

# Meet Unu ForBiz

## Private healthcare for your people from R121 a month

**Unu. Healthcare that  
makes you smile.**

Unu ForBiz gives your people the tech, tools & tips they need to stay healthy. And brings their medical benefits to life. Something to smile about, right?



# What does Unu do?

For your employees:

## A health consult

So they can chat instantly to a nurse or doctor via WhatsApp & get a script.

## A health record

So they can carry & share their medical records, captured safely on the app.

## A health score

So they can input their health info, get it verified, and track their health with trusted tips.

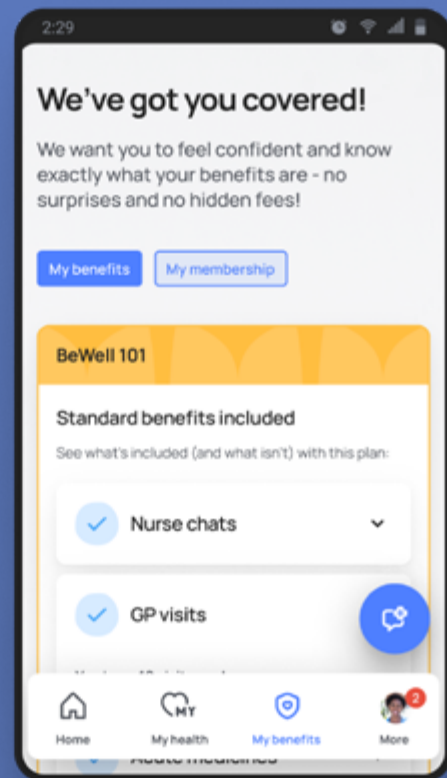
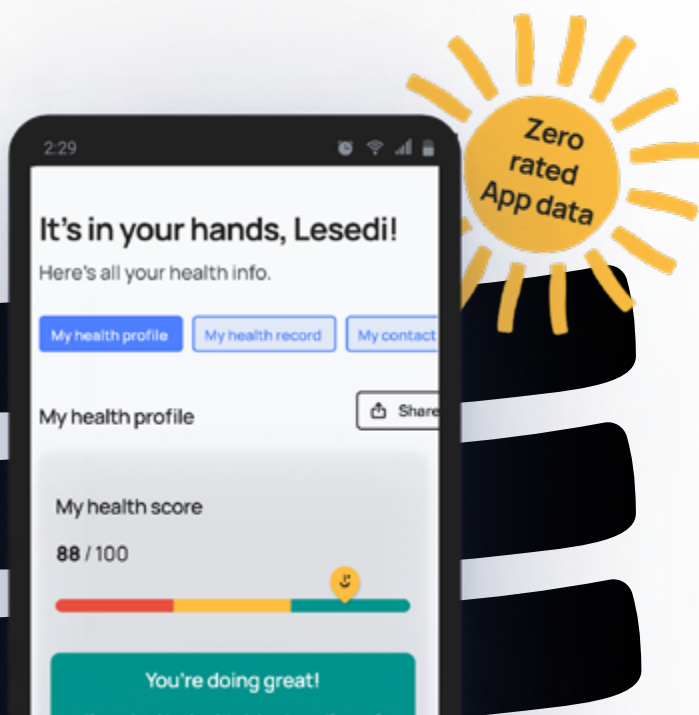
## A benefits tracker

So they can view & track their benefit use over time.

## A national network of providers

So they can access 3 400 private GPs, 8 000 specialists and 3 500 pharmacies across SA.

## Ready to pick a package?



## For you:

### A wellness dashboard

Get a fully anonymised overview of your workers' wellbeing, ensure compliance & reduce risk.

### Meaningful data

Use predictive data to gain meaningful insights so you can drive informed HR strategies & wellness initiatives.

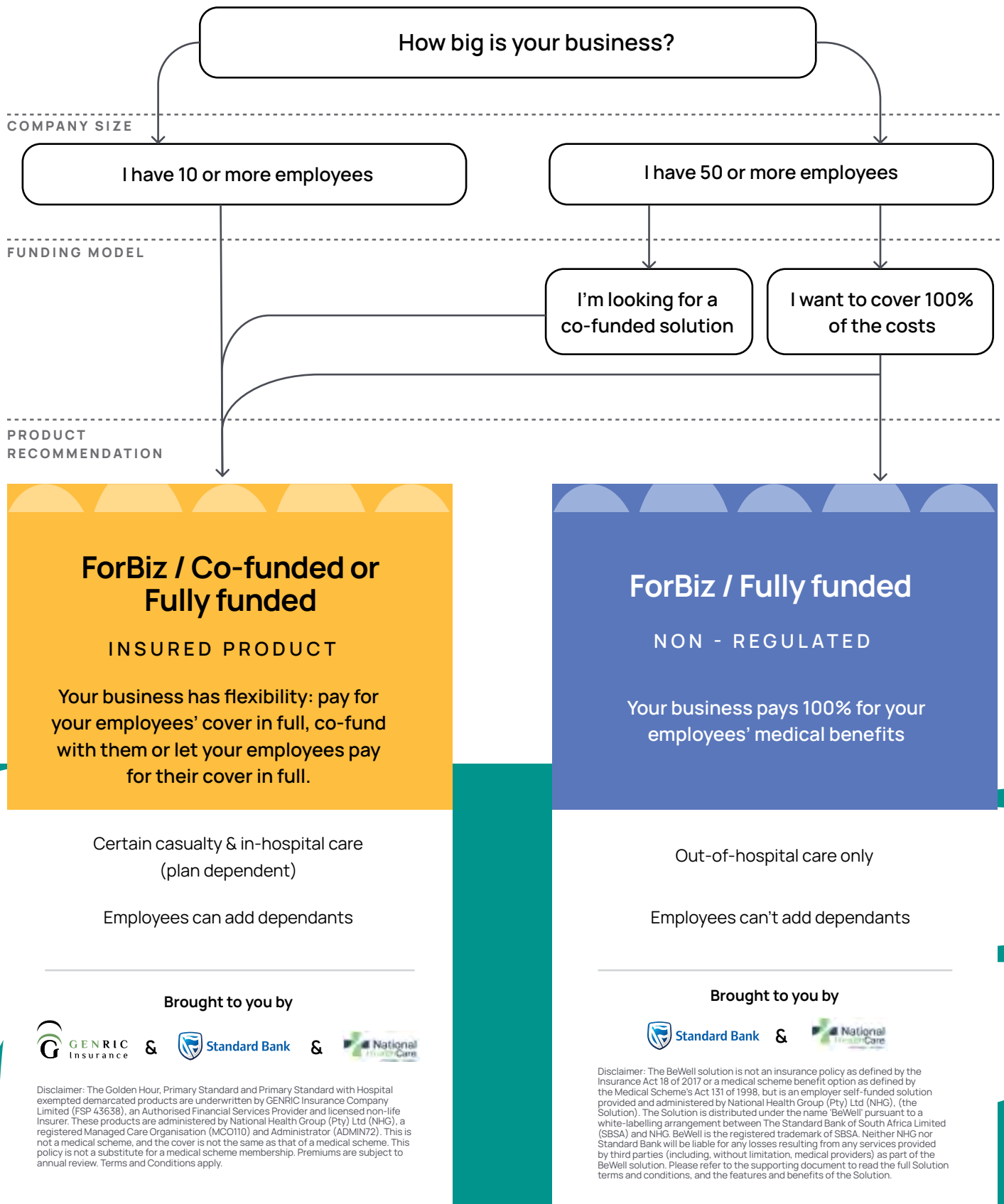
### Reduced absenteeism

Stop sick leave & absences from eroding your bottom line, through digital triage, telemedicine & primary care.

### Enhanced employee benefits

Attract & retain talent with affordable health packages & wellness programmes tailored to your workforce.

# Need help picking the perfect package?



## Our promise to you

The **partners & packages** on the Unu platform are **carefully curated & vetted** to deliver **real value** to you & your employees. We reserve the right to remove them if they don't meet our standards.



# Pick a package to suit your budget & business needs



## ForBiz / Fully funded by the employer

Compulsory for all employees or groups of employees

Employees can't add dependants

Out-of-hospital care only

Minimum group of 50 employees

Package name	BeWell 101	BeWell 102	BeWell 103
Pricing per employee per month	R121	R189	R279
Brought to you by	 BeWell &  National Health Care		
Nurse & GP chats	✓	✓	✓
GP consultations	✓	✓	✓
GP in-room procedures	✓	✓	✓
Acute & OTC meds	✓	✓	✓
Chronic meds	✗	✓	✓
Pathology	✓	✓	✓
Radiology	✗	✓	✓
Dentistry	✗	✗	✓
Optometry	✗	✗	✓
HIV	✓	✓	✓
Maternity	✗	✓	✓
Flu vaccination	✗	✓	✓
In-person health check	✗	✓	✓
24/7 telecounselling & advice (EAP)	✓	✓	✓

NOTE: All prices are VAT-exclusive

Disclaimer: The BeWell solution is not an insurance policy as defined by the Insurance Act 18 of 2017 or a medical scheme benefit option as defined by the Medical Scheme's Act 131 of 1998, but is an employer self-funded solution provided and administered by National Health Group (Pty) Ltd (NHG), (the Solution). The Solution is distributed under the name 'BeWell' pursuant to a white-labelling arrangement between The Standard Bank of South Africa Limited (SBSA) and NHG. BeWell is the registered trademark of SBSA. Neither NHG nor Standard Bank will be liable for any losses resulting from any services provided by third parties (including, without limitation, medical providers) as part of the BeWell solution. Please refer to the supporting document to read the full Solution terms and conditions, and the features and benefits of the Solution.






























# ForBiz / Fully or co-funded by the employer

The business may fund the primary healthcare cover fully as a compulsory employee benefit or choose to make it voluntary. With the voluntary option, the business can either co-fund or employees can pay for their cover in full.

Employees can add dependants

Certain casualty and in-hospital care (plan dependent)





































Minimum group of 10 employees

Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
Package option	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult)	R125		R380		R505	
Pricing per dependant (Child)	R80		R152		R208	
Brought to you by	 &  & 					
Nurse & GP chats						
Nurse visits						
GP consultations						
GP in-room procedures						
Specialist visits						
Acute & OTC meds						
Chronic meds						
Pathology						

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Pricing per dependant (Adult)	R125		R380		R505	
Pricing per dependant (Child)	R80		R152		R208	
Brought to you by	 &  Standard Bank & 					
Radiology						
Dentistry						
Optometry						
HIV						
Emergency transport						
Casualty benefit - Accident						
Casualty benefit - Illness						
In-hospital benefit - Accident						
In-hospital benefit - Illness						
Post-accident rehabilitation						
24/7 telecounselling & advice (EAP)*						

Underwritten by GENRIC

\* Legal assist and Credit &amp; Debt assist are part of the Unu Health proposition

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Out-of-hospital care only











Minimum group of 50 employees

Package name	BeWell 101	BeWell 102	BeWell 103
Pricing per employee per month	<b>R121</b>	<b>R189</b>	<b>R279</b>
Brought to you by	 <b>BeWell</b> &  <b>National Health Care</b>		
<b>Nurse &amp; GP chats</b> Mon-Fri 08:00 – 18:00   Sat 08:00 – 14:00 Immediate access to qualified nurses or doctors via WhatsApp	Unlimited & instant		
<b>GP consultations</b> Mon-Fri 08:00 – 16:30 Online or in-person	On referral, unlimited visits to approved doctors		
<b>GP in-room procedures</b> Mon-Fri 08:00 – 16:30	For 13 common minor procedures: Drainage of subcutaneous abscess & avulsion of nail, removal of foreign body superficial to deep fascial, stitching of wound, stitching of additional wound, excision and repair, each additional small procedure done at the same time, limb cast - inclusive of cost P.O.P. and other material, ECG without effort: limited to high-risk patients over 45, ECG with effort: limited to high-risk patients over 45, circumcision: clamp, intravenous infusion (push-in) patients over 2 years: insertion of cannula: chargeable once per 24 hours, chemo cryotherapy - first lesion, removal of benign lesion by curetting under local anaesthetic: first lesion"		
<b>Acute meds</b> Prescribed by approved doctors and collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite, Alpha Pharm or a dispensing doctor. From a pre-approved medicines list	Unlimited scripts		
<b>Over-the-counter (OTC) meds</b> Over-the-counter medicines and medicines prescribed by approved nurses and collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite, Alpha Pharm or a dispensing doctor	Limited to 4 scripts per employee each year		
<b>Chronic meds</b> Prescribed by approved doctors and collected at approved pharmacies, including Clicks, Dis-Chem, Medirite, Alpha Pharm		For 26 chronic conditions: Addison's disease, asthma, bipolar mood disorder, bronchiectasis, cardiac dysrhythmias, cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal failure, coronary artery disease, Crohn's disease, diabetes mellitus type 1, diabetes mellitus type 2, diabetes insipidus, epilepsy, glaucoma, hyperlipidaemia, hypertension, hypothyroidism, menopause, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis	

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Package name	BeWell 101	BeWell 102	BeWell 103
Pricing per employee per month	R121	R189	R279
Brought to you by	 BeWell &  National Health Care		
<b>Pathology</b> Through an approved pathology network, requested by an approved doctor	Unlimited		
<b>Radiology</b> Through an approved radiology network, requested by an approved doctor		Unlimited, basic list of radiology tests MRI and CT scans aren't included	
<b>Dentistry</b> Through the DENIS dental network Visit <a href="http://www.denis.co.za">www.denis.co.za</a> or call 021 528 5301			2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment each year for each member
<b>Optometry</b> Through an approved optometry network Visit <a href="https://closed.ppn.co.za/">https://closed.ppn.co.za/</a> or call 041 065 0650			1 consultation & 1 set of frames with single vision lenses every 2 years to the max value of R1 375 per member
<b>HIV</b>	HIV ELISA screening blood test		
<b>Maternity</b>		2 x 2D scans per pregnancy	
<b>Flu vaccination</b> At Clicks and Dis-Chem pharmacies		1 per employee each year	
<b>In-person health check</b> At Clicks and Dis-Chem pharmacies		1 per employee each year Blood pressure, cholesterol and blood sugar finger prick test & body mass index (BMI) screening	
<b>24/7 telecounselling &amp; advice (EAP)</b> • Emergency assist • Trauma assist • Credit & debt assist • Legal assist	Unlimited		

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Employees can add dependants

Certain casualty and in-hospital care (plan dependent)







Minimum group of 10 employees

Package name	Golden Hour		Primary Standard		Primary Standard with Hospital	
Package option	Compulsory	Voluntary	Compulsory	Voluntary	Compulsory	Voluntary
Pricing per employee per month	R145	R165	R320	R399	R445	R559
Pricing per dependant (Adult) Cover for 1 adult (spouse or parents of the main member)	R125		R380		R505	
Pricing per dependant (Child) Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
Brought to you by	<div> &amp;  &amp; </div>					
Nurse & GP chats Mon-Fri 08:00 – 18:00 Sat 08:00 – 14:00 via WhatsApp	Unlimited & instant					
Nurse visits At approved private pharmacy clinics including Clicks and Dis-Chem 1-month general waiting period	3 visits per member each year		Unlimited visits Pre-authorisation needed after 10th visit			
	For 16 nurse services: peak flow measurement, blood glucose test, breast exam (both), foot screening (both), injection administration, pregnancy urine test, urine test screening, cholesterol test, HB screening, malaria screening, syringe ears (both), primary care nurse consult, HIV/VCT test/consult, Pap smear, HBA1C screening, lipogram screening					
GP consultations Online or In-person At an approved network GP 1-month general waiting period	2 consultations per member each year		Unlimited consultations Pre-authorisation needed after 5th visit AND 2 out-of-network GP visits per policy each year, refunded at R400 per visit			

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Pricing per dependant (Adult) <small>Cover for 1 adult (spouse or parents of the main member)</small>	R125		R380		R505	
Pricing per dependant (Child) <small>Cover for main member's children (under 21 &amp; under 27 for full-time students)</small>	R80		R152		R208	
Brought to you by	<div> &amp;  Standard Bank &amp; </div>					
GP in-room procedures <small>For certain procedures 1-month general waiting period</small>	Part of the 2 GP consults each year		Included in the unlimited GP consults benefit			
	For 8 in-room procedures: removal of foreign body superficial to deep fascia, stitching of wound, stitching of additional wound, limb cast - inclusive of cost of plaster of Paris and other material, ECG without effort - limited to high-risk patients over the age of 45, ECG with and without effort - limited to high-risk patients over the age of 45, circumcision - clamp, intravenous infusion (push-in) patients over the age of 45					
Specialist visits <small>Member to pay specialist &amp; claim back 1-month general waiting period</small>			R2 000 per member each year			
Acute & OTC meds <small>Prescribed by approved doctors and collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 1-month general waiting period</small>	R1 500 per policy each year for acute & OTC meds together Limited to max R190 per script		Acute meds - Unlimited OTC meds - R200 per policy each month Limited to max R800 per policy each year			
Chronic meds <small>Collected at approved pharmacies nationwide, including Clicks, Dis-Chem, Medirite and Alpha Pharm or a dispensing doctor. From a pre-approved medicines list 6-month general waiting period</small>			For 24 chronic conditions: Addison's disease, asthma, bronchiectasis, cardiac failure, cardiomyopathy, chronic renal failure, COPD, coronary artery disease, Crohn's disease, diabetes isipidus, diabetes type I, diabetes type II, dysrhythmia, epilepsy, glaucoma, haemophilia, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, systemic lupus erythematosus, ulcerative colitis			
Pathology <small>Through an approved pathology network, requested by an approved doctor 1-month general waiting period</small>			Unlimited Basic list of pathology tests			








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<b>Pricing per dependant (Child)</b> Cover for main member's children (under 21 & under 27 for full-time students)	R80		R152		R208	
<b>Brought to you by</b>	 &  & 					
<b>Radiology</b> Through an approved radiology network, requested by an approved doctor <b>1-month general waiting period</b>			Unlimited Basic list of radiology tests MRI and CT scans aren't included 2 x 2D maternity scans each year			
<b>Dentistry</b> Through the DENIS dental network Visit <a href="http://www.denis.co.za">www.denis.co.za</a> or call 021 528 5301 <b>6-month general waiting period</b>			2 full check-ups, cleaning, extractions, fillings, and basic pain relief treatment per member each year			
<b>Optometry</b> Through an approved optometry network Visit <a href="https://closed.ppn.co.za/">https://closed.ppn.co.za/</a> or call 041 065 0650 <b>6-month general waiting period</b>			1 consultation & 1 set of frames with single vision lenses every 2 years to the max value of R1 375 per member			
<b>HIV</b>			HIV ELISA screening blood test			
<b>Emergency transport</b> 24-hour unlimited emergency medical transportation through a contracted provider <b>Pre-authorisation needed</b>	Accident and Illness				Accident and Illness	
<b>Casualty benefit - Accident</b> Admission to a private casualty facility Per policy per year Pre-authorisation needed <b>1-month general waiting period</b>	R30 000 24-hour emergency services through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year		R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider		R30 000 After-hours emergency services (19:00 – 06:00) through a contracted provider Accumulates to the accident cover limit of R1 000 000 per policy each year	
<b>Casualty benefit - Illness</b> Admission to a private casualty facility Per policy per year Pre-authorisation needed <b>1-month general waiting period</b>	R15 000 24-hour emergency services through a contracted provider		R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider		R2 000 After-hours emergency services (19:00 – 06:00) through a contracted provider Accumulates to the illness cover limit of R500 000 per policy each year	

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Pricing per dependant (Child) <small>Cover for main member's children (under 21 &amp; under 27 for full-time students)</small>	R80		R152		R208	
Brought to you by	<div> &amp;  &amp; </div>					
In-hospital benefit - Accident <small>Medical care must be sought within 12 hours &amp; reported within 30 days Pre-authorisation needed</small>	R225 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year				R300 000 per member per event Accumulates to the accident cover limit of R1 000 000 per policy each year	
In-hospital benefit - Illness <small>Medical care must be sought within 12 hours &amp; reported within 30 days 3-month general waiting period Pre-authorisation needed</small>					R50 000 per member per event Accumulates to the illness cover limit of R500 000 per policy each year	
Post-accident rehabilitation <small>For accidents which led to hospitalisation. Pre-authorisation needed</small>	R10 000 per member per event for physiotherapy and occupational therapy Accumulates to the accident cover limit of R1 000 000 per policy each year				R10 000 per member per event for physiotherapy and occupational therapy. Accumulates to the accident cover limit of R1 000 000 per policy each year	
24/7 telecounselling & advice (EAP) <ul style="list-style-type: none"><li>• Emergency assist</li><li>• Trauma assist</li><li>• Credit &amp; debt assist*</li><li>• Legal assist*</li></ul>	Unlimited					

Underwritten by GENRIC

\*These benefits are part of the Unu Health proposition

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# Give your employees something to smile about. Reach out to us today!

## CONTACT

### For more information

info@unuhealth.org / [unuhealth.org](https://unuhealth.org)

### Emergencies & pre-authorisation

0860 006 969

### 24/7 Telecounselling & advice

0860 222 286

## GENERAL INFO

### Entry age

Employees need to be 18 years or older to join

### Annual changes

Any plans to move from one plan to another must be made by November 30th each year and will come into effect from 1 January of the following year

### Renewals

Price changes will come into effect from 1 January each year

### Network Support

National HealthCare Group (NHG) providers with a nationwide footprint

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