

2025

OLD MUTUAL

OLD MUTUAL HEALTH SOLUTIONS

2025 Health Insurance Brochure



DO GREAT THINGS EVERY DAY

GENRIC
Insurance

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

Benefits	Golden Hour Plus Hospital Plan 2025	Primary Standard 2025	Primary Standard with Hospital Plan 2025	Comprehensive Plus 2025
Hospital Footprint	Access to all private hospitals accepting health insurance products. Pre-authorisation required	No benefit	Access to all private hospitals accepting health insurance products. Pre-authorisation required	Access to all private hospitals accepting health insurance products. Pre-authorisation required
In-hospital Maternity Benefit	No benefit	No benefit	No benefit	R30 000 per pregnancy for the birth. Limited to 1 event per policy every 12 months. Includes out-of-hospital scans.
In-hospital Accident Benefit	R325 000 per member per event, inclusive of all costs. Maximum of R1 000 000 per policy per annum. Pre-authorisation required.	No benefit	Sub-limit of R325 000 per Insured Person per event, inclusive of all costs, limited to R1 000 000 per Policy per annum. Pre-authorisation required.	R200 000 per Insured Person per event, inclusive of all costs. Maximum of R1 000 000 per Policy per annum. Pre-authorisation required.
In-hospital Illness Benefit	R50 000 per Insured Person per event, inclusive of all costs. Conditions which have a gradual progression are excluded. Limited to R500 000 per Policy per annum. Pre-authorisation required.	No benefit	R50 000 per Insured Person per event, inclusive of all costs. Conditions which have a gradual progression are excluded. Limited to R500 000 per Policy per annum. Pre-authorisation required.	R75 000 per Insured Person per event, inclusive of all costs. Overall limit of R1 000 000 per Policy per annum. Cataract Surgery is limited to R30 000 per Insured Person per annum. Pre-authorisation required.
ICU Benefit	Included in Hospitalisation Benefits	No benefit	Included in Hospitalisation Benefits	Included in Hospitalisation Benefits
In-hospital Specialised Radiology (MRI Scans, CT Scans etc)	Included in Hospitalisation Benefits	No benefit	Included in Hospitalisation Benefits	Included in Hospitalisation Benefits
Post-Hospital Accident Rehabilitation	R10 000 per Insured Person per event for physiotherapy and occupational therapy. Pre-authorisation required.	No benefit	R10 000 per Insured Person per event for physiotherapy and occupational therapy. Pre-authorisation required.	R10 000 per Insured Person per event for physiotherapy and occupational therapy. Pre-authorisation required.

OVERVIEW OF PLANS

Benefits	Golden Hour Plus Hospital Plan 2025	Primary Standard 2025	Primary Standard with Hospital Plan 2025	Comprehensive Plus 2025
Casualty Benefit (Accident)	R30 000 per Policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. Pre-authorisation required.	R2 500 per Policy per annum. Pre-authorisation required.	R30 000 per Policy per annum. Cover accumulates to the initial event and overall Accident Cover benefits. Pre-authorisation required.	R10 000 per Policy per annum. Cover accumulates to the initial event and overall In-Hospital Accident Cover benefits. Pre-authorisation required.
Casualty Benefit (Illness)	R15 000 per policy per annum for Emergency Stabilisation in the case of an Illness. Pre-authorisation required.	R2 500 per Policy per annum. Pre-authorisation required.	R2 500 per Policy per annum for all after-hours treatment. Cover accumulates to the initial event and overall Illness Cover benefits. Pre-authorisation required.	R4 000 per Policy per annum for after-hours treatment only. Cover accumulates to the initial event and overall In-Hospital Illness Cover benefits. Pre-authorisation required.
Out-of-hospital Maternity Benefit	No benefit	No benefit	No benefit	2 Ultra-sounds at Network GP (first trimester & second trimester). Limited to 1 event per Policy every 12 months.
General Practitioner Consultations (GP)	2 GP consultations at Network doctor.	Managed unlimited GP consultations at a Network doctor.	Managed unlimited GP consultations at a Network doctor.	Managed unlimited GP consultations at a Network doctor.
In-Room Procedures	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.	Defined list of procedures a GP can perform in their rooms. Network doctors only.
Out-of-Network General Practitioner Consultations	No benefit	2 Consultations per Policy per annum refunded at R475 per visit	2 Consultations per Policy per annum refunded at R475 per visit	2 Consultations per Policy per annum refunded at R475 per visit
Pharmacy Clinic Nurse Care	3 visits per Insured Person for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics	Unlimited care for a defined list of procedures available from nurses at Network pharmacies with contracted clinics

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Benefits	Golden Hour Plus Hospital Plan 2025	Primary Standard 2025	Primary Standard with Hospital Plan 2025	Comprehensive Plus 2025
Specialist Benefit	No benefit	R2 600 per Insured Person per annum. Referral by Network GP required. Insured must pay cash and claim from GENRIC	R2 600 per Insured Person per annum. Referral by Network GP required. Insured must pay cash and claim from GENRIC	R2 600 per Insured Person per annum. Referral by Network GP required. Insured must pay cash and claim from GENRIC
Acute Medication	R1 500 per Insured Person per annum. Max R190 per script . Combined with OTC benefit. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Acute Medication available only from a Network pharmacies. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.
Over-the-Counter Medication (OTC)	Combined with in Acute Medicine Limit	R210 per Policy per month with a maximum of R850 per Policy per annum. Subject to Formulary.	R210 per Policy per month with a maximum of R850 per Policy per annum. Subject to Formulary.	R210 per Policy per month with a maximum of R850 per Policy per annum. Subject to Formulary.
Chronic Medication. Refer to our Chronic Disease List (CDL)	No benefit	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.	Unlimited Chronic Medication for diseases on our CDL. All Chronic Medication needs to be approved by us. Chronic Medication may be obtained from a Network pharmacy or from a Network Dispensing Doctor. Subject to Formulary and to a maximum price based on the average price of generic drug in that category. If your medicine costs more you will have to pay a co-payment.

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Benefits	Golden Hour Plus Hospital Plan 2025	Primary Standard 2025	Primary Standard with Hospital Plan 2025	Comprehensive Plus 2025
Radiology	No benefit	Unlimited Black and white x-rays only. Insured Person must be referred by a Network GP.	Unlimited Black and white x-rays only. Insured Person must be referred by a Network GP.	Unlimited Black and white x-rays only. Insured Person must be referred by a Network GP.
Pathology	No benefit	Unlimited blood tests according to our list of tests. Insured Persons must be referred by a Network GP.	Unlimited blood tests according to our list of tests. Insured Persons must be referred by a Network GP.	Unlimited blood tests according to our list of tests. Insured Persons must be referred by a Network GP.
Dentistry	No benefit	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.	Basic dentistry only. Treatment available based on GENRIC's Protocols and limits.
Optometry	No benefit	Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1 450	Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1 450	Glasses are only available at Specsavers branches. This benefit included 1 consultation, 1 set of frames with single vision lenses per member, every 24 months. Maximum value of R1 450
24 Hour Emergency Medical Services	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	No benefit	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.	Unlimited 24/7 Private Emergency Medical Services. Pre-authorisation required.
Personal Health Advisor	Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.	Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.	Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.	Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.
Accidental Death Benefit	R15 000 Principal Insured	R15 000 Principal Insured	R15 000 Principal Insured	R15 000 Principal Insured
	R10 000 Adult dependent	R10 000 Adult dependent	R10 000 Adult dependent	R10 000 Adult dependent
	R8 000 per Child dependent	R8 000 per Child dependent	R8 000 per Child dependent	R8 000 per Child dependent