



TRANSAFRICA ON CALL

TRANSAFRICA *Group*

FSP: 21200



086 111 3694

HIV/ Aids Information & Advice Line

- Referrals to HIV/AIDS clinic
- Provide access to medical staff who can provide information on HIV/AIDS, advice on responsible sexual activities, use of contraceptives, sexually transmitted diseases and its prevention and treatment and how to live a full life despite being an HIV/AIDS carrier
- We will refer the beneficiary to the nearest HIV/AIDS clinics in their home town
- In the event of a rape, we will provide the victim with the morning after pill and a Starter Pack containing a three-day course of AZT and 3TC antiretroviral drugs

Medical Advice & Information Line

- Offers telephonic advice from a team of medical staff 24 hours a day, 365 days a year
- Essential medical advice and assistance via instant access to the medical information database, allowing the medical staff to accurately interpret early warning symptoms and advise the patient on the course of action to take in curing the ailment before it becomes acute
- Fully computerised, extensive poison, emergency and drug databases
- Step-by-step talking through an emergency or crisis situation
- Medical advice with pre-trip and post-trip medications and precautions whilst travelling locally and internationally
- General medical emergency and non-emergency information, e.g. paediatric confirmation, allergy and immunology information as well as the approach to take regarding infectious diseases
- Assistance with analysis of medical bills and medico-legal problems
- Lifestyle advice e.g. Obesity, infant care, immunisation etc.
- Generic medication advice
- Non-life threatening emergencies such as :
 - Any aches, pains or health problems
 - Pregnancies
 - Treatment of minor ailments
 - Baby and child care

Emergency Ambulance Service

- Emergency Medical Advice and Assistance Hotline
- One call will trigger the medical operators who will guide the policyholder through a medical crisis situation.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that the member/beneficiary should be transferred to an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will provide the required transportation to the alternate medical facility

Emergency Medical Response

Due to a life-threatening medical emergency as a direct result of an unforeseen accident, injury or illness, we will dispatch an ambulance to the scene of the emergency, stabilize the patient and will transport them to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, the patient's state and fitness to travel and other considerations, including, but not limited to, airport availability, weather conditions and distance to be covered as assessed by the doctor and support staff will determine whether transport will be provided by medically equipped aircraft, helicopter, regular scheduled flight, rail or road

Medical Repatriation

In the event of hospitalisation outside the member/beneficiary's home town, and the patient requires further hospitalisation, we will repatriate the patient back to their home town: Provided that such repatriation is recommended by the doctor as being medically justified and requiring medical supervision. We will also, in its sole discretion, determine the means of transportation

Escorted Return of Minors

Minor children left stranded as a result of the member/beneficiary's hospitalization will be accompanied back to their place of residence or a place of safety within South Africa

In-hospital Medical Monitoring

Upon request, we will monitor the member/beneficiary's medical condition for the duration of their hospitalisation outside of their home town. If required, we will keep a nominated family member or business colleague informed of their medical progress

TERMS & CONDITIONS OF VALUE ADDED BENEFITS:

All benefits are delivered in the form of a service, therefore, the Member must contact the 24-hour Contact Centre on the dedicated assistance number in the 1st instance to access the benefit. If the Contact Centre is NOT contacted any and all costs incurred by the Member will be for the Member's own account

Compassionate Visits

If the member/beneficiary is hospitalised outside their home town for a period exceeding five (5) consecutive days, we will arrange for the return economy class transportation of one close relative to visit them up to a limit of R2 000 including 14% VAT

R5 000 Non Refundable Guaranteed Hospital Admission

Guaranteed hospital admission, an automatic and further benefit of the Emergency Ambulance Service, will allow you access to appropriate medical facilities, swift hospital admittance which, if denied or delayed, could result in death. In case of an unforeseen life threatening medical emergency accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, we will provide a hospital admission guarantee for hospitalisation up to R5 000 per beneficiary per annum

Please Note:

Prior to admission as an "In-Patient", Private Hospitals and Medical Facilities may require patients - who do not have a Medical Aid or Hospital Plan, or proof thereof - to make a cash deposit payment or demand a bank guaranteed cheque

The intention of the Guaranteed Hospital Admission benefit - an extension of the Emergency Ambulance Service - is to guarantee the patient's hospital admission in the event that a deposit payment is required on the day of admittance, following a life threatening medical emergency. This guarantee / admission fee does not pay for in-hospital expenses

- The Policyholder must contact the 24-hour call centre from the admitting hospital to request this guarantee
- The member/beneficiary cannot claim re-imburement for the R5 000 deposit guarantee if such expenses are covered by their medical aid
- Should the member/beneficiary be a member of a medical aid, we will claim any deposit paid directly back from the medical aid

Trauma Counselling Line with a financial benefit of up to R5 000

The Trauma Counselling Line offers a professional counselling service to members/beneficiaries who find themselves victims of hi-jacking, child abuse, murder, robbery, rape, domestic violence, divorce, drug abuse, HIV/AIDS and general related trauma. This benefit is excluded for self-inflicted injuries. The Trauma Counselling Line offers the member/beneficiary an opportunity to telephone a qualified counsellor who has been trained to help people cope with such matters:

- Unlimited telephonic counselling
- Unlimited telephonic counselling for the family member who's loved one

has been traumatised and who needs to know how to cope with the adjustment in behaviour and emotions

- Should the Counsellor feel that telephonic advice and support is insufficient and the patient may require a more tangible service,
- The Counsellor will recommend and refer the patient for face-to-face consultation
- The "Face-to-face" service, not exceeding R5 000 including 14% VAT per annum, per beneficiary will be provided. Please note that the face-to-face service provided, in addition to the telephonic advice and support, will always be at the Trauma Counsellor's discretion and only available when referred by our Trauma Counsellors

Transportation of the Deceased & Bereavement Line

- In the event of the death of an insured life, either by natural causes or due to a medical emergency, should the funeral service be further than 100km's away from the normal place of residence/ place where the mortal remains are located (e.g. Mortuary / Funeral Home/ etc), we will assist in the transportation of the deceased to the place of funeral/ burial up to a limit of R20 000 including 14% VAT
- All cultural requests will be taken into consideration and honoured during this time
- This benefit is excluded for self-inflicted injuries, and does not include the removal of the deceased from the place where death has occurred to a suited facility (eg. Mortuary/ Funeral Home/etc.)
- The Bereavement Line encompasses the following services and will complement the repatriation of mortal remains benefit:
 - Funeral/cremation arrangements
 - Interpretation of the funeral policy
 - Communication of claims to the relevant insurance company
 - Assistance with autopsy and referral to pathologist if required
 - Referral to reputable and recommended undertakers and
 - Assistance with funeral arrangements
 - Obtaining a death certificate
 - Arrange counselling with relevant psychiatrist
 - All cost related to counselling will be for the policyholder's account

Legal Assistance Helpline

The majority of people in this country are ill-informed about the law.

The Legal Assistance Helpline will be offered to members 24-hour, 365 days a year. The aforementioned will be manned by qualified legal advisors, equipped to provide the following assistance within South Africa:

- Personal legal advice as to how one should handle legal proceedings

- National network of attorneys providing advice on home, vehicle and personal issues
- Quality telephonic information with regard to legal rights and how to enforce it
- Assistance and documentation with "self-help services" such as small claims court, unopposed divorces and registration of closed corporations
- Referrals to appropriate and approved legal practitioners
- A free 30-minute consultation per case with an attorney should the matter not be resolved by the Legal Advisor

Advice is given on the following areas of the law

- Matrimonial (Engagements, marriage, divorce)
- Employment (Retrenchments, dismissals)
- Property (Buying and selling a house)
- Consumer (Guarantees, disclaimers)
- Financial (Credit agreements, banking)
- Business (Setting up your own venture)
- Insurance (claims, disputes)
- Criminal (Search warrants, arrests, bail)
- Constitutional Law (All matters relating to the constitution - Act 108 of 1996)
- Medical or Personal Injuries

DISCLAIMER

Members understand and agree that the service providers appointed to perform the services are independent contractors. The service providers are therefore responsible to perform the services with due care and proper workmanship.

Except to the extent that IBLS acted with gross negligence or fraudulent intent, IBLS will not be liable for any loss, damage, cost or expenses and liabilities which the Member may suffer as a result of or in connection with any service provided by the service providers

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