

1. EVOLUSURE VALUE-ADDED BENEFITS

EvoluSure offers one point of contact in an emergency, for all accident related issues (as well as certain extended benefits), and consists of insured benefits and value-added benefits.

Insured benefits are provided by African Unity Life, while the Value-added benefits are provided by FMS and Valnova.

NOTE: All Valnova benefits have a one month waiting period, which commences after the first premium has been received and allocated.

2. SUMMARY BENEFITS (and Providers)

	AFRICAN UNITY LIFE	FMS	EvoluSure powered by VALNOVA
Panic Button (one point of call)			YES
Emergency Assist (ambulance)		YES	YES
Medical Assist		YES	YES
Guaranteed Hospital Admission			YES
Children (optional)			YES
Hospital Cash Plan	YES		
Accidental Disability	YES		
Accidental Death	YES		
Repatriation of Mortal remains		YES	
HIV / Trauma counselling		YES	
Legal Assistance		YES	

3. PRODUCT DESCRIPTION

“ONE POINT OF CALL:

The EvoluSure direct contact number, as well as its own unique USSD, which acts as a “panic” button in the event of an emergency, is manned 24/7/365 by a call centre, which will contact the member within 30 seconds in order to establish the need. The “one point of contact” provides clients with access to our experienced crisis managers who will assist you through any emergency situation, ensuring that the family has immediate access to support when they are in an emergency.

This is provided to the client via sms, after the one (1) month waiting period.

EMERGENCY ASSIST

Based on the telephonic assessment, the call for help would be classified as a life-threatening medical emergency or not. In the event of a medical emergency, the nearest, most appropriate ambulance service would be dispatched. The patient would be taken to the nearest, appropriate medical facility to be stabilized.

Should the situation not require an emergency response, the caller would receive guidance on how to deal with the situation by offering medical/health advice and/or referral to a medical practitioner.

Extended benefit:

- Emergency Medical Advice and Assistance
Telephonic guidance and advice with a medical crisis incident
- General health & lifestyle advice
Telephonic information on minor illnesses and health topics such as supplements, acne, obesity, healthy eating plans, eating disorders, exercise routines, medical conditions, chronic illnesses, living with HIV/Aids and surgical procedures, etc.

Note: The one month waiting period applies to the entire Emergency Assist benefit

HOSPITAL ADMISSION GUARANTEE

A hospital admission guarantee of R20 000 is provided to the private medical facility in order to ensure admission and for the patient to be stabilised before being moved to a public facility if they not have private medical insurance cover. Should the situation not require an emergency response, the caller would receive guidance on how to deal with the situation by offering medical/health advice and/or referral to a medical practitioner.

In-Hospital Medical

- Monitoring
In the event of emergency medical treatment and hospitalisation outside the client's town of permanent residence, the helpline monitors the patient's condition and takes care of messaging to relatives or next of kin on a regular basis until the patient is discharged from the medical facility.
- Compassionate Visits
Arrangements in terms of compassionate visits are made and cost paid for in the event of emergency medical treatment and hospitalisation which takes place outside the client's town of permanent residence, exceeding five (5) consecutive days.
- Escorted Return of Minors
Arrangements in terms of escorted return transport are made and cost paid for in the event of emergency medical treatment and hospitalisation which results in minor children being left stranded.

Note: The one month waiting period applies to the entire Hospital Admission Guarantee and In-Hospital Medical benefit

CHILDREN COVER (Optional):

Cover for children can be applied for at a cost of R29.00 per month per child and will provide the above three (3) benefits; namely, One Point of Call, Emergency Assist (EMS) and Hospital Admission Guarantee.

EMERGENCY MEDICAL ASSISTANCE (FMS on 0860 777 552):

- Medical / Emergency medical advice and information hotline
- Referral to crisis line / medical practitioners and facilities
- Emergency medical response to scene of medical emergency
- Medical Transportation / inter hospital transport
- Cost of transport for own account.

FUNERAL REPATRIATION (FMS on 0860 777 552): RSA ONLY

- Location of deceased
- Overnight accommodation (1xperson) to identify the body (R5000)
- Repatriation to funeral home closest to place of burial in RSA only
- 1x Family member can accompany the body
- Assistance with all paperwork / funeral arrangements
- Advice on how to apply for the death certificate
- Referral to a reputable funeral home
- Referral to a Pathologist if an autopsy is required

HIV / TRAUMA ASSIST (FMS on 0860 777 552):

- 24-hour emergency assistance helpline / protection service
- 3 HIV related trauma consultations
- 3 Blood tests and access to STD preventative medication
- Access to the "morning-after-pill"
- Trauma - covers R5000 per insured - max of R10 000 per family

LEGAL ASSIST (FMS on 0860 777 552):

- Access to 24-hour legal advice helpline - any law
- 30 Minute consultation
- Free standard legal documents e.g. employments contracts etc.

5. GENERAL ASSISTANCE

Evolusure Brokers - Just call our friendly staff on **081 350 2530** during work hours Monday to Friday for any assistance with services or membership.