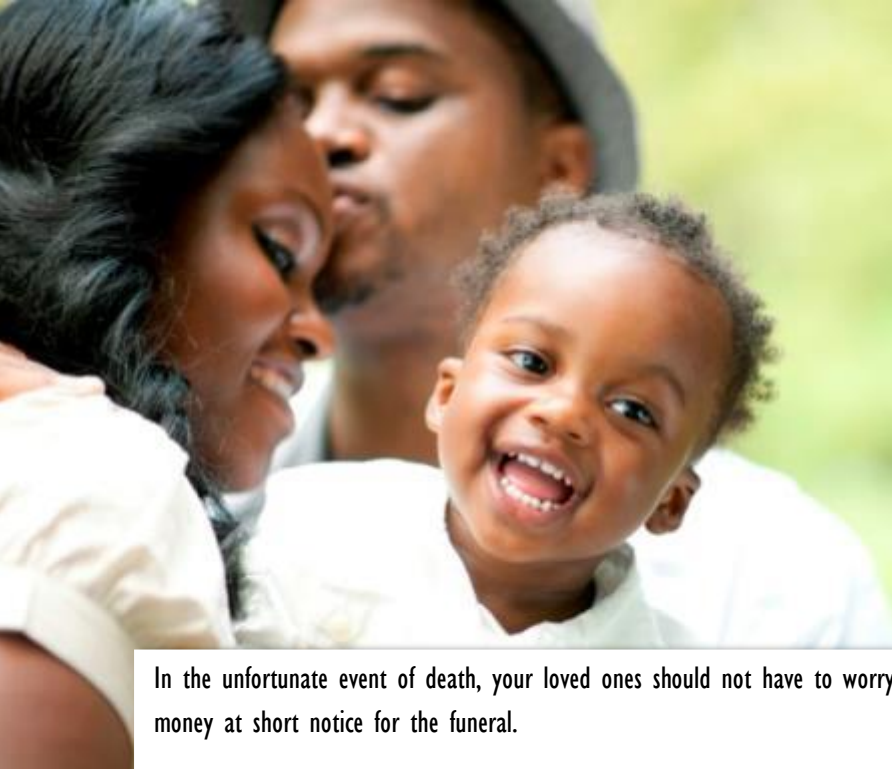
Contributions:

Main member: R680

Spouse: R415

Dependant: R310

HOSPITAL BENEFITS		This section provides for treatments and procedures ONLY associated with illness.	
Overall Annual Limit (OAL)		Single Member Limit : R150 000 Family Limit : R300 000	
DESCRIPTIONS	WAITING	BENEFIT LIMITS	
Treatments while in hospital -			
Doctor / Specialist fees	3 months	R5 000 per event — subject to OAL	
Anaesthetist	3 months	R2 500 per event — subject to OAL	
Radiology & Specialist Radiology	3 months	R5 000 per event — subject to OAL	
Laboratory	3 months	R2 000 per event — subject to OAL	
Illness & Operations / Procedures -			
Surgical procedures where admission to a hospital or day clinic is more than 24 consecutive hours	3 months	R60 000 per event — subject to OAL	
Surgical procedures where admission to a hospital or day clinic is less than 24 consecutive hours	3 months	R25 000 per event - Limited to R100 000 per annum — subject to OAL	
Special limits / waiting periods apply to:			
1. Appendicetomy	3 months	R35 000 — subject to OAL	
2. Kidney stones	6 months	R60 000 — subject to OAL	
3. Gall bladder	12 months	R45 000 — subject to OAL	
4. Hernia	12 months	R60 000 — subject to OAL	
5. Hysterectomy	12 months	R60 000 — subject to OAL	
6. Gall bladder	12 months	R60 000 — subject to OAL	
7. Tonsillitis	12 months	R60 000 — subject to OAL	
8. Grommets	12 months	R60 000 — subject to OAL	
Dreaded Disease	6 months	R60 000 — subject to OAL	
Pre-existing Conditions	12 month	subject to OAL and any special limits	
PREGNANCY BENEFIT			
Birth / Delivery of baby	9 months	R30 000 per annum	
Miscarriage	9 months	R25 000 per annum	
Ectopic Pregnancy	9 months	R40 000 per annum	
EMERGENCY BENEFITS			
ER / Trauma room	none	R15 000 per annum	
EMS, Ambulance and Paramedic services	none	R35 000 per annum	
ACCIDENTAL BENEFITS			
This section provides for treatments and procedures ONLY associated with any accidental injuries.			
EMS, Amulance and Paramedics	none	R35 000	
ER / Trauma Room Treatment	none	R15 000	
Accidental Hospitalisation after admission	none	R150 000	



In the unfortunate event of death, your loved ones should not have to worry about finding money at short notice for the funeral.

With our product, have peace of mind that these costs are taken care of.

Funeral Cover

FUNERAL BENEFITS		
BENEFIT	SINGLE MEMBER PREMIUM	FAMILY PLAN PREMIUM — maximum +4 dep
R10 000 cover	R85	R125
R20 000 cover	R130	R150
R30 000 cover	R160	R210
ADDITIONAL MEMBERS		
BENEFIT	AGE BAND	ADDITIONAL PREMIUM
R10 000 cover	Between 0 — 64 years	R40
R10 000 cover	Between 65 — 74 years	R140
R10 000 cover	Between 75 — 84 years	R215



Is the cost of dental treatments robbing you of your smile? We have the answer for you! Our benefit design has ensured that its easy to choose between a plan that best suited to your dental needs and pocket. Our network of dentists are mapped nationwide so there is every reason to smile.

Dental Cover

BRONZE

BASIC DENTAL BENEFITS

TREATMENT	WAITING PERIOD	PAID	EVENTS
Consultations	3 months	@ AGS Network Rate	3 per year
Fillings	3 months	@ AGS Network Rate	3 per year
X-Rays	3 months	@ AGS Network Rate	3 per year
Extractions	3 months	@ AGS Network Rate	2 per year
Emergency Root Canal Treatment (Pain Relief)	3 months	@ AGS Network Rate	2 per year
Bite Plate	3 months	@ AGS Network Rate	1 per year
Mouth Guard	3 months	@ AGS Network Rate	1 per year
PAN Scan (panoramic) once per lifetime	3 months	@ AGS Network Rate	1 per lifetime
Scale and Polish	3 months	@ AGS Network Rate	1 per year

SPECIALISED BENEFITS : all benefits below must be pre-authorized

TREATMENT	WAITING PERIOD	PAID	EVENTS
Temporary Crown	6 months	@ AGS Network Rate	1 per year
Dentures	6 months	Upto R3 000	1 event every 5 years
Trauma Benefiton submission of official ER or police report)	1 month	upto R25 000	1 per year

BRONZE MONTHLY CONTRIBUTIONS

Main Member	R170
Spouse	R145
Dependant	R110

GOLD

BASIC DENTAL BENEFITS

TREATMENTS	WAITING PERIOD	PAID	EVENTS
Consultations	3 months	@ AGS Network Rate	5 per year
Fillings	3 months	@ AGS Network Rate	4 per year
X-Rays	3 months	@ AGS Network Rate	6 per year
Extractions	3 months	@ AGS Network Rate	4 per year
Emergency Root Canal Treatment (Pain Relief)	3 months	@ AGS Network Rate	3 per year
Bite Plate	3 months	@ AGS Network Rate	1 per year
Mouth Guard	3 months	@ AGS Network Rate	1 per year
PAN Scan (panoramic) once per lifetime	3 months	@ AGS Network Rate	1 per lifetime
Scale and Polish	3 months	@ AGS Network Rate	2 per year

SPECIALISED BENEFITS : all benefits below must be pre-authorised

TREATMENTS	WAITING PERIOD	PAID	EVENTS
Root Canal	6 months	@ AGS Network Rate	3 per year
Temporary Crown	6 months	@ AGS Network Rate	3 per year
Wisdom Teeth Removal in Chair	6 months	upto R1 250 each	4 per year
Wisdom Teeth Removal in Hospital	6 months	upto R3 500 each	4 per year
Dentures	6 months	upto R3 500 each	1 event every 5 years
Crowns/ Bridge Work	6 months	upto R4 000 each	2 per year
Implants	6 months	upto R6 000 each	2 per year
Trauma Benefit (on submission of official ER or police report)	1 month	upto R25 000	1 per year

GOLD MONTHLY CONTRIBUTIONS

Main Member	R400
Spouse	R365
Dependant	R255

DENTISTS: We have a vast number of dental providers on our network. Please visit our webpage to search for a provider most convenient to your location.

NOTE: no claim will be honoured if a non-network provider is used.

Exclusions

Certain exclusions apply across all the products. Please request a copy of this document or visit our website and search under DOCUMENTS for this information.

All members must be under the age of 65 years at the age of joining. Membership will continue after the age of 65 years.

How to claim

For Day-2-Day Claims

Doctors, specialists, optometrist, pathologist, radiologist, pharmacy (if a non-dispensing GP is used)

- All claims are processed upto the benefit amounts and limits stipulated in your summary of benefits.
- Members can submit the invoice to claim against a benefit to AGS Offices via e-mail claims@agshealth.co.za or postal services.
- You will be reimbursed with-in 14 Days for benefits paid from your own pocket.
- Should you not have funds available to pay upfront, please contact our offices on 010 140 1516 and arrange with one of our claims consultants to make funds available to you at least 24 hours before your appointment.
- **Note that we will then require the statement to be sent to us once you have been seen by the provider.**

Extra Attention: care is taken to contact your listed doctor on your application form to inform them of your membership with us. We are facilitating this to attempt to prevent the provider requirement for treatment payment upfront.

For Hospital and Accidental Claims

- Once Africa Assist has granted authorisation for ambulance assistance, emergency ward treatment and/or hospitalisation, they grant guarantees to the respective service providers for the available applicable benefit limits of your policy.
- Your account will be managed by Africa Assist and bills will be settled by the insurer directly.

For Dental Claims

- Our selected claims partner specific to dental plans, DRC, will administer these claims.
- As these are network linked products, all dental related invoices are submitted by the dental practice directly to DRC for claims adjudication matching to your benefits, limits and successful pre-authorisations (if applicable).
- Members and providers may send their claims to us via email to claims@agshealth.co.za.

For Funeral Claims

- Please email funeral claims to claims@agshealth.co.za