

# Health Solutions Corporate Packages

## The need

There are a host of factors affecting business interruption in South Africa. Most of these factors are out of employers' control, however there is one factor which employers can act on to reduce business interruption and ultimately increase productivity. This can be achieved through investing in healthcare solutions which assist with employee health, overall wellbeing, sick leave reduction and improved mental health.

## Flexible and affordable offerings

Even though higher paid employees are generally on medical aid they can still be met with large shortfalls. To avoid this it is necessary to supplement medical aid benefits with insurance products such as gap cover. Furthermore, many lower earning employees are unable to afford medical aid. It is important to provide these employees with a more affordable health funding solution. Liberty and Zestlife, in partnership with Unu Health, provides comprehensive healthcare funding solutions for employees with or without medical aid. These packages are tailor-made to ensure employees receive the highest quality benefits at the most affordable premium.

## Product offerings

### For medical aid members

<div style="background-color: #003366; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto 20px auto;">1</div> <div style="background-color: #76b82a; padding: 10px;"> <p><b>Gap Cover</b> pays the medical expense shortfalls that arise when medical aids don't fully cover what doctors and specialists charge for in-hospital and certain out-of-hospital treatments.</p> </div>	<div style="background-color: #003366; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto 20px auto;">2</div> <div style="background-color: #76b82a; padding: 10px;"> <p><b>Extended Cancer</b> is an optional policy benefit for Gap Cover policyholders which pays up to an amount stated in the policy on first time cancer diagnosis. Covers principal policyholder and all medical aid dependents.</p> </div>	<div style="background-color: #003366; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto 20px auto;">3</div> <div style="background-color: #76b82a; padding: 10px;"> <p><b>Dental Cover</b> is designed to assist families to fund the high cost of private dentistry.</p> </div>
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## Premiums

	Compulsory	Voluntary
<b>Zestlife Gap Cover</b> Underwritten by Guardrisk	Premiums for group employees are calculated based on average age and number of employees. In order to calculate a quote, we will need the following: <ul style="list-style-type: none"> <li>Your company name</li> <li>The number of employees on medical aid</li> <li>The average age of your medical aid employees, and</li> <li>Whether the group will be joining on a compulsory or a voluntary basis.</li> </ul>	
<b>Zestlife Extended Cancer Cover</b> Underwritten by Guardrisk		
<b>Zestlife Dental Cover</b> Underwritten by Guardrisk		

## For non-medical aid members

1

### Health Insurance


Pays out amounts for benefits offered under each package. This includes, but is not limited to: general practitioner and specialist visits, casualty and hospitalisation benefits.

2

### Dental Cover

Dental Cover is designed to assist families to fund the high cost of private dentistry.

## Premiums

	Compulsory	Voluntary
<b>Standard Bank Primary Healthcare</b> Underwritten by GENRIC 	<b>R145</b> Golden Hour  <b>R320</b> Primary Standard  <b>R445</b> Primary Standard with Hospital	<b>R165</b> Golden Hour  <b>R399</b> Primary Standard  <b>R559</b> Primary Standard with Hospital
<b>Zestlife Dental Cover</b> Underwritten by Guardrisk	Premiums for group employees are calculated based on average age and number of employees. In order to calculate a quote, we will need the following: <ul style="list-style-type: none"> <li>• Your company name</li> <li>• The number of employees on medical aid</li> <li>• The average age of your medical aid employees, and</li> <li>• Whether the group will be joining on a compulsory or a voluntary basis</li> </ul>	

\* The Health Insurance premiums are valid for 2024 and premiums are subject to annual review.

## Voluntary or Compulsory

	Compulsory Premium	Voluntary Premium
<b>Difference in cover</b>	You provide Zestlife and Standard Bank Health Products to a defined group of employees.  Individual employees are therefore not able to choose whether or not they want the cover.	You inform your employees that Zestlife and Standard Bank Health Products will be made available to them at a preferential premium and each employee decides whether they would like the cover.
<b>Paying premiums</b>	As the employer, you pay each employee's premium and then deduct it via payroll, usually on a cost to company basis.  The premium will also be lower than that of the voluntary products.	As the employer, you pay each employee's premium and deduct it via payroll, usually on a cost to company basis.
<b>Minimum number of employees for all products</b>	The minimum size for both compulsory and voluntary groups to qualify for preferential rates for Gap & Dental Cover, versus individual rates, is 10 employees.	

## CONTACT US

For more details about the various policy benefits, exclusions and other term and conditions, please speak to your a Financial Adviser, or call us on **(021) 180 4220 / 0860 009 378**, or e-mail **info@zestlife.co.za**.

*Zestlife Gap Cover and Zestlife Dental Cover are underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP Number 75) and a licensed non-life insurer. Administered by Zest Life Investments (Pty) Ltd, an authorised financial services provider (FSP number 37485). The Golden Hour, Primary Standard and Primary Standard with Hospital exempted demarcated products are underwritten by GENRIC Insurance Company Limited (FSP 43638), an Authorised Financial Services Provider and licensed non-life Insurer. These products are administered by National Health Group (Pty) Ltd (NHG), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72).*

*These policies are not medical schemes, and the cover is not the same as that of a medical scheme. The policies are not substitutes for a medical scheme membership. Terms and Conditions apply.*