



Be Smart. Keep it Simple.



INTERNATIONAL TRAVEL 2022

MEDICAL ASSISTANCE BENEFIT DOCUMENT

Effective 1 January 2022



KeyHealth
MEDICAL SCHEME

ACTIVATION IS REQUIRED TO ACCESS THE BENEFIT

To qualify for the benefit, a member must inform the Scheme 1 month in advance of his / her and / or registered dependants' intended travels.

WHO IS COVERED

1. All beneficiaries who are registered on the Scheme are covered under the benefit.
2. The benefit covers members in South Africa while travelling outside the borders of South Africa, up to a maximum of 90 days without interruption, per journey.

This benefit is managed by International SOS, who provides medical assistance to members while travelling.

EMBASSY LETTER FOR VISA REQUIREMENTS

If you require an embassy letter, you can request it directly from the KeyHealth mobi app. The app can be downloaded from your smartphone app store. Alternatively, Client Services can be reached on **0860 671 050** or at **info@keyhealthmedical.co.za**, **Mondays to Fridays** between **07:30** and **18:00**. Please request your letter at least one month prior to departure.

HOW TO REQUEST AN EXTENDED SUPPLY OF MEDICATION

To qualify for additional registered chronic conditions and/or medication for use during a foreign visit (up to a maximum of 90 days without interruption), the Principal Member involved must inform the Scheme in writing at least one month in advance of the following:

- ▶ The full name and surname, and the dependant code of the beneficiary(ies) who will be undertaking the planned foreign visit;
- ▶ The name(s) of the country(ies) to be visited;
- ▶ The starting and end date of the visit; and
- ▶ The name(s) of the additional registered chronic conditions and/or medication required, and the quantities involved.
 - ▶ Once the information has been received, the Scheme will supply you with an Extended medication supply form that you need to present to your pharmacist, who in turn needs to contact MediKredit on 0800 132 345, at least 14 days prior to departure, to make the necessary arrangements to collect your medication.

BENEFITS PER OPTION

BENEFITS	PLATINUM AND GOLD	SILVER AND EQUILIBRIUM	ORIGIN	ESSENCE
In- and out-of-hospital emergency medical benefits	R6 million per beneficiary, per journey	R4 million per beneficiary, per journey	R2.5 million per beneficiary, per journey	R2.5 million per beneficiary, per journey
Out-of-hospital sublimit	R10 000 out-of-hospital limit, with R2 000 excess.	R10 000 out-of-hospital limit, with R2 000 excess.	R10 000 out-of-hospital limit, with R2 000 excess.	No benefits for out-of-hospital expenses

WHAT IS COVERED

Cover for emergency medical expenses

In- and out-of-hospital medical expenses as per the benefit limits per option, per beneficiary, per journey on all KeyHealth options (except the Essence option)

Cover for 90 days from the date of departure

Beneficiaries of all ages are covered

Pre-existing medical conditions

Medical evacuation to the nearest appropriate centre of medical excellence, if necessary

Repatriation to the nearest appropriate centre of medical excellence in South Africa, if necessary, provided the patient is fit to travel

If International SOS anticipates that the nature of the treatment you require will exceed the time period for which you are travelling or the 90-day journey limit, whichever is sooner, you will be repatriated to South Africa

Treatment will be covered in terms of the protocols of International SOS and the Scheme rules

WHAT IS NOT COVERED

Out-of-hospital expenses up to R2 000
Optical services
Chronic medication
Elective or anticipated treatment, and Scheme exclusions
Treatment that exceeds the relevant benefit limits, specific to each option
Repatriation of mortal remains
All out-of-hospital expenses for members on the Essence option
Cover for any period of time that exceeds 90 days from the date of departure
Members/beneficiaries in a general waiting period will not be entitled to benefits during this period
Members/beneficiaries in a condition-specific waiting period will not be entitled to any benefits relating to that condition during this period
Related or resultant medical costs on return to South Africa. These costs will be funded from the standard benefits, if available on the option to which the member/beneficiary belongs, and subject to availability of benefits
Treatment that is not covered on the option to which the member/beneficiary belongs
Treatment that is obtained contrary to the protocols and advice of International SOS
Cover is not available if travelling to a region of conflict, war zones, and politically unstable or medical high-risk countries, e.g. epidemics
Travelling against the medical advice of a medical practitioner or if a terminal prognosis has been given
Travel and accommodation costs

HOW TO ACCESS MEDICAL TREATMENT AND AVOID A CO-PAYMENT

In all instances, contact **International SOS on +27 11 541 1083** prior to receiving in- or out-of-hospital treatment. This will ensure you receive appropriate treatment from a suitable provider. International SOS will settle the cost of the treatment directly with the provider if approval has been obtained. All claims will be assessed in terms of KeyHealth's and International SOS's protocols and co-payments. Valid claims, in- and out-of-hospital, are paid from the relevant benefit limits, specific to each option, per beneficiary, per journey. In an emergency medical situation where you are unable to contact International SOS upfront, please notify International SOS as soon as possible after the event. Claims will be covered in terms of the protocols of International SOS up to the relevant benefit limits, specific to each option, subject to the Scheme rules.

If you are travelling for longer than 90 days and require additional travel insurance, contact your travel agent prior to your departure.

HOW TO SUBMIT A CLAIM

In order for your claims to be processed, the following documentation must be submitted:

- ▶ Copy of identity document of the member and claimant / patient
- ▶ Fully completed International Travel Claim form
- ▶ Proof of travel, i.e. passport, airline ticket, etc.
- ▶ Medical report from the attending doctor

Claims must be submitted within four months of the date of treatment. Please note that claims will not be processed should all the required documentation not be submitted.

Claims can be submitted to:

Post: PO BOX 10145

Lyttelton, Centurion, 0140

Email: internationalclaims@keyhealthmedical.co.za

You can also submit your claims via the **KeyHealth App** by taking a photograph of the claim, or browsing for the claim saved on your smart device, and submit. Download the International Travel Claim form from www.keyhealthmedical.co.za. Alternatively contact us on 0860 671 050 or send an email to info@keyhealthmedical.co.za to request the International Travel Claim form.

CONTACT US

0860 671 050 | +27 12 679 4130 (Outside RSA)

info@keyhealthmedical.co.za

www.keyhealthmedical.co.za