

# UNIVERSAL HEALTH & ACCIDENT PLAN



The Universal Health & Accident Plan is a health insurance product specifically developed for employer groups wishing to provide specified health cover for employees who would otherwise not have access to private healthcare. This product promises the convenience of a wallet-free experience and the employee has the option of adding their dependants, providing peace of mind for all concerned.

With the Universal Health & Accident Plan, insured individuals have access to private healthcare through a vast network of healthcare providers countrywide, offering comprehensive cover including medication, basic radiology and pathology, as well as optometry benefits. The Emergency benefit includes cover for emergency services and in-hospital treatment, ensuring that employees have access to the care they need when they need it most.

The below table lists the benefits associated with the 6 options available on the Universal Health & Accident Plan:

Please note, all benefits are for a stated benefit amount and applicable per insured person for a 12-month period, unless otherwise stated.



## DAY-TO-DAY HEALTHCARE COVER

Event	Essential	Essential advance	Standard	Standard advance	Comprehensive	Comprehensive advance
<b>General practitioners (GPs)</b>	3 general practitioner events, including acute medication and minor procedures performed in GP's rooms	5 general practitioner events, including acute medication and minor procedures performed in GP's rooms	Unlimited general practitioner events, including acute medication and minor procedures performed in GP's rooms			
<b>Chronic medication</b>	11 conditions	15 conditions	25 conditions			
<b>Basic radiology</b>	Specified X-rays	Specified X-rays	Specified X-rays			
<b>Basic pathology</b>	Specified pathology tests	Specified pathology tests	Specified pathology tests			
<b>Optometry</b>	1 eye test and 1 pair of lenses and frames every 24 months	1 eye test and 1 pair of lenses and frames every 24 months	1 eye test and 1 pair of lenses and frames every 24 months			
<b>Basic emergency dentistry</b>	Specified emergency dental procedures	Specified emergency dental procedures	Specified emergency dental procedures			
<b>Maternity cover</b>	Not applicable	Not applicable	Not applicable			2 x sonars