



ShemHEALTH

YOUR HEALTHCARE SOLUTION

For more information or to join:

- support@shemhealth.co.za
- www.mzazelacapital.co.za (click on ShemHEALTH)



ShemDENT

These options cover dental treatments to make sure your smile is protected.

The **ShemDENT STARTER** option covers the normal dental treatments while **ShemDENT SUPERIOR** gives you more benefits that include specialised dental treatments.



ShemMED

Cover for private ambulance transport to any hospital & access to the best medical care in any private hospital emergency ward should you be in an accident.

This cover also covers doctor visits and basic treatments. The difference between **ShemMED STARTER** and **ShemMED SUPERIOR** is the amount of money you have available to use.



MyCOMBO

You have the freedom to mix and match any ShemDENT with any ShemMED package. Build your own perfect plan of dental and medical benefits that best suit your pocket and healthcare needs. We have 4 special options to choose from.



MyFAMILY

We have packaged the medical and dental benefits together to make it easy for you to afford cover for you, a wife and 3 children.

Both **MyFAMILY STARTER** and **MyFAMILY SUPERIOR** include the private emergency ambulance and hospital cover so you can get the best treatment when you need it most.

WE DESIGNED PACKAGES THAT COVER DENTISTRY, DOCTORS, MEDICINES AND IN CASE OF INJURY: EMERGENCY AMBULANCE AND HOSPITAL TREATMENTS.

ALL THE PROVIDERS ON OUR NETWORK ARE PRIVATE SO NO MORE NEED TO USE PUBLIC FACILITIES.



We have 3400 NETWORK doctors across SA that will dispense medication on site



We have 2500 NETWORK dentists across SA that will take care of your smile



All hospitals are at your disposal – you can use any hospital closest to your location at the time of injury



Emergency road and air services are managed by a private ambulance company to transport you in case of injury

NOTE WELL: this is not a medical aid and is not intended to replace any current medical aid plans you may already have.

There is a 1 month waiting period before ANY benefits can be activated.

This is an insurance product that can be used as EXTRA cover for your medical aid, hospital plan OR can be used on its own.

If our specified network providers are not used then we will **NOT PAY OUT ANY CLAIMS!** So please be sure to only use our lists available on the website

WHAT WE MEAN WITH ACCIDENTAL HOSPITALISATION AND ACCIDENTAL EMERGENCY SERVICES
A sudden, unforeseen, unusual, unplanned and unexpected event.

Examples are road crashes, falling off a roof, getting shot or stabbed.












This excludes illness, disease, natural body functions or organ failure like: flu, heart attacks, giving birth, cancer or fever.

WHEN WILL AN AMBULANCE BE DEPLOYED?

- When injury takes place due to an accident as explained and you are unable to get the a hospital for emergency treatment on your own
- Call **0861 333 621** immediately. We will asses the situation and give permission (pre-authorisation) to send a ambulance via road or air (helicopter)
- The ambulance will take you to the closest Hospital / Trauma ward for treatment
- Any hospital, anywhere in South Africa
- PERMISSION (Pre-authorisation) will be given up to a maximum of benefit limit according to the option chosen

ADMISSION TO HOSPITAL

- Call **0861 333 621** immediately.
- The ambulance or your family can will take you to the closest Hospital / Trauma ward for treatment
- This hospital can be anywhere is South Africa
- PERMISSION (Pre-authorisation) will be given up to a maximum of benefit limit according to the option chosen

	 ShemDENT	 ShemDENT	 ShemMED	 ShemMED	 MyCOMBO	 MyCOMBO	 MyCOMBO	 MyCOMBO	 MyFAMILY	 MyFAMILY	
	STARTER	SUPERIOR	STARTER	SUPERIOR	STARTER	CLASSIC	CLASSIC+	SUPERIOR	STARTER	SUPERIOR	
MEDICAL BENEFITS	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Shared Cover	Shared Cover	
GP Visits + Medication			2 visits	3 visits	2 visits	2 visits	3 visits	3 visits	3 visits	5 visits	
Pathology on referral from doctor			Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R1 200.00	
Radiology on referral from doctor			Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R800.00	Up to R1 200.00	
Accidental Hospital Admission Call 0861 333 621 to pre-authorise the service			Up to R25 000.00	Up to R50 000.00	Up to R25 000.00	Up to R25 000.00	Up to R50 000.00	Up to R50 000.00	Up to R50 000.00	Up to R50 000.00	
Accidental Ambulance Services Call 0861 333 621 to pre-authorise the service			Up to R15 000.00	Up to R15 000.00	Up to R15 000.00	Up to R15 000.00	Up to R15 000.00	Up to R15 000.00	Up to R15 000.00	Up to R25 000.00	
DENTAL COVER	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Individual Cover	Shared Cover	Shared Cover for Children	Shared Cover for Adults
BASIC DENTAL BENEFITS DESCRIPTION											
Dentist Consultation	2 Visits	4 Visits			2 Visits	4 Visits	2 Visits	4 Visits	2 Visits	2 Visits	4 Visits
Fillings	2	4			2	4	2	4	2	2	4
X-rays	2	5			2	5	2	5	2	2	5
Extractions	2	3			2	3	2	3	2	2	3
Emergency Pain Relief Treatments	2	3			2	3	2	3	2	2	3
Scale and Polish	1	1			1	1	1	1	1	1	1
Bite Plate – up to limit	-	1 @R800			-	1 @R800	-	1 @R800	-	-	1 @R800
Mouth Guard – up to limit	-	1 @R400			-	1 @R400	-	1 @R400	-	-	1 @R400
PAN Scan	-	1			-	1	-	1	-	-	1
SPECIALISED DENTAL BENEFITS DESCRIPTION (Pre-authorisation required before treatment starts)											
Wisdom teeth in hospital up to R3 500 each	-	2				2		2			2
Wisdom teeth in chair up to R1 000 each	-	4				4		4			4
Root canals up to R1 500 each	-	2				2		2			2
Dentures up to R3 000 every 5 years	-	1				1		1			1
Temporary crowns up to R600 each	-	2				2		2			2
Crown/bridge work up to R3000	-	1				1		1			1
Implant up to R5 000	-	1				1		1			1
Trauma to mouth associated with hospitalisation - up to limit	-	R25 000				R25 000		R25 000			R25 000
MONTHLY CONTRIBUTIONS											
Main Member Contribution	R30.00	R320.00	R120.00	R159.00	R147.00	R184.00	R349.00	R388.00	R320.00 Family premium	R840.00 Family premium	
Spouse Member Contribution	R26.00	R173.00	R98.00	R142.00	R113.00	R155.00	R264.00	R304.00			
Child Member Contribution	R21.00	R117.00	R85.00	R129.00	R99.00	R141.00	R199.00	R239.00			

PLEASE VISIT WWW.MZAZELACAPITAL.CO.ZA (click on ShemHEALTH) AND CAREFULLY READY THROUGH OUR BENEFIT DEFINATIONS SHOULD YOU BE UNCLEAR OF ANY MEANING.

Membership cards will be issues after your first successful premium payment.