

FAMILY PROTECTOR

Plan C 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

Accidental Hospital Cover

Casualty Ward Cover

Emergency Medical Evacuation

Accidental Exposure to HIV

Funeral Benefits

Accidental Death and Disability



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 – cover 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:

- 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)

General Ward	R 500 per day
ICU Ward	R 750 per day
Catastrophic*	R1 000 per day

***Catastrophic Event:**

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

Accidental Hospital Cover – cover for you

If you are admitted to hospital as a result of an accident, all costs related to your period of stay will be covered.

Casualty Ward Cover – cover for you

If you visit a casualty ward as a result of an accident, all costs related to your visit will be covered.

Emergency Medical Evacuation – cover for you and your family

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 – cover for you and your family

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 – cover for you and your family

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

Insured person	Sum insured
Principal Member	R15 000
Spouse	R15 000
Child aged 14 to 21 years	R15 000
Child aged 6 to 13 years	R12 000
Child aged 0 to 5 years	R 9 000
Stillborn	R 3 000

Accidental Death and Disability – cover for you

This benefit is payable in the event of the principal member dying or becoming disabled as a result of an accident.

Insured Incident	Sum insured
Death	R60 000
Blindness	R60 000
Permanent and total loss of speech	R60 000
Permanent and total loss of hearing in both ears	R60 000
Permanent and total loss of hearing in one ear	R15 000
Loss of a limb	R60 000
Disfigurement to 100% of face and neck	R60 000
Disfigurement to parts of face or neck	R30 000
Disfigurement to 100% of any other part of the body	R30 000

What are the limits imposed on my cover?

Benefit	Limit
Hospital Cash Benefit	R50 000 per beneficiary to a maximum of R200 000 per family per year
Hospitalisation as a result of TB	R5 000 per beneficiary to a maximum of R25 000 per family per year
Accidental Hospital Cover	R1 000 000 per annum
Casualty Ward Cover	R10 000 per annum



Family is the most important thing in the world.

Princess Diana

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)

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 death claims

What is the cost of the membership?

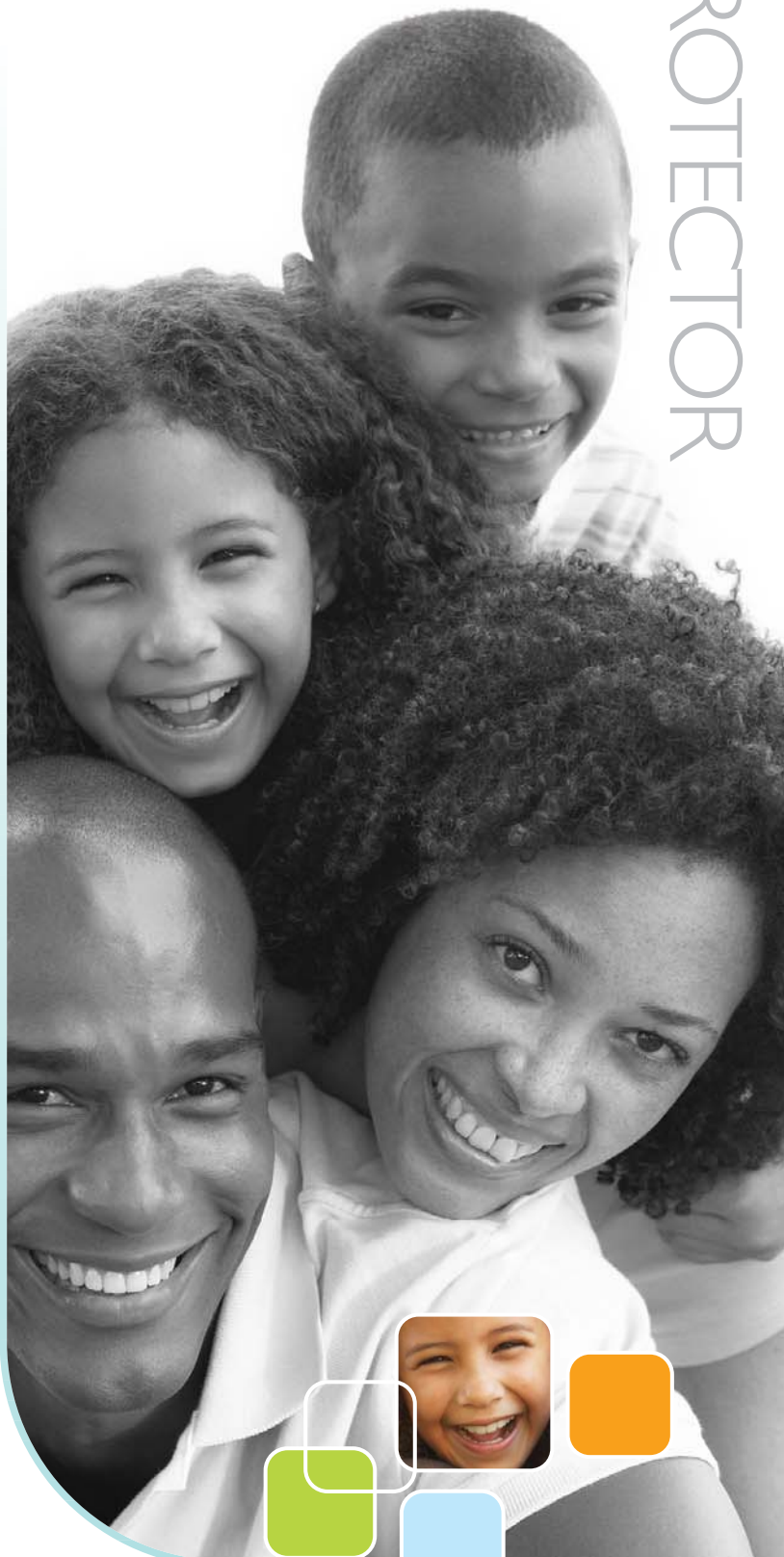
Nhluvuko Family Protector	Plan C
Optional membership for staff members per family per month	R210
Compulsory membership for staff members per family per month	R200

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





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