



Clientèle
H.E.L.P



**Health
Event Life
Plan
(H.E.L.P)**

Clientèle H.E.L.P Plan

Health Insurance that pays non-medical expense cover as a result of hospitalisation.

Valuable benefits

Annual cover of up to R200,000

It is affordable insurance cover that pays up to R200,000 per year. R200,000 cash – to use as you wish. To pay for the unforeseen expenses related to your stay or pay for everyday expenses. Payment is made regardless of whether you go to a public or private facility, as per the approved list on our website. You will also receive airtime when you claim.

Up to R20,000 annual lump sum cover

The Clientèle H.E.L.P Plan pays out a lump sum of up to R20,000 per annum for stays longer than 72 hours.

Plus daily cash benefit

In addition to the lump sum amount, you will also receive a daily cash benefit of up to R2,000 per day, for stays longer than 10 days. It includes a maternity benefit.

Plus additional cover!

We pay up to R200,000 cover per year, plus additional cover:

- Up to R200,000 Dread Disease cover
- Up to R200,000 Accidental Death cover
- Up to R200,000 Accidental Disability cover

Affordable plans

We have an affordable range of plans available, including Individual and Family Plans. Four children covered at no additional cost. Rates examples are on pages 4 and 5.

Easy application

No physical examination or blood tests are required.

Pre-existing conditions covered

Pre-existing medical conditions are covered under the plan, pending a 12 month waiting period. For more details, please refer to your policy documents.

Enhanced Benefits

Access to a 24 hour emergency line with personal health advisors (nurses), as well as emergency flight and ambulance services, trauma counselling and HIV support.

Frequently asked questions



This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

The Clientèle H.E.L.P Plan pays out cash per stay. Cash - you can use that money as you wish: to pay for the unexpected cost or supplement your income if you cannot work.

What is a specific pre-existing condition?

A specific 'pre-existing condition' refers to any condition you might have that exists at the time you take out the plan. For instance, if you have a heart condition at the time you apply for the Clientèle H.E.L.P Plan, that would be a pre-existing condition. The heart condition will be covered by the plan, but only after a 12 month waiting period.

How do the waiting periods work?

It is standard for many insurance products to include waiting periods. Simply, it means that there is a period that needs to pass before you can claim on the plan. In the case of the Clientèle H.E.L.P Plan, the period is 3 months for illness and 6 months for dread disease. The waiting period for maternity benefits and specific pre-existing conditions is 12 months.

When do I notify you if I want to claim?

Once you have paid your first premium, we will send you a Clientèle H.E.L.P Plan card containing your policy information and our contact details. If you need non-medical expense cover as a result of hospitalisation, you will need to notify us immediately or by no later than the next business day following admission.

Clientèle H.E.L.P Plan Rates example 1

As at December 2017 (subject to change)

*** Individual cover: calculated for a 24 year old female**

Monthly Premium	R268	R353	R521
Total Annual Cover	R50,000	R100,000	R200,000
Lump Sum Benefit	R5,000	R10,000	R20,000
Daily Benefit	R500	R1,000	R2,000
Accidental Death Benefit	R50,000	R100,000	R200,000
Accidental Disability Benefit	R50,000	R100,000	R200,000
Dread Disease Benefit	R50,000	R100,000	R200,000

Pays out the non-medical expense cover, as a result of hospitalisation for more than 72 hours.



***A 24 year old female can get a lump sum of up to R20,000 per year, plus a cash benefit of R2,000 per day for only R521 per month plus more.**

Clientèle H.E.L.P Plan Rates example 2

As at December 2017 (subject to change)

* Family cover: calculated for a family of 6

Monthly Premium	R281	R422	R658	R1,131
Total Annual Cover	R20,000	R50,000	R100,000	R200,000
Lump Sum Benefit	R2,000	R5,000	R10,000	R20,000
Daily Benefit	R200	R500	R1,000	R2,000
Accidental Death Benefit	R20,000	R50,000	R100,000	R200,000
Accidental Disability Benefit	R20,000	R50,000	R100,000	R200,000
Dread Disease Benefit	R20,000	R50,000	R100,000	R200,000

Pays out the non-medical expense cover, as a result of hospitalisation for more than 72 hours.

*These rates calculated for the oldest member being 41.



For more information

Should you have any questions about this plan or want to know more about any other products from Clientèle, please visit our website on: www.clientele.co.za or simply sms us and we will call you back.

Other products from Clientèle:

PREMIUM H.E.L.P PLAN: sms PREMIUM TO 45487*

Pays up to R3,000 per day. Paid from day one.

STANDARD LIFE PLAN: sms LIFE to 45487*

Pays up to R200,000.

PREMIUM LIFE PLAN: sms PREMIUM LIFE to 45487*

Pays up to R10 million.

LEGAL PLAN: sms LEGAL to 45487*

Superior legal services, 24 hours a day.

FUNERAL PLAN: sms FUNERAL to 45487*

Family cover of R110,000 for less than R2 per person per day.

* Standard rates apply.



Clientèle

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Long-term insurance policies are underwritten and administered by Clientèle Life Assurance Company Limited, an authorised financial services provider and registered insurer: FSP 15268. Premiums escalate by 10% and benefits escalate by 6% annually. Short-term insurance policies are underwritten and administered by Clientèle General Insurance Limited, an authorised financial services provider and registered insurer: FSP 34655. This is a monthly renewable policy with premiums and benefits escalating by 10% annually. For policy terms and conditions visit www.clientele.co.za or contact us on 011 320 3000. Third parties are remunerated for their services to the brand.

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