

Meet Unu ForBiz

Private healthcare for your people from R145 a month

**Unu. Healthcare that
makes you smile.**

Unu ForBiz gives your people the tech, tools & tips they need to stay healthy. And brings their medical benefits to life. Something to smile about, right?



What does Unu do?

For your employees:

A health consult

So they can chat instantly to a nurse or doctor via WhatsApp & get a script.

A health record

So they can carry & share their medical records, captured safely on the app.

A health score

So they can input their health info, get it verified, and track their health with trusted tips.

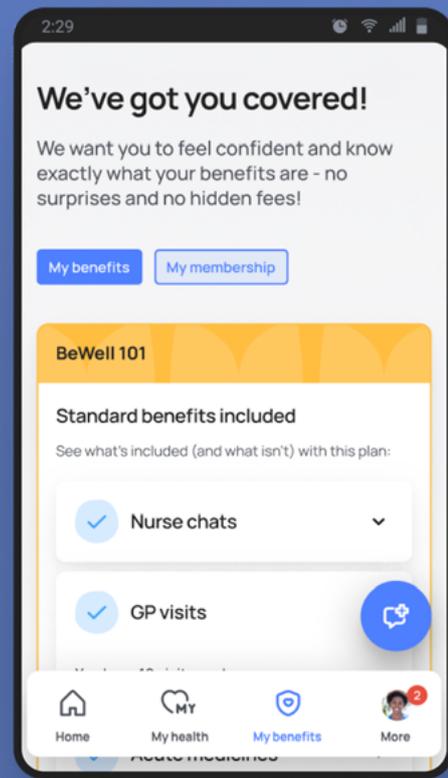
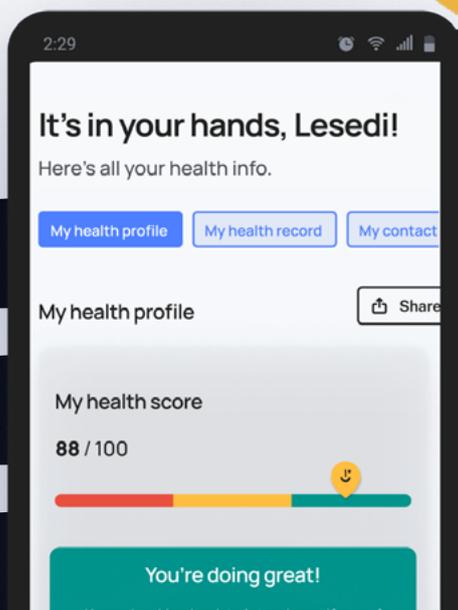
A benefits tracker

So they can view & track their benefit use over time.

A national network of providers

So they can access 3 400 private GPs, 8 000 specialists and 3 500 pharmacies across SA.

Ready to pick a package?



For you:

A wellness dashboard

Get a fully anonymised overview of your workers' wellbeing, ensure compliance & reduce risk.

Meaningful data

Use predictive data to gain meaningful insights so you can drive informed HR strategies & wellness initiatives.

Reduced absenteeism

Stop sick leave & absences from eroding your bottom line, through digital triage, telemedicine & primary care.

Enhanced employee benefits

Attract & retain talent with affordable health packages & wellness programmes tailored to your workforce.



ForBiz / Fully or co-funded by the employer

The business may fund the primary healthcare cover fully as a compulsory employee benefit or choose to make it voluntary. With the voluntary option the business can co-fund or employees pay for their cover in full.

Employees can add dependants

Certain casualty and in-hospital care (plan dependent)

Minimum group of 10 employees

| Package name | Golden Hour | | Primary Standard | | Primary Standard with Hospital | |
|---------------------------------------|--|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Compulsory | Voluntary | Compulsory | Voluntary | Compulsory | Voluntary |
| Package option | | | | | | |
| Pricing per employee per month | R145 | R165 | R320 | R399 | R445 | R559 |
| Pricing per dependant (Adult) | R125 | | R380 | | R505 | |
| Pricing per dependant (Child) | R80 | | R152 | | R208 | |
| Brought to you by |  &  &  | | | | | |
| Nurse & GP chats | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Nurse visits | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| GP consultations | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| GP in-room procedures | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Specialist visits | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Acute & OTC meds | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Chronic meds | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Pathology | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Disclaimer: The Golden Hour, Primary Standard and Primary Standard with Hospital exempted demarcated products are underwritten by GENRIC Insurance Company Limited (FSP 43638), an Authorised Financial Services Provider and licensed non-life Insurer. These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72). This is not a medical scheme, and the cover is not the same as that of a medical scheme. This policy is not a substitute for a medical scheme membership. Premiums are subject to annual review. Terms and Conditions apply.

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| Brought to you by |  &  Standard Bank &  National Health Care | | | | | |
| Radiology | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Dentistry | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Optometry | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| HIV | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Emergency transport | <input checked="" type="checkbox"/> | | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Casualty benefit - Accident | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Casualty benefit - Illness | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| In-hospital benefit - Accident | <input checked="" type="checkbox"/> | | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| In-hospital benefit - Illness | <input type="checkbox"/> | | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Post-accident rehabilitation | <input checked="" type="checkbox"/> | | <input type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| 24/7 telecounselling & advice (EAP)* | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |

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* Legal assist and Credit & Debt assist are part of the Unu Health proposition

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| Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students) | R80 | | R152 | | R208 | |
| Brought to you by | | | | | | |
| Nurse & GP chats Mon-Fri 08:00 – 18:00 Sat 08:00 – 14:00 via WhatsApp | Unlimited & instant | | | | | |
| Nurse visits At approved private pharmacy clinics including Clicks and Dis-Chem 1-month general waiting period | 3 visits per member each year | | Unlimited visits Pre-authorisation needed after 10th visit | | | |
| | For 16 nurse services: peak flow measurement, blood glucose test, breast exam (both), foot screening (both), injection administration, pregnancy urine test, urine test screening, cholesterol test, HB screening, malaria screening, syringe ears (both), primary care nurse consult, HIV/VCT test/consult, Pap smear, HBA1C screening, lipogram screening | | | | | |
| GP consultations Online or In-person At an approved network GP 1-month general waiting period | 2 consultations per member each year | | Unlimited consultations Pre-authorisation needed after 5th visit AND 2 out-of-network GP visits per policy each year, refunded at R400 per visit | | | |

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| GP in-room procedures For certain procedures 1-month general waiting period | Part of the 2 GP consults each year | | Included in the unlimited GP consults benefit | | | |
| | For 8 in-room procedures: removal of foreign body superficial to deep fascia, stitching of wound, stitching of additional wound, limb cast - inclusive of cost of plaster of Paris and other material, ECG without effort - limited to high-risk patients over the age of 45, ECG with and without effort - limited to high-risk patients over the age of 45, circumcision - clamp, intravenous infusion (push-in) patients over the age of 45 | | | | | |
| Specialist visits Member to pay specialist & claim back 1-month general waiting period | ⊗ | | R2 000 per member each year | | | |
| Acute & OTC meds Prescribed by approved doctors and collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 1-month general waiting period | R1 500 per policy each year for acute & OTC meds together Limited to max R190 per script | | Acute meds - Unlimited OTC meds - R200 per policy each month Limited to max R800 per policy each year | | | |
| Chronic meds Collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 6-month general waiting period | ⊗ | | For 24 chronic conditions: Addison's disease, asthma, bronchiectasis, cardiac failure, cardiomyopathy, chronic renal failure, COPD, coronary artery disease, Crohn's disease, diabetes isipidus, diabetes type I, diabetes type II, dysrhythmia, epilepsy, glaucoma, haemophilia, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, systemic lupus erythematosus, ulcerative colitis | | | |
| Pathology Through an approved pathology network, requested by an approved doctor 1-month general waiting period | ⊗ | | Unlimited Basic list of pathology tests | | | |

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| Radiology Through an approved radiology network, requested by an approved doctor 1-month general waiting period | ⊗ | | Unlimited Basic list of radiology tests MRI and CT scans aren't included 2 x 2D maternity scans each year | | | |
| Dentistry Through the DENIS dental network Visit www.denis.co.za or call 021 528 5301 6-month general waiting period | ⊗ | | 2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment per member each year | | | |
| Optometry Through an approved optometry network Visit https://closed.ppn.co.za/ or call 041 065 0650 6-month general waiting period | ⊗ | | 1 consultation & 1 set of frames with single vision lenses every 2 years to the max value of R1 375 per member | | | |
| HIV | ⊗ | | HIV ELISA screening blood test | | | |
| Emergency transport 24-hour unlimited emergency medical transportation through a contracted provider Pre-authorisation needed | Accident and Illness | | ⊗ | | Accident and Illness | |
| Casualty benefit - Accident Admission to a private casualty facility Per policy per year Pre-authorisation needed 1-month general waiting period | R30 000 24-hour emergency services through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year | | R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider | | R30 000 After-hours emergency services (19:00 – 06:00) through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year | |
| Casualty benefit - Illness Admission to a private casualty facility Per policy per year Pre-authorisation needed 1-month general waiting period | R15 000 24-hour emergency services through a contracted provider | | R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider | | R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider Accumulates to the illness cover limit of R500 000 per policy each year | |

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| Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students) | R80 | | R152 | | R208 | |
| Brought to you by |  &  &  | | | | | |
| In-hospital benefit - Accident Medical care must be sought within 12 hours & reported within 30 days Pre-authorisation needed | R225 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year | | ⊗ | | R300 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year | |
| In-hospital benefit - Illness Medical care must be sought within 12 hours & reported within 30 days Pre-authorisation needed 3-month general waiting period | ⊗ | | ⊗ | | R50 000 per member per event Accumulates to the illness cover limit of R500 000 per policy each year | |
| Post-accident rehabilitation For accidents which led to hospitalisation. Pre-authorisation needed | R10 000 per member per event for physiotherapy and occupational therapy Accumulates to the accident cover limit of R1 000 000 per policy each year | | ⊗ | | R10 000 per member per event for physiotherapy and occupational therapy. Accumulates to the accident cover limit of R1 000 000 per policy each year | |
| 24/7 telecounselling & advice (EAP) • Emergency assist • Trauma assist • Credit & debt assist* • Legal assist* | Unlimited | | | | | |

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Give your employees something to smile about. Reach out to us today!

CONTACT

For more information

info@unuhealth.org / unuhealth.org

Emergencies & pre-authorisation

0860 006 969

24/7 Telecounselling & advice

0860 222 286

GENERAL INFO

Entry age

Employees need to be 18 years or older to join

Annual changes

Any plans to move from one plan to another must be made by November 30th each year and will come into effect from 1 January of the following year

Renewals

Price changes will come into effect from 1 January each year

Network Support

National HealthCare Group (NHG) providers with a nationwide footprint

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