

OLDMUTUAL

2025

OLD MUTUAL HEALTH SOLUTIONS

INTEGRATED HEALTH & WELLNESS



DO GREAT THINGS EVERY DAY





EVP Strategies are Increasingly Focused on Improving Overall Employee Wellbeing through:



Mental Wellbeing

Employee Assistance Programme

Well-being support



Financial Wellbeing

Financial education/empowerment

Financial support (incl. through soft loans/ Earned wage/salary access)

Access to Financial Advice



Physical Wellbeing

Medical aid

Health insurance

Gap cover

On-site clinics

Wellness days for health checks



OLD MUTUAL HEALTH SOLUTIONS

OLD MUTUAL
HEALTH SOLUTIONS
2025 Benefits and Rates





Old Mutual Healthcare Solutions

Provides a wide range of healthcare services to meet various medical needs of employees to ensure holistic care.

Our consulting and administration services through Fairbairn Consult comes at no **additional costs**. This services are offered to the employer, providing strategic guidance and expertise in healthcare management, compliance, employee benefit design and unbiased advice.

Fairbairn Consult is an authorized financial services provider (FSP 9328) in terms of Section 8 of the FAIS Act and a proud member of Old Mutual Group.

Integrated Health & Wellness

Health Insurance

Provides a healthcare solution for corporate employers who are looking for quality, affordable and accessible healthcare benefits for their uncovered employees.

Medical Gap Cover

Offers employees financial protection against unexpected medical expenses not covered by medical aid plans.

Medical Aid

Strategic Partnership with some key open schemes

Other Healthcare Services & Occupational Health

Strategic partnership with a leading health company to provide on-site clinics management, on-site primary care, executive wellness etc.

Employee Assistance Programme (EAP)

The benefit provides confidential counselling, support services, and resources to help employees address personal and work-related challenges, including mental health issues, stress management, and work-life balance.

Financial Wellbeing

We are passionate about helping people make good financial decisions, so our financial solutions and services are supported by comprehensive free financial education programs. The flagship education offering is our Old Mutual Financial Education Programme.



Old Mutual Health Solutions Health Insurance

This product is underwritten and administered by **GENRIC Insurance Company Limited** (FSP 43638), an Authorised Financial Services Provider and Licensed non-life Insurer. This is not a medical scheme, and the cover is not the same as that of a medical scheme. This Policy is not a substitute for a medical scheme membership.





Main Differences between Medical Aid & Health Insurance

	Medical Aid Scheme	Health Insurance
Governed by	Medical Schemes Act	Short or Long- term Insurance Act
Regulatory Body	Council for Medical Schemes (CMS)	Financial Services Board (FSCA) and the Prudential Authority (PA)
Risk Rating	Community rating- 2 members with different risk profiles will pay same amount on same option	Insurers can risk rate members and charge different amounts for different risks
Prescribed Minimum Benefits (PMB's)	Full cover for PMB's	Doesn't have to provide PMB cover
Overall Annual Limits (OAL)	No or very high OAL	Low OAL and sub-limits
Waiting Period	Standard waiting periods as per CMS	Each product providers determines own waiting periods
Hospital benefits	High in-hospital benefits	Limited in-hospital benefits. Can also be optional add-on and limited to accident cover.
Enrollment Age	No maximum entry age, but late-joiner penalties may apply	Products have maximum entry ages, usually 65 years.
Dread Disease	Comprehensive cover	Limited dread disease cover
Ownership	Not for profit, belongs to members	For profit and owned by private sector

OMHS health insurance offering is not a medical aid scheme and does not provide the full suite of benefits provided by a medical aid scheme. It is not intended as a replacement for a medical aid scheme but does provide access to quality healthcare for employees who may not be covered by private insurance at all



OUR PROPOSITION

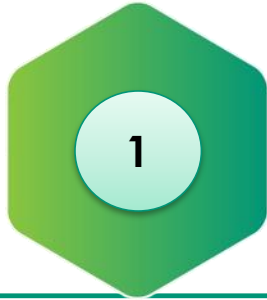
OLD MUTUAL
HEALTH SOLUTIONS
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Why Old Mutual Health Insurance

A balance of **Simplicity, Flexibility & Choice**



Solution for your employees & members who cannot afford medical aid



Cover for day-to-day needs, accident & illness hospitalisation, etc.



A range of options to meet differing needs



Value-Adds



Free Additional Health Benefits



Integrated Pricing





Product Summary



GOLDEN HOUR PLUS

- 2x GP consultations
- Up to R1mil In-hospital accident benefit
- Up to R500k In-hospital illness benefit
- Casualty illness R15K & accident benefit up to R 30k per policy
- Limited acute meds
- No Basic Dentistry, Optometry, Pathology and Radiology
- Unlimited 24/7 Private Emergency Services

R 310.00 pmpm

PRIMARY STANDARD

- Managed unlimited GP consultations
- Casualty illness & accident benefit up to R2 500 per policy
- Unlimited Acute meds & Chronic meds
- R2 600 Specialist Cover
- R850 OTC
- Basic Dentistry, Optometry, Pathology and Radiology

R 350.00 pmpm

PRIMARY STANDARD WITH HOSPITAL PLAN

- Managed unlimited GP consultations
- Up to R1mil In-hospital accident benefit
- Up to R500k In-hospital illness benefit
- Casualty illness R2 500& accident benefit up to R 30k per policy
- Unlimited Acute meds & Chronic meds
- R2 600 Specialist Cover
- R850 OTC
- Basic Dentistry, Optometry, Pathology and Radiology
- Unlimited 24/7 Private Emergency Services

R 485.00 pmpm

COMPREHENSIVE PLUS

- Managed unlimited GP consultations
- Up to R1mil In-hospital accident benefit
- Up to R1mil In-hospital illness benefit
- Unlimited Acute meds & Chronic meds
- Up to R30k in-hospital Maternity Benefit
- Out-of-hospital Maternity benefit
- R2 600 Specialist Cover
- R850 OTC
- Basic Dentistry, Optometry, Pathology and Radiology
- Unlimited 24/7 Private Emergency Services

R 770.00 pmpm



Additional Health Benefits at No Additional Fee



TELEPHONIC HEALTHCARE SERVICES

- Clinically trained Personal Health Advisor available for telephonic consultations and advice 24/7.
- Unlimited telephonic counselling from a qualified clinical technician available 24 hours a day 7 days a week.
- Services include but are not limited to telephonic advice in the event of a trauma advice on general well-being COVID & HIV advice etc.



PHARMACY CLINIC NURSE

- Unlimited care for a defined list of procedure at a network pharmacy clinic
- Unlimited virtual nurse consultation



ACCIDENTAL DEATH

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



Monthly Premiums: - Main Member and Dependents



	Principal Insured	Adult Dependent	Child Dependent
Golden Hour Plus	R310.00	R275.00	R190.00
Primary Standard	R350.00	R304.00	R185.00
Primary Standard Plus Hospital Plan	R485.00	R360.00	R250.00
Comprehensive Plus	R770.00	R580.00	R355.00

- Rates include VAT. Employers will be able to claim VAT on portion they subsidise.
- Premiums are payable in advance through payroll.
- The policy is effective from the 1st of the month following payment of first premium.
- Premiums increase on the 1st of January each year in line with medical inflation.
- The policy runs for 12 months and is annually renewable.



Membership Eligibility



Companies/
Organisations
with uncovered
employees



Minimum
of 10
employees



Employees
earning less
than R30 000



Dependents
under main
insured persons
policy



Summary of Key Differentiators



SUBSIDY

Employer can deduct VAT for subsidy amount paid



ACCIDENT HOSPITALISATION

Included in premium, not an optional add-on



ILLNESS HOSPITALISATION

Extensive benefit, not an optional add-on .



ACCIDENTAL DEATH COVER

Added value benefit at no additional cost



CHOICE

Members within a group can join any option that meets their needs

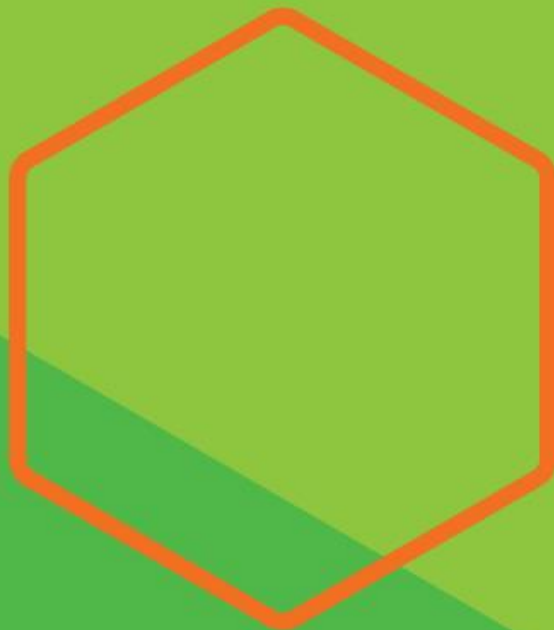


VALUE FOR MONEY

Integrated pricing



OPTIONAL ADD-ONS





Optional Add-ons



Group Funeral Cover

Minimum of 100 members

More competitive rates than individual policies

Employee Assistance Program (EAP)

Improve employee productivity, satisfaction and retention

Provides resources for managing personal and work-related challenges



NETWORK PARTNER

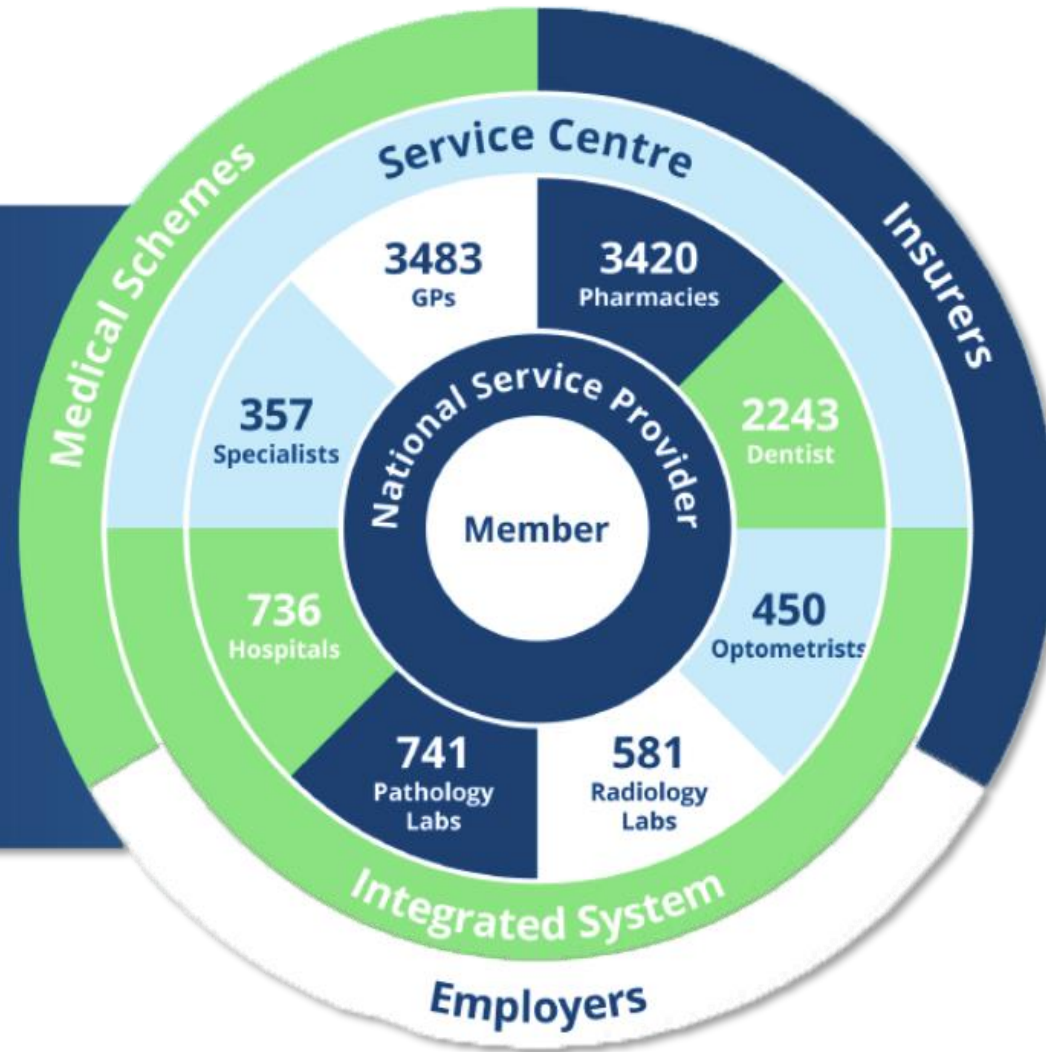




Integrated Value & Service Delivery



Why National Healthcare



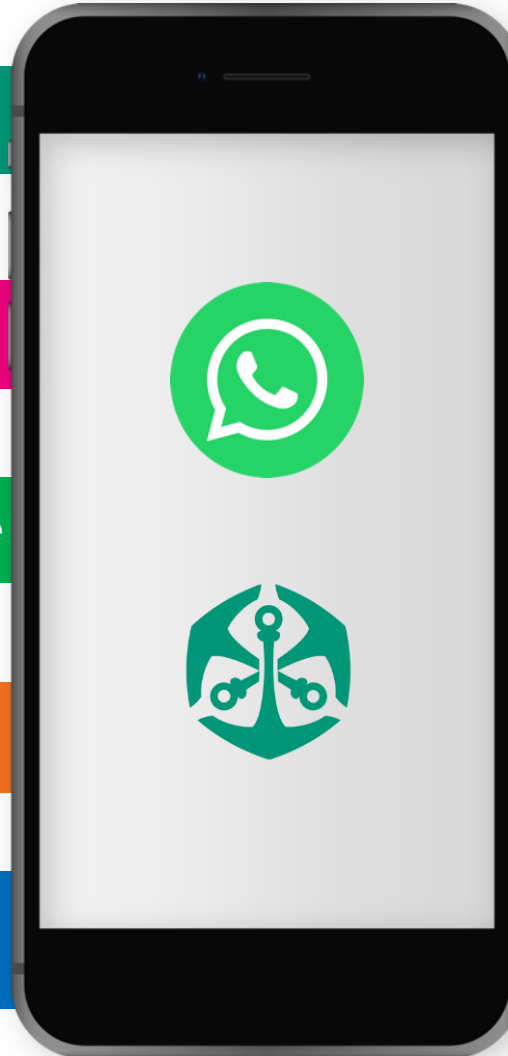


MEMBER SUPPORT





What can you Access Online?



Mediclub App



Digital Membership Card



Electronic Membership Certificate



Electronic Onboarding Pack



Real time Geo-mapping of
Doctor practices



WhatsApp Service



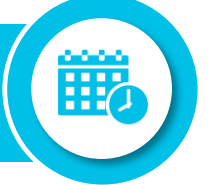
Initiate Service



Nurse/Doctor Consultation



Prescription



Referral to Doctor and
Appointment



Call Centre Service

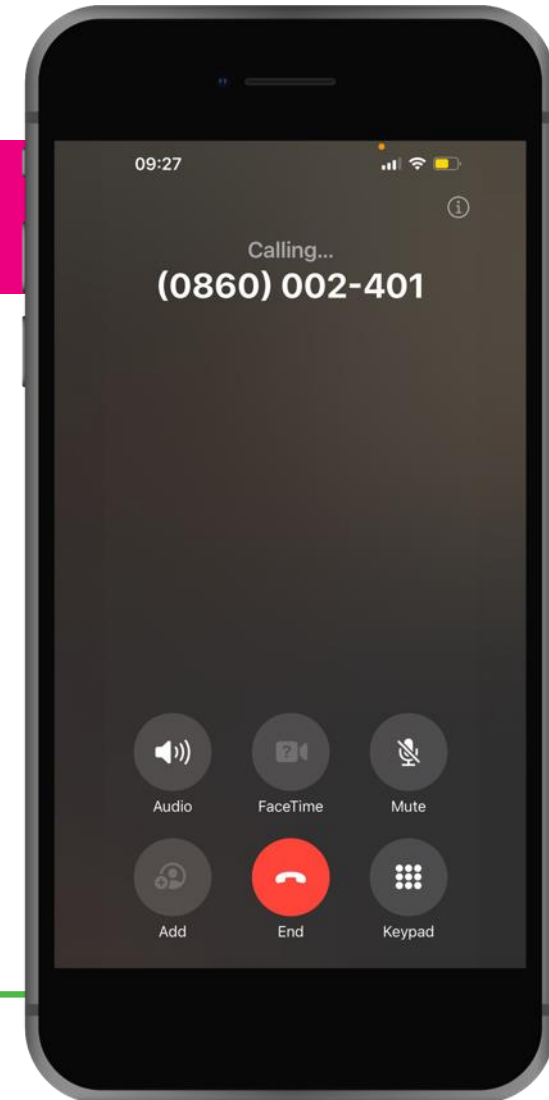
YOU CAN DO IT ONLINE

or

**Call us for
Telephonic support on**

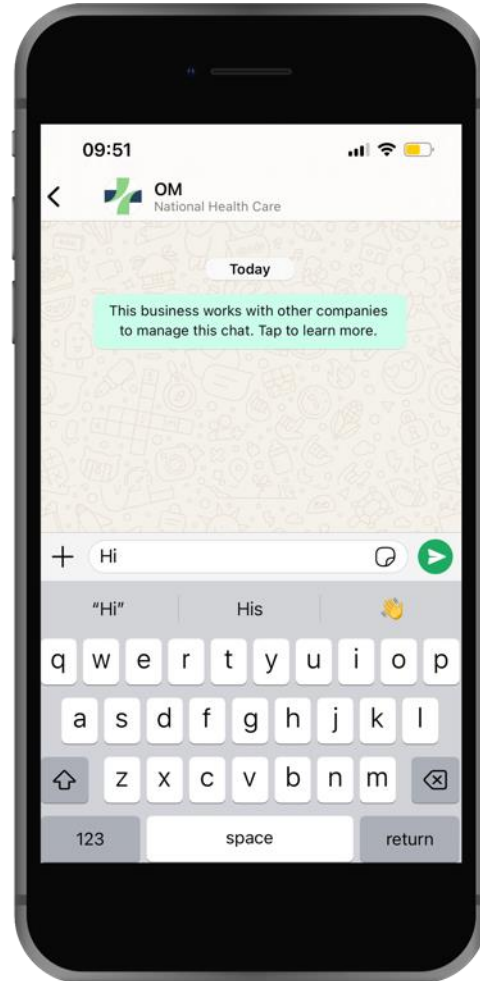


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WhatsApp Service



Follow the prompts to get started

WhatsApp service is used to initiate service by members for GP Consultations. The nurse or doctor on the WhatsApp line offers prescriptions for some ailments and will refer members to a doctor for serious ones. The nurse will book the appointment with a network doctor on behalf of the member.



VALUE-ADDS

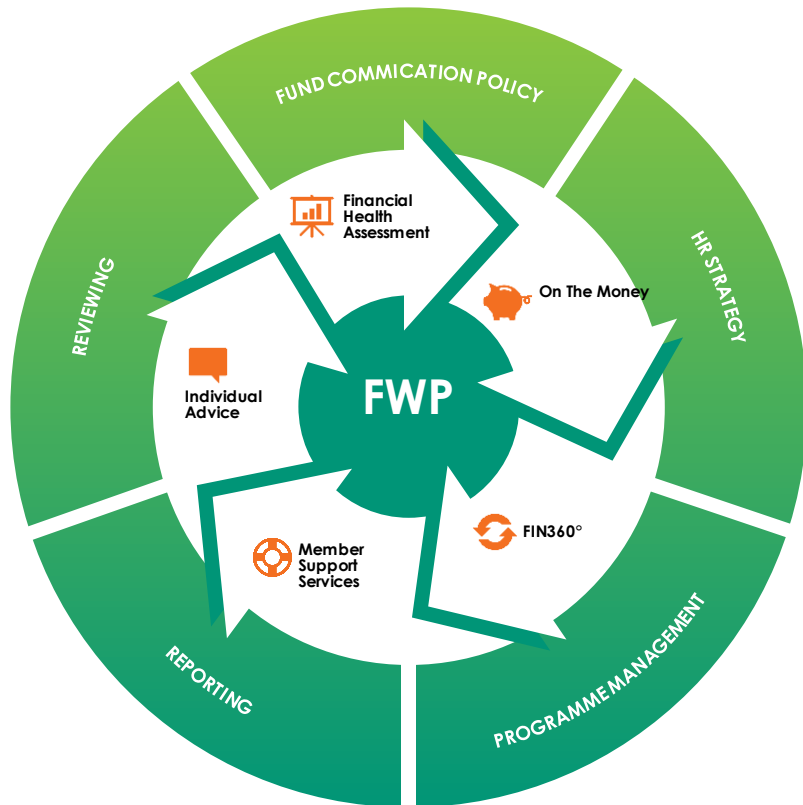
FINANCIAL WELLBEING





Financial Wellbeing Program

We've built several tools to assist members in managing their finances and empowering their families



FWP Building Blocks

On The Money
basic principles of money
management – BANKSETA
Accredited, NQF Level 1, 5 credits

FIN360° Modules
advanced holistic financial
education

Individual Advice
easy, immediate access to unbiased
objective financial advice by our
accredited financial advisers.

Individual Financial
Assessment

Modules adapted to
attendees' knowledge

Product
agnostic

Highly
effective

Free



Financial Education and Inclusion is in Our DNA



Extensive portfolio of Financial Education and Inclusion initiatives reaches customers and communities. Our programs are tailor-made to connect and engage with people through digital and face-2-face to meet your specific need.



On the Money is 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 which delivers tailored financial education content. Users are able to gain rewards from Old Mutual as they progress.



22seven, is 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, is offered in collaboration with EmpowerFin. Right Track offers effective and sustainable financial rehabilitation solutions for over-indebted employees.



Old Mutual Will offers an end-to-end digital process to create a will easily and affordably, whilst offering direct access to simple needs financial solutions.

Focus on: Knowledge shift, behavioral shift, and improved financial literacy

Contact: OMhealthsolution@oldmutual.com

THANK YOU

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.

