

2025

OLDMUTUAL

OLD MUTUAL HEALTH SOLUTIONS

2025 Health Insurance Brochure



DO GREAT THINGS EVERY DAY



INNOVATIVE EMPLOYEE WELLBEING SOLUTION

Health and wellness are a key part of the employee value proposition. Old Mutual Corporate offers **integrated employee benefits solutions** that help employers meet their employees' changing needs. This includes holistic health and wellness solutions that enable employees and their loved ones to manage their overall health and wellbeing.



Employee Value Proposition strategies are increasingly focused on the employee's overall wellbeing.



PHYSICAL WELLBEING

- **Preventive Care:** Regular check-ups, screenings, and vaccinations to keep you **healthy**.
- **Fitness Programs:** Access to wellness programs, gym discounts, and fitness resources.
- **Chronic Disease Management:** Support for managing ongoing conditions with personalised care plans.
- **Injury and Rehabilitation:** Coverage for rehabilitation therapies, physical therapy, and treatments.



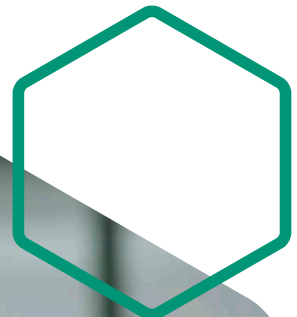
FINANCIAL WELLBEING

- Financial education/empowerment
- Financial support (including loans, earned wage access, etc)
- Financial Advice



MENTAL WELLBEING

- Employee assistance programme (EAP)
- Wellbeing support



OLD MUTUAL HEALTH SOLUTIONS - HEALTH INSURANCE

Old Mutual Health Solutions health insurance provides a balance of **simplicity, flexibility and choice.**



COMPREHENSIVE

Cover for day-to-day needs, accident and illness hospitalisation, and more



CHOICE

Range of options to meet differing needs



VALUE

Value for money with integrated pricing



HOLISTIC WELLBEING APPROACH

Attractive range of value-adds



WHO IS ELIGIBLE?

- Companies/Organisations with uncovered employees
- Minimum of 10 members
- Dependents under the main insured person's policy

OVERVIEW OF PLANS

	GOLDEN HOUR PLUS	PRIMARY STANDARD	PRIMARY STANDARD WITH HOSPITAL PLAN	COMPREHENSIVE PLUS
Network GP Visits	✓	✓	✓	✓
Out of Network GP Visits	✗	✓	✓	✓
Hospitalisation – Accident	✓	✗	✓	✓
Hospitalisation – Illness	✓	✗	✓	✓
Casualty benefit – Illness and Accident	✓	✓	✓	✓
Post accident rehabilitation	✓	✗	✓	✓
Chronic cover	✗	✓	✓	✓
Virtual consultations	✓	✓	✓	✓
Over the counter medicine	✓	✓	✓	✓
Maternity in-hospital	✗	✗	✗	✓
Acute medication	✓	✓	✓	✓
Specialist cover	✗	✓	✓	✓
Over-the-Counter Medication	✓	✓	✓	✓
Basic dentistry, optometry, pathology and radiology	✗	✓	✓	✓
Unlimited 24/7 emergency services	✓	✗	✓	✓
Premium per member per month	R310	R350	R485	R770



2025 PREMIUMS PER MEMBER AND DEPENDENTS PER MONTH

	PRINCIPAL INSURED	ADULT DEPENDENT	CHILD DEPENDENT
Golden Hour Plus	R310	R275	R190
Primary Standard	R350	R304	R185
Primary Standard with Hospital Plan	R485	R360	R250
Comprehensive Plus	R770	R580	R355

Rates include VAT. Employers will be able to claim VAT on portion they subsidise. Premiums are reviewed and may be adjusted annually. Rates above are for individuals, per member per month.

ADDITIONAL BENEFITS AT NO ADDITIONAL FEE

PERSONAL HEALTH ADVISOR

- Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.
- Unlimited telephonic counselling from a qualified clinical technician available 24/7.
- Services include but are not limited to telephonic advice in the event of a trauma
- Advice on general wellbeing
- HIV advice, etc.

PHARMACY CLINIC NURSE

- Unlimited care for a defined list of conditions at a network pharmacy clinic.

ACCIDENTAL DEATH BENEFIT

- **R15 000** – Principal Member
- **R10 000** – Adult Dependent
- **R8 000** – Child Dependent



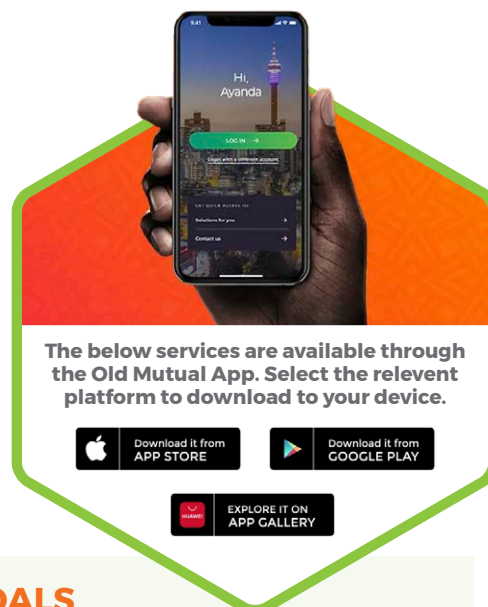
VALUE ADDS

FINANCIAL WELLBEING PROGRAMME

Improve employee productivity, satisfaction and retention by providing resources for managing personal finances.

Benefits include:

1. One-on-One Financial Advice
2. Debt management or restructuring
3. Free wills
4. Financial education



FINANCIAL TOOLS TO MEET PERSONAL GOALS



OLD MUTUAL ON THE MONEY

A financial education program that uses the characteristics of the big 5 animals in the context of finances to provide the secrets of money management.



MONEYVERSITY

Our gamification financial education tool on our app that delivers tailored financial education content that offers rewards from Old Mutual as users progress.



VAULT22 (formely 22SEVEN)

A free budgeting app that helps users to automatically track their spending against a monthly budget and empowers them to make their money go further.



RIGHT TRACK

Sustainable financial rehabilitation solutions for over-indebted employees.



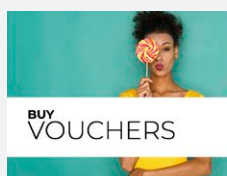
OLD MUTUAL WILLS

Offers an end-to-end digital process to create a will easily and affordably, while providing direct access to simple needs financial solutions.

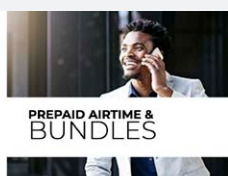


OLD MUTUAL REWARDS

Earn points and spend them at a number of partners.



BUY
VOUCHERS



PREPAID AIRTIME &
BUNDLES



DONATE YOUR
POINTS



INVEST YOUR
POINTS



OLD MUTUAL REWARDS
TRAVEL

REWARD YOURSELF AT ANY OF THESE PARTNERS AND MORE!





**FOR MORE
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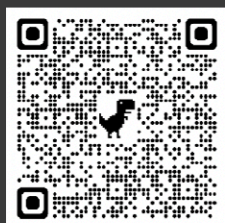


**OUR NETWORK
OF PROVIDERS**

Hospitals



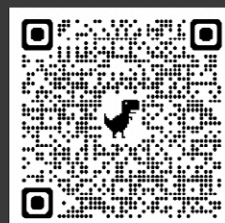
GPs



Pharmacies



Dentists



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