

# FAMILY PROTECTOR

Plan A & Plan B for hospital admission, medical and other emergencies

Can your family survive without your income? Are you prepared for the financial burden of a death in your family?

A Nhluvuko Family Protector Plan will provide you with a daily income while you are in hospital. This will not only make up for your loss of income but will also help with extra expenses. After all, you need to focus on getting better, not about how you are going to manage financially...



## Your benefits

Hospital  
Cash  
Benefit

Emergency  
Medical  
Evacuation

Accidental  
Exposure  
to HIV

Funeral  
Benefits

Travelers'  
Cover



## FAMILY PROTECTOR

### Who can join?

All employer groups, organised labour and bargaining councils interested in providing cover for their staff who are not members of a registered South African medical scheme.

### What does the policy cover?

#### Hospital Cash Benefit – for you and your family

You will receive a cash benefit if you or any of your dependants are admitted to a hospital ward for investigation, examination, treatment or monitoring by a doctor:

	Plan A	Plan B
General Ward	R250 per day	R 600 per day
ICU Ward	R375 per day	R 900 per day
Catastrophic Event*	R500 per day	R1200 per day

*\*Catastrophic Event:*

A catastrophic event is when two or more family members are hospitalised as a result of an accident.

#### Emergency Medical Evacuation

You will have access to the most appropriate transport in the case of a medical emergency – either aeroplane, helicopter or ambulance. This is done by contacting ER24 on 084 124.

#### Accidental Exposure to HIV

Members have unlimited free access to a trauma line (0860 102 993) offering counselling and guidance services for:

- Reporting of the incident
- Information about HIV
- Advice relating to drug adherence
- Post traumatic stress counselling
- Advice on consulting a doctor and having the Eliza test within 48 hours
- Advice on how to access an AZT and 3TC starter pack
- Combination of Anti-Retroviral Therapy treatment for a period of 28 days, if necessary
- Guidance on where to get counselling if the Eliza test is positive

#### Funeral Benefits

A lump-sum funeral benefit is payable on the death of the principal member or an insured dependant.

### Plan A and Plan B

Insured Person	Sum Assured
Principal Member	R10 000
Spouse	R10 000
Child aged 14 to 21 years	R10 000
Child aged 6 to 13 years	R 8 000
Child aged 0 to 5 years	R 6 000
Stillborn	R 2 000

### Travellers' Cover

A lump-sum benefit is payable in the event of death due to an accident whilst making use of registered public transport, such as a taxi, bus or train.

Insured Person	Plan A	Plan B
Principal Member	R10 000	R30 000
Spouse	R10 000	R30 000
Children	R 4 000(each)	R12 000(each)

### What are the limits on my cover?

Plan A	Plan B
The hospital cash benefit is limited to <b>R25 000</b> per beneficiary to a maximum of <b>R100 000</b> per family per annum	The hospital cash benefit is limited to <b>R60 000</b> per beneficiary to a maximum of <b>R240 000</b> per family per annum
Hospitalisation as a result of TB is limited to <b>R5 000</b> per beneficiary to a maximum of <b>R25 000</b> per family per annum	

### How long do I have to wait before I claim?

- Staff members of compulsory groups will be covered from day 1 (one)
- Members joining under a voluntary membership will have a 3 (three) month waiting period for hospitalisation and a 6 (six) month waiting period for funeral benefits as a result of illness, as well as a 10 month maternity specific waiting period
- Please note that the hospital cash benefit is only payable after the patient has been in hospital for more than 3 (three) days. After 3 (three) days of continuous stay, the benefit will be backdated to day 1 (one)
- In the case of hospitalisation as a result of an accident, there is no minimum stay requirement. The benefit is payable from day 1 (one)



Family is the most important thing in the world.

Princess Diana

## Who is covered under the policy?

The Nhluvuko Family Protector Plan covers you the principal member, your spouse and your financially dependant children under the age of 21.

## How do I claim?

- You must submit your claim form with ALL the necessary documents within 6 (six) months from the date of hospitalisation or death
- Claims received after 6 (six) months will be rejected
- Claim forms are available from the Customer Care Centre on **0860 100 296**
- Payment will be made within 48 hours after receipt of all required documentation in the case of funeral claims and within 7 (seven) to 14 working days in the case of hospital and travellers' claims.

## What is the cost of the membership?

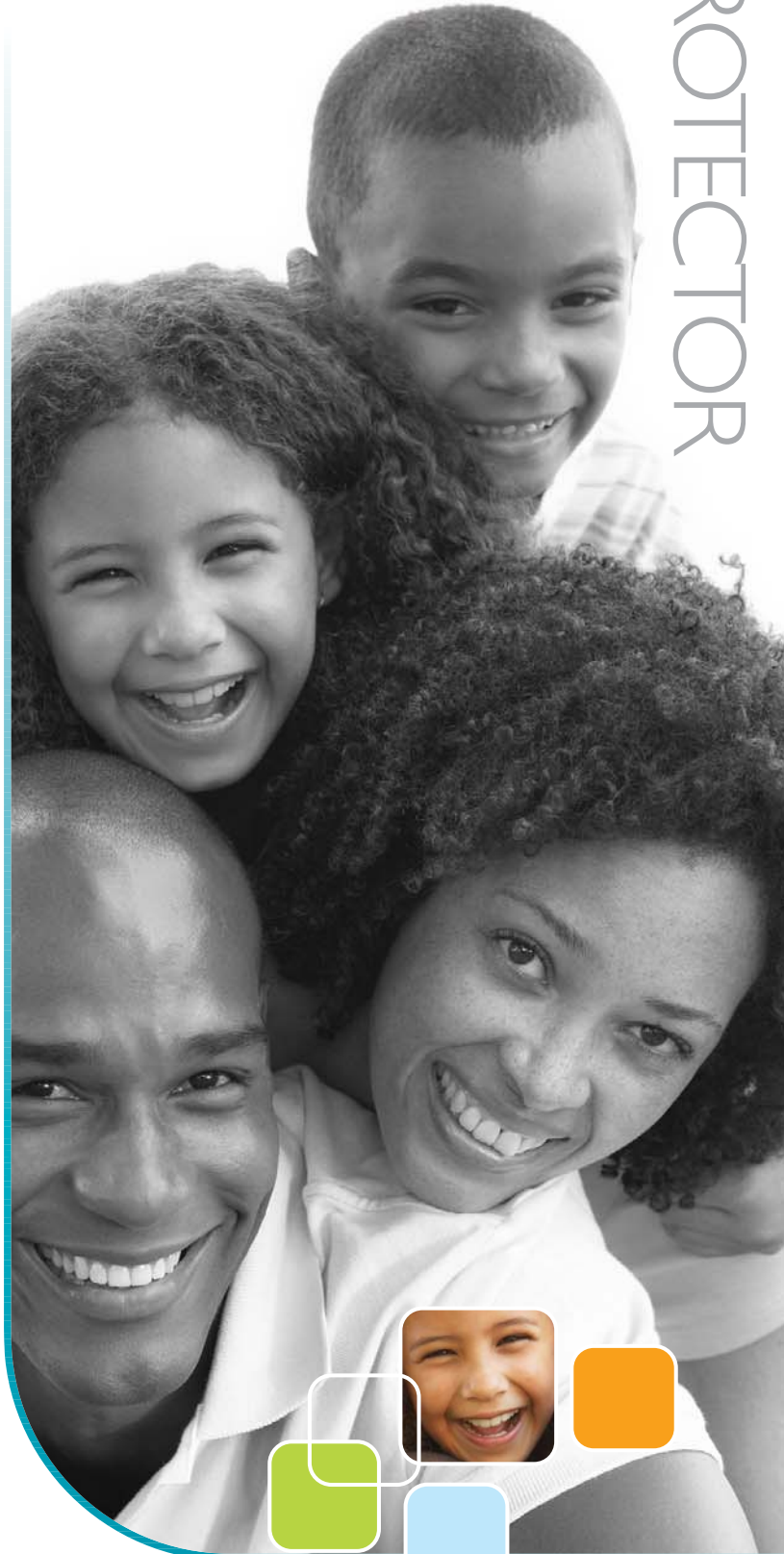
Nhluvuko Family Protector	Plan A	Plan B
Optional membership for staff members per family per month	R97	R162
Compulsory membership for staff members per family per month	R90	R150

## What are the exclusions?

Please note that the policy will not pay for events as a result of:

- Contamination from nuclear weapons or nuclear material
- Illness or injury as a direct result of the insured person having an alcohol content exceeding 80 milligrams per 100 millilitres of blood
- Participation in active military duty, police duty, police reservist duty, civil commotion labour disturbances, riots or strikes
- Any kind of flying where you are the pilot
- Any form of race or speed test other than a non-mechanical one
- Investigations, treatment, or surgery for obesity or cosmetic surgery
- Routine physical or any procedure which is used solely for diagnosis
- Treatment and surgery related to infertility
- Suicide, attempted suicide or intentional self-injury
- The taking of any drug or narcotic unless prescribed by a registered doctor
- Investigations, treatment or surgery for dental implants
- Depression, insanity, mental or mental stress-related conditions

For more information contact your advisor or the Nhluvuko Customer Care Centre on: 0860 100 296 or visit us at [www.nhluvuko.co.za](http://www.nhluvuko.co.za)





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