



Cinagi

# 2025 | Affordable Private Healthcare

SOLUTIONS FOR EMPLOYERS

UNDERWRITTEN BY

 **Bryte**

 **Infiniti**  
insurance

A combination of National HealthCare’s managed care skills and Cinagi’s specialist insurance underwriting capabilities, provides a unique and cost effective solution to delivering optimal private healthcare solutions for employers.

This integrated employee solution delivers a suite of primary care health services for private day-to-day medical care and comprehensive cover at private hospitals in the event of accidental emergencies.

Historically, access to healthcare for South Africans has been immensely unequal with lower income employees only able to use the overstretched public health system for treatment.

These affordable solutions aim to change that imbalance, providing access to private medical care where it is most needed. Your employees can access comprehensive primary healthcare services to maintain a good health status, as well as receiving emergency life-saving care in the event of accidental emergencies.

These solutions provide access to high quality private healthcare providers at an affordable cost.



Primary  
Care

Basket of  
Services

Network  
Coverage

How it  
Works

Funeral  
Cover

Accident  
Cover

T&C'S

Costs



# An Employer Funded Primary Healthcare Solution

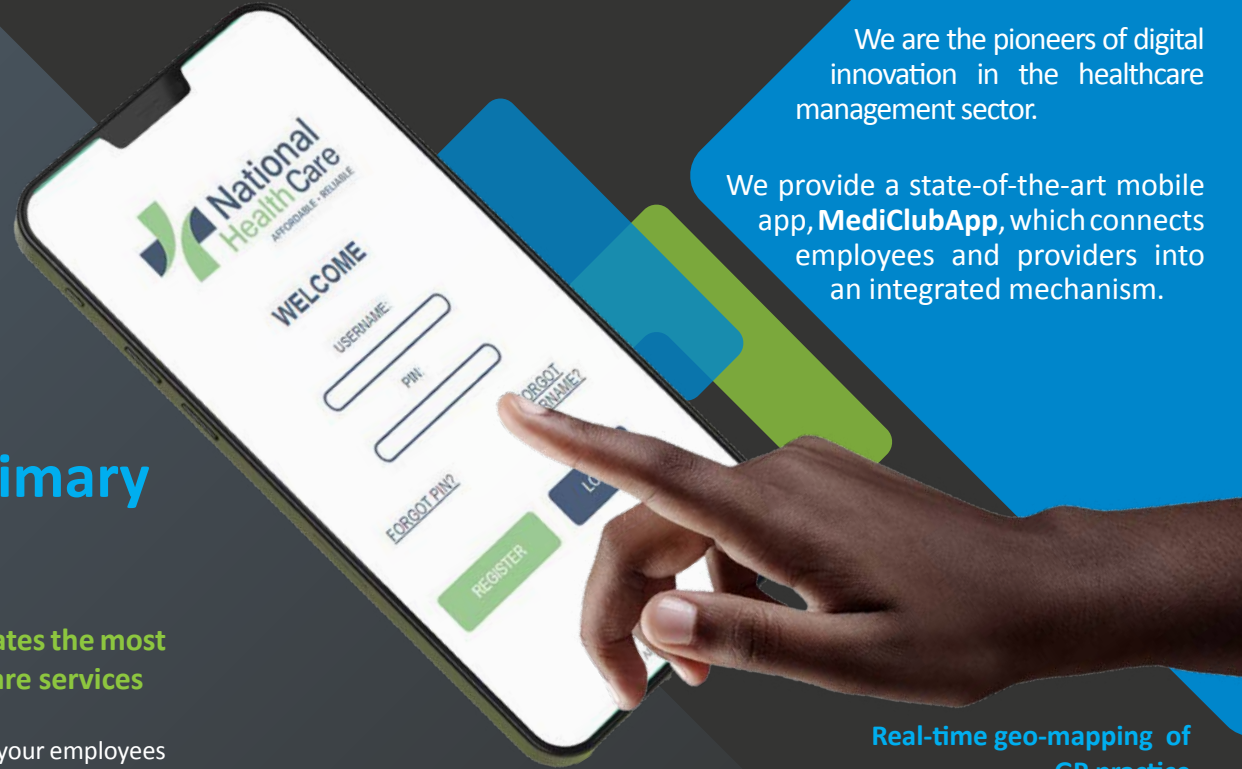
National HealthCare offers South African corporates the most affordable and comprehensive primary healthcare services

Reduce absenteeism and improve productivity by covering your employees under our wide range of affordable primary healthcare solutions, delivered through our nationwide network of private doctors and service providers.

Most South Africans receive inadequate primary healthcare treatment, either because of the financial barriers in accessing private care or from inadequate public health services.

Numerous research studies emphasise that insufficient access to primary care services are a major cause of absenteeism and reduced productivity.

Improving the wellbeing of your employees is an investment that will also improve your company's bottom line.



We are the pioneers of digital innovation in the healthcare management sector.

We provide a state-of-the-art mobile app, **MediClubApp**, which connects employees and providers into an integrated mechanism.

Real-time geo-mapping of GP practice

Authorisation of GP visits  
Query functionality



Primary Care



Basket of Services



Network Coverage



How it Works



Accident Cover



Funeral Cover



T&C'S



Costs



We have three baskets of services<sup>‡</sup> as shown below  
Elite, Premier and Connect.

CAT #	SERVICE CATEGORY	ELITE	PREMIER	CONNECT
1	GP Consultations	✓	✓	✓
2	Virtual Advice & GP Consultations	✓	✓	✓
3	GP Procedures	✓	✓	✗
4	Acute Medication	✓	✓	✓
5	Chronic Medication	✓	✓	✗
6	Pathology	✓	✓	✓
7	Radiology	✓	✓	✗
8	Dentistry	✓	✗	✗
9	Optometry	✓	✗	✗
10	Maternity	✓	✓	✗
11	HIV Screening	✓	✓	✗
12	FLU Vaccination	✓	✓	✗
13	Health Assessment	✓	✓	✗
14	Employee Assistance Programme	✓	✓	✓

Please refer to the notes below on the individual service categories:

1. GP visits in the National HealthCare Group (NHG) network - must be pre-authorized on the MediClubApp. On Connect, face-to-face GP consultations must be referred by a GP after a virtual consultation.
2. Virtual advice and GP consultations are managed via the NHG Whatsapp number 072 815 8226
3. These are for minor procedures that can be performed in the GP rooms
4. For acute medication on the pre-approved list – must be prescribed by your NHG GP
5. For medicines on the pre-approved chronic medication list – See list on next page
6. Access to an extensive list of pathology tests – must be requested by your NHG GP

<sup>‡</sup> - The primary care services are part of a basket of employer funded services.  
These services are administered on behalf of the employer by National HealthCare, a registered Managed Care Organisation (MCO: 110)



Primary Care

Basket of Services

Network Coverage

How it Works

Accident Cover

Funeral Cover

T&C'S

Costs





7. Black and white x-rays from the radiology network - must be requested by your NHG GP
8. Basic dentistry from DRC – For your nearest dentist call 021 741 5101
9. Basic lenses & frames every 2 years from PPN – for your nearest optometrist dial 086 136 6006
10. Your pregnancy is monitored by your GP, including 2 x 2D scans per pregnancy
11. An HIV ELISA screening test
12. One flu vaccination pa – available from Clicks, Dis-Chem, MediRite or PnP Pharmacies
13. One health assessment pa - available from Clicks, Dis-Chem, MediRite or PnP Pharmacies (blood pressure, blood sugar, cholesterol and BMI measurement)
14. Employee Assistance 24/7 on 0860 222 286 – services provided are:
  - a. Health advice from qualified nurses
  - b. Telephonic debt counselling
  - c. Telephonic legal assistance
  - d. Trauma counselling

## Chronic Conditions Covered on Elite and Premier

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Addison’s Disease</li> <li>• Asthma</li> <li>• Bronchiectasis</li> <li>• Cardiac Dysrhythmias</li> <li>• Cardiac Failure and Cardiomyopathy</li> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Chronic Renal Failure</li> <li>• Coronary Artery Disease</li> <li>• Crohn’s Disease</li> <li>• Depression</li> <li>• Diabetes Mellitus Type 1</li> <li>• Diabetes Mellitus Type 2</li> <li>• Diabetes Insipidus</li> </ul> | <ul style="list-style-type: none"> <li>• Epilepsy</li> <li>• Glaucoma</li> <li>• HIV</li> <li>• Hyperlipidaemia</li> <li>• Hypertension</li> <li>• Hypothyroidism</li> <li>• Menopause</li> <li>• Multiple Sclerosis</li> <li>• Parkinson’s Disease</li> <li>• Rheumatoid Arthritis</li> <li>• Schizophrenia</li> <li>• Systemic Lupus Erythematosus and Ulcerative Colitis.</li> </ul> |
|---|---|

The NHG doctor will assist with registration on the chronic programme



Primary Care

Basket of Services

Network Coverage

How it Works

Accident Cover

Funeral Cover

T&C’S

Costs





A national network of over 10 000 doctors, pharmacies and other providers supported by digital health technology and financial innovation is used to deliver reliable, affordable and accessible care.

PROVINCE	GP	DENTAL	OPTOM	PHARM	PATH	RAD	SPECIALIST	PVT HOSP
Eastern Cape	285	116	45	252	35	36	64	44
Free State	185	90	13	160	37	24	7	48
Gauteng	1185	727	148	1194	365	253	122	273
KwaZulu-Natal	645	511	82	572	99	81	84	112
Limpopo	192	124	18	266	22	11	4	14
Mpumalanga	212	134	24	225	38	16	8	29
North-West	196	96	16	185	36	17	10	27
Northern-Cape	52	35	13	64	11	4	2	15
Western Cape	531	410	91	502	98	139	56	174
<b>Total</b>	<b>3483</b>	<b>2243</b>	<b>450</b>	<b>3420</b>	<b>741</b>	<b>581</b>	<b>357</b>	<b>736</b>

12 611 Total Medical Service Providers contracted via our Network in South Africa



Primary  
Care

Basket of  
Services

Network  
Coverage

How it  
Works

Accident  
Cover

Funeral  
Cover

T&C'S

Costs



# An Employer Funded Primary Healthcare Solution<sup>‡</sup>

## How it works!

1. Together with you the employer, we define what basket of services from above you would like to cover for your employees. The required monthly funding amount (MFA) to cover these services are outlined below on page 9.
2. You choose a date from which time forward you will cover your employees for the agreed basket of services.
3. On the same date, you deposit the agreed MFA into your dedicated reimbursement bank account.
4. We will collect all the doctor accounts arising from your employees receiving approved treatment from that date onwards.
5. All accounts will be administered by us, with payment directly to these providers out of your dedicated reimbursement account.
6. The NHC administration fees will also be paid monthly from this reimbursement account.
7. We will provide you with a monthly schedule showing the provider invoices and payments for inclusion in your financial statements and VAT returns.
8. Monthly reports will also be provided with details of services received and utilisation levels.
9. Any surplus from the above transactions is retained in your reimbursement account. We will provide a monthly schedule on the 3rd last working day of the month showing the deposit required by you to top the reimbursement account back up to the MFA.
10. We can offer stop-loss liability cover to ensure that you remain within the MFA you have budgeted. Since the launch of our services in 2018, none of our clients have exceeded their MFA annual budgets.

<sup>‡</sup> - The primary care services are part of a basket of employer funded services. These services are administered on behalf of the employer by National HealthCare, a registered Managed Care Organisation (MCO: 110)



Primary  
Care

Basket of  
Services

Network  
Coverage

How it  
Works

Accident  
Cover

Funeral  
Cover

T&C'S

Costs



# Accident Cover



As an employer, you know that the wellbeing of your employees is as important to them as it is to your business. For those employees who are not able to access private medical aid cover, they are left exposed to the overstretched public services that are not always able to deliver the care necessary to support their wellbeing, especially in an emergency.

For many South Africans serious road accidents, violence and societal unrest are a daily occurrence and quality emergency treatment is not readily available to them.

This is why Cinagi developed Accident Cover for employer groups. With our affordable group solution, you and your employees can rest assured that in the event of an accident or public unrest, your employees can access quality private healthcare services for emergency stabilisation and treatment.

## Features of Cinagi Accident Cover

### Accident Scene Stabilisation

Lifemed 911 will provide resuscitation and stabilisation treatment at the scene of an accident to ensure that accident victims can be evacuated as safely as possible to the nearest private hospital.

Road Accident Fund (RAF) & Compensation Fund Claims Management. If any claim is related to a RAF claim or an injury-on-duty, we will manage the employees claim on their behalf

### Emergency Casualty Cover

We cover emergency treatment in a casualty ward of a private hospital for injuries resulting from accidents. This benefit is limited to R20,000 per event for both the Base and Plus options.

### Accidental Death Cover

Accidental death cover is automatically included  
Base Option = R8,000  
Plus Option = R16,000

### Extender Benefit

Daily accident payout R850 pd when hospitalised for 3 days or more (max = 14 days)

### Emergency Medical Transport

Lifemed 911 delivers a nationwide ambulance evacuation service to ensure that accident victims are transported to the nearest appropriate private hospital.

### Emergency Hospital Cover

We cover emergency treatment in the general, high care or ICU ward of a private hospital for injuries resulting from accidents.

This benefit is limited to:  
Base Option - R440,000 per event  
Plus Option - R1.1 million per event

All services must be accessed by contacting Lifemed 911 on

**0861 086 911**



Primary Care

Basket of Services

Network Coverage

How it Works

**Accident Cover**

Funeral Cover

T&C'S

Costs



# Funeral Cover

## EXPLAINED

Automatically included in the Accident Cover policy are the funeral cover benefits shown below. These benefits are provided to assist families with the cost of arranging a burial or memorial service.

The same insured lives that are covered under the Accident Cover component of this policy will also be insured under the funeral cover – please see your policy schedule for details.

INSURED	BENEFIT
Principal Member	R10,000
Spouse	R10,000
Children 14 – 21 years	R10,000
Children 6 – 13 years	R5,000
Children 0 – 5 (incl still born)	R2,500

Children are covered to age 21 (twenty-one) unless studying and financially dependent, then we extend the cover to age 26 (twenty-six).

### THE FOLLOWING ADDITIONAL BENEFITS ARE AUTOMATICALLY INCLUDED:

**GROCERY COVER** - an additional 10% of the applicable funeral cover benefit is paid via EFT to assist the family with immediate living costs.

**REPATRIATION SERVICE** - This is a service that allows for the transport of the deceased member's body back to a funeral home closest to the place of burial in South Africa.

The transport is provided via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia, or Mozambique south of the -22 degree latitude line. If the insured was deceased in South Africa, their remains must be more than 150km from the place of burial in order to qualify for the repatriation service.

This service is limited to a maximum of R20,000 per claim event.

**ADDITIONAL SERVICES** - the funeral cover provides the following services to the family:

- If the death occurred in South Africa, the repatriation service also allows for the transportation arrangements for a single relative to accompany the mortal remains to the funeral home and overnight accommodation for the relative.
- Assistance and advice on claims procedures is provided.
- Legal support to assist with the interpretation of the Will and the management of the necessary documentation.

- Advice on matters such as obtaining a death certificate and cross-border documentation.
- Referral to a pathologist if any autopsy is required.
- Referral to a reputable funeral parlor, tombstone supplier and providers of other funeral services such as catering and transport.

### How is a child defined?

A child is defined as an unmarried person who is financially dependent on the employee and is described as:

- A child born of the main member.
- A dependent stepchild of the member.
- A foster child of the member.
- A child, legally adopted by the member.
- A stillborn child, being a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth. Stillborn shall exclude the intentional termination of the life of the child.
- A grandchild, being a child of the member's children, where both the child's parents are deceased, or the child is dependent on the member.

### How is a spouse defined?

A spouse is defined as the person with whom the member is joined in marriage and includes:

- A marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- A person living with the member in the manner of a spouse, living in a relationship of mutual dependence with the member, and running and sharing a common household with the member.
- Common-law and same sex-partners are included in the definition of spouse.
- The member must nominate their spouse in writing within three months of the inception of the policy or entering the policy as a new member after the commencement date. A member can change the spouse Benefit at any time thereafter on marriage, divorce or death, but must do so in writing within three months of the marriage, divorce or death.
- If a member has more than one spouse, then the spouse that qualifies first for a benefit is the spouse the member married first, or the spouse that the member nominated.

**All funeral cover benefits cease once an insured reaches age 65. Waiting periods may apply to this cover - please see your policy schedule for details.**

All funeral cover benefits outlined above are underwritten by Bryte Life Co Ltd. For full details on all terms and conditions please [click here](#).



Primary Care

Basket of Services

Network Coverage

How it Works

Accident Cover

Funeral Cover

T&C'S

Costs



# Terms & Conditions of Accident Cover

Cinagi

## Exclusions & Limitations

- Any claim where the hospital admission or casualty ward treatment was not pre-approved by Lifemed 911
- Any claim for a health related event or condition that was not caused by an accident, eg a heart attack
- Ambulance and stabilisation services not provided by Lifemed 911
- Any claim for treatment or services provided by a hospital or institution other than the one pre-approved by Lifemed 911
- Claims within your waiting period
- Any claim for treatment of a non-emergency nature
- Any claim submitted more than 4 months after date of treatment
- Any event that occurs outside of the borders of South Africa
- If the hospital and related accounts reach the benefit cover limit, the patient/employee will be transferred to a public facility
- If treatment costs more than the selected cover amount, the patient/employee will need to pay the balance of the account

### Monthly Premiums (incl VAT)

Base (R440,000) R119

Plus (R1.1 million) R138

Participation must be compulsory - minimum group size is 50 employees

## Accidental Definition

An accident includes vehicle accidents, assault, burns, near drowning, poisoning, snake bite, sexual assault or an injury at work.

All services of the Cinagi Accident Cover must be accessed by contacting

**Lifemed 911 on  
0861 086 911**



Primary Care

Basket of Services

Network Coverage

How it Works

Accident Cover

Funeral Cover

**T&C'S**

Costs



Cinagi

Cinagi is an authorised financial services provider (FSP 50104). Accident Cover is underwritten by Infiniti Insurance Limited, a licensed non-life insurer and an authorised financial services provider (FSP 35914). Funeral cover is underwritten by Bryte Life Company Limited, a licensed life insurer and authorised financial services provider (FSP 17705)

# Monthly Cost per Employee

(inclusive of VAT)

BASKET OF PRIMARY CARE SERVICES <sup>†</sup>	CONNECT	PREMIER	ELITE
Monthly Funding Amount (MFA)	R133	R269	R341
With Base Accident Cover* (R440,000)	R252	R388	R460
With Plus Accident Cover* (R1.1 million)	R271	R407	R479

Only available to employees where the employer has chosen to fund these services. Participation must be compulsory - minimum group size is 50 employees.

<sup>†</sup> - The primary care services are part of a basket of employer funded services. These services are administered on behalf of the employer by National HealthCare, a registered Managed Care Organisation (MCO: 110)

### Stand Alone Accident Cover\*

Base (R440,000)	R119
Plus (R1.1 million)	R138

Participation must be compulsory - minimum group size is 50 employees

\* - Accident Cover is an insurance policy administered by Cinagi. Cinagi is an authorised financial services provider (FSP 50104). Underwritten by Infiniti Insurance Limited, a licensed non-life insurer and an authorised financial services provider (FSP No.35914).

\* The above policy is not a medical scheme and the cover is not the same as that of a medical scheme.

The above policy is not a substitute for medical scheme membership.



Primary Care

Basket of Services

Network Coverage

How it Works

Accident Cover

Funeral Cover

T&C'S

Costs





National HealthCare is a registered Managed Care Organisation (MCO: 110).

# 2025 | Affordable Private Healthcare

SOLUTIONS FOR EMPLOYERS

## Cinagi

UNDERWRITTEN BY



Cinagi is an authorised financial services provider (FSP 50104). Accident Cover is underwritten by Infiti Insurance Limited, a licensed non-life insurer and an authorised financial services provider (FSP 35914). Funeral cover is underwritten by Bryte Life Company Limited, a licensed life insurer and authorised financial services provider (FSP 17705).

