



MEDI-ASSIST

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Emergency Medical Services

Our Emergency Medical Assist service is available 24/7/365 and is manned by medical professionals. In the event of a medical emergency, trained nurses or paramedics will assess each situation and dispatch the most appropriate medical response transportation via air or by road.

1. Definitions and Interpretation

Emergency medical treatment	shall mean medical treatment administered in response to an episode of illness or injury that of necessity requires immediate medical attention.
Illness	shall mean bodily illness, sickness or disease.
Injury	shall mean bodily injury caused by accidental, violent, external and visible means.
Medical emergency	shall mean any injury or illness that threatens human life, and which requires immediate medical intervention to preserve life.

2. Emergency Medical Evacuation

2.1 Emergency pre-arrival instructions:

Service provider will provide a member (or caller on his behalf) with pre-arrival instructions regarding any emergency medical condition by telephone so that emergency assistance can immediately be provided to a person suffering illness or injury until a medical team arrives at the scene. Pre-arrival instructions will be regarded as such and not as an accurate or definite treatment of any condition any person might suffer.

2.2 Emergency medical response to a scene of a medical emergency by road or air:

Immediate response is undertaken to the scene of a medical emergency where appropriate advanced lifesaving resuscitation will be provided to a member. Where



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necessary, the member will be stabilised before transportation is provided to the closest appropriate medical facility.

2.3 Transfer of the member to the most appropriate medical facility:

In all life-threatening medical emergencies, a member will be transported by road or air to the most appropriate and closest hospital that can effectively manage that particular condition.

If the condition is not life threatening, but necessitates the use of an ambulance, the member will be transported to the most appropriate and closest hospital that can effectively manage that particular condition.

2.4 Transfer of a member to a most appropriate medical care centre (if part of the initial medical response i.e. "same day transfer").

If a member needs specialist diagnostic or clinical procedures that cannot be performed by an admitting hospital, such individual will be transferred by road or air to the receiving facility where such procedures or specialist care can be performed i.e. "one-way medical upgrade".

3. **Non-Emergency services**

3.1 Repatriation of member

Any member who is hospitalised outside a 200km radius from his normal place of residence and requires medical assistance in order to return, will be repatriated, by road or air, whichever is the most appropriate, to his hometown hospital or residence within the area.

3.2 Companionship and/or care of stranded minors:

In the event that any minors are left stranded due to a medical emergency occurring whilst away from home, arrangements will be made to accompany the minors back to their residence or to another place of safety, on condition that both are in the area.

4. **Supplier discretion in respect means of transport**

Supplier will have the right to make decisions and take action after having considered available medical evidence as to what it deems to be in the best interest of the person calling for assistance. Based on the aforementioned Supplier will determine the timing and mode of transportation or repatriation.



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5. **General terms**

In order to validate members and provide the services the Supplier will need to collect and process members' personal information. The Supplier undertakes to only collect and process members' personal information to the extent that is necessary to provide the services and will take appropriate steps to protect such information from unauthorised access.

The Supplier undertakes to comply with the provisions of the Consumer Protection Act, Protection of Personal Information Act and Electronic Communications and Transactions Act in all respects as well as all Legislation which may be applicable to the parties and the Services they offer.

Personal Health Provider

Personal Health Assistance is a 24/7/365 healthcare service providing members with unlimited access to professional telephonic guidance and support from experienced nurses, in the language of their choice. Assistance includes everything from emergency medical advice and trauma counselling to general assessment, referrals and home care advice in the case of a medical emergency.

1. Definitions

Clinical assessment and educational guidelines and Means the Service Provider proprietary system-based assessment, triage and education guidelines used by the nurses to provide the Personal Health Advisor service and to direct beneficiaries to the appropriate sources of care.



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Health counselling guidelines

Means the Service Provider clinical guidelines used by the nurses to provide clinical information, factual data and research to beneficiaries concerning specific health care procedures, diagnostic tests and management of illness.

Personal Health Advisor

Means an advisory service provided to beneficiaries through inbound and outbound telephone calls to, and from the contact centre.

2. The Service

- Emergency medical advice: In the event of a medical emergency
- The Personal Health Advisor will provide appropriate first-aid advice until medical help arrives.

Assessing day-to-day symptoms

The Personal Health Advisor gives advice on various common illnesses. Although unable to diagnose, the nurses have access to a medical database to guide the caller through various home-care advice strategies.

Important health knowledge

The Personal Health Advisor can explain various medical terms, results of tests and procedures as well as give dietary information.

3. Drug database

The Personal Health Advisor has access to a complete drug database to assist with information on a specific drug, the contra-indications, when it should be taken and whether there are any dietary specifications linked to the usage of the drug.



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4. Poisoning

The Personal Health Advisors have access to a comprehensive database on poisoning. The immediate and long-term needs are addressed with the caller. An ambulance will be dispatched if the patient is critical and in need of immediate medical care. The cost of the ambulance will be for the member's account.

5. Health counselling

The Personal Health Advisor offers the client a better understanding of various chronic and acute ailments. The nurses offer specific advice to help the patient and those around them cope better with their circumstances. The nurses are also trained counsellors and can offer advice on addiction-coping skills.

6. Stress management

The Personal Health Advisor can offer counselling, advice and relaxation techniques. In the event that there is a need for further assistance, the caller will be referred to a doctor for initial assessment and further treatment. Any costs incurred for this treatment are for the member's account.