

COMPREHENSIVE PRIMARY CARE SOLUTIONS 2025

KEY FEATURES

COST-EFFECTIVE

- Affordable private healthcare solution for corporate groups
- Significant premium discounts to qualifying clients
- Fully tax deductible for employers
- Premiums are **VAT inclusive**

INTEGRATED

- Part of the broader Agility Corporate solution
- Easily integrates with existing primary healthcare strategies
- Combine with medical scheme cover for extra benefit provision

Agility StaffCare Flexicare+

GP & Nurse Consultations	Unlimited consultations at network providers. Benefit includes nomination of 2x primary GP's. Unlimited virtual consultations via the Ask a Doctor platform.
Medical Procedures in GP or Nurse's Rooms	Defined list of procedures covered. Refer to policy benefit guide for more information.
Acute Medicine	Unlimited as prescribed by network GP. Formularies & network providers apply.
Specialist Consultations	<p>Out-of-Hospital Specialist Consultation: Benefit of R2,000 per member per annum One specialist consultation per member per annum, up to a benefit limit of R2,000 (DSP rates apply).</p> <p>Network Specialists: Consultations are covered up to R1,400, which includes a R1,300 consultation fee and R100 for a SOAP note*, as required for referrals. If radiology or pathology services are needed after a network specialist consultation, members can access up to R600 for diagnostic tests, which accumulates toward the overall R2,000 limit.</p> <p>Non-Network Specialists: Consultations are reimbursed up to 100% of the DSP rate, with members responsible for any cost difference.</p> <p>Cover for radiology or pathology services: Post-consultation services are subject to available funds within the R2,000 limit.</p> <p>Payment and Claims Process: Members must pay out-of-pocket for specialist consultations and any related radiology/pathology services at the time of the visit. Claims can then be submitted for reimbursement.</p> <p>Benefit Rules: If a member visits a specialist (network or non-network) and is not referred for radiology or pathology during the first visit, the entire benefit will still be considered utilised. Any subsequent specialist consultations or diagnostic referrals within the benefit year will not be covered.</p>
Chronic Medicine	Unlimited for 27 conditions as prescribed by network GP. Formularies & network providers apply.
Over the Counter Medicine (OTC)	R115 per insured per quarter Maximum benefit of R460 per insured per annum Formularies & network pharmacies apply
Maternity	Unlimited network GP consultations during pregnancy. 2x 2D ultrasound scans per pregnancy: - Ultrasound 1: Between weeks 10 & 14 of pregnancy - Ultrasound 2: Between weeks 20 & 24 of pregnancy
Radiology & Pathology	Unlimited as referred by network GP. Formularies & network providers apply.
Basic Dentistry	1x annual consultation per insured party at a network dentist, including a comprehensive oral examination & preventative treatment including fillings, extractions, pain, sepsis, scaling.

Agility StaffCare Flexicare+

Optometry	Benefits per insured party include: - 1x eye examination (incl visual evaluation, screening & diagnosis) per insured party per annum - Single vision or bi-focal lenses & frame per 24-month period (no cover for contact lenses)
Immunisations	1x flu vaccination per insured party per annum
Wellness Screening Cover	1x screening test per insured at network pharmacies for: - Height, Weight, BMI, Glucose, Blood Pressure, Cholesterol, HIV (incl. pre & post-counselling)
HIV Programme Subject to registration	Benefits for pathology, radiology & counselling. Formularies & network providers apply. Medication: ARV's, Antibiotics, Prophylactics & Supplements. Formularies & network providers apply.
Covid Testing & Support	Refunds for positive tests. R850 per insured per annum
Ambulance Services	Netcare 911: Road transportation to an appropriate state hospital for medical emergencies
Agile Health Employee Wellbeing	Core Programme: Free to all employees on Agility StaffCare Flexicare+ Cover includes unlimited telephonic assistance: Financial, legal, medical & mental health services Contact no: 0860 543 333

***SOAP Note:** The SOAP note, an acronym for Subjective, Objective, Assessment, and Plan, is a commonly used method of documentation among healthcare providers.

Additional Cover*

Product Description	Agility StaffCare: Basic Cover Insurance: Accident & Death Benefits*	Agility StaffCare: Advanced Cover Insurance: Accident, Hospital & Death Benefits*
HOSPITALISATION & RISK COVER		
In-Hospital Trauma Treatment Cover for accidents & trauma events	No cover	R400 000 per event per insured party R1 500 000 per insured party per annum Cover at network of contracted hospitals
Casualty Treatment Cover for accidents & trauma events	R20 000 per event per insured party Cover at network contracted hospitals	R20 000 per event per insured party Cover at network contracted hospitals
Emergency evacuation & Ambulance services	Netcare 911: Road transport to a private network facility in the event of accidents or emergencies	Netcare 911: Road transport to a private network facility in the event of accidents or emergencies
Accidental Death Cover	Children <6: R20 000	Children <6: R20 000
	All other parties: R25 000	All other parties: R25 000

*Product can only be taken only in conjunction with the **Agility StaffCare Flexicare+** product

Premiums*

Beneficiary	Flexicare+ Primary Care	Basic Additional Cover (Add-on)	Advanced Additional Cover (Add-on)
Principal	R462	R52	R207
Adult Dependant	R390	R52	R207
Child Dependant	R179	R26	R78

*Premiums exclude any group-specific concessions & premium discounts

Disclaimer: Agility StaffCare is a division of Agility Insurance Administrators. Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare and Auto&General Accident Cover is underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Terms, conditions and limits apply.



Agility StaffCare Flexicare is a division of Agility Insurance Administrators (Pty) Ltd. Products are underwritten Auto & General Insurance Company Limited (FSP: 16354). Auto & General Insurance Company Limited is an authorised financial services provider.

Tel: 011 796 6464
Email: info@staffcare.co.za | Web: www.agilitygroup.co.za
66 Corporate Office Park, Block B, 269 Von Willich Avenue, Centurion
Agility Insurance Administrators (Pty) Ltd • Reg No: 2005/027365/07 • FSP No: 44024
Company Secretary: MDP Secretarial Services