

## 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. 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: #004a87; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto; font-size: 24px; font-weight: bold;">1</div>	<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 style="background-color: #004a87; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto; font-size: 24px; font-weight: bold;">2</div>	<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 style="background-color: #004a87; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto; font-size: 24px; font-weight: bold;">3</div>	<p><b>Dental Cover</b> is designed to assist families to fund the high cost of private dentistry.</p>
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### Monthly Premiums

	Compulsory	Voluntary
<b>Zestlife Gap Cover</b> Underwritten by Guardrisk	<b>R234.00 Essential / R278.20 Universal</b> 30-40 avg. age of group  <b>R247.06 Essential / R303.31 Universal</b> avg. age of group 41-50  <b>R269.16 Essential / R399.74 Universal</b> avg. age of group 41-50	<b>R261.13 Essential / R338.46 Universal</b> 30-40 avg. age of group  <b>R291.25 Essential / R380.64 Universal</b> avg. age of group 41-50  <b>R361.56 Essential / R481.08 Universal</b> avg. age of group 41-50
<b>Zestlife Extended Cancer Cover</b> Underwritten by Guardrisk	<b>R112.49 / R168.74</b> Depending on age and plan	<b>R112.49 / R168.74</b> Depending on age and plan
<b>Zestlife Dental Cover</b> Underwritten by Guardrisk	<b>R136</b> Entry Premium for individuals  <b>R306</b> Entry Premium for families	<b>R144</b> Entry Premium for individuals  <b>R324</b> Entry Premium for families

\*Premiums are valid for 2025 and are subject to annual review.

## 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>R159</b> Golden Hour  <b>R350</b> Primary Standard  <b>R485</b> Primary Standard with Hospital	<b>R175</b> Golden Hour  <b>R437</b> Primary Standard  <b>R612</b> Primary Standard with Hospital
<b>Zestlife Dental Cover</b> Underwritten by Guardrisk	<b>R136</b> Entry Premium for individuals  <b>R306</b> Entry Premium for families	<b>R144</b> Entry Premium for individuals  <b>R324</b> Entry Premium for families

\*The Health Insurance premiums are valid for 2025 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>	Premiums can be paid via a payroll deduction, an Employer debit order or Employee debit order.  The premium will also be lower than that of the voluntary products.	Premiums can be paid via a payroll deduction, an Employer debit order or Employee debit order.
<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.	

\*Please refer to the Zestlife Gap Cover brochure for details on terms and conditions.

## 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.