



ORACLEMED HEALTH

COVID-19

Fly to South Africa

South African
borders are open

Non-Emergency
(Elective) Inpatient
treatment in South
Africa



Providing Flexible International
Health Insurance Products
across the African Continent.

July 2021

Our Service:

Is OracleMed Health fully operational?

Globally, the COVID-19 pandemic is impacting society on many levels. As OracleMed Health, our greatest priority is the wellbeing, health and safety of our staff, clients and stakeholders. At the same time, we remain committed to providing uninterrupted service to our members.

OracleMed Health team is able to operate remotely. Our offices, together with our switchboard and all client-facing staff including claims and authorisation staff will be contactable through the usual channels.

Does the policy cover a person who is tested positive for Covid-19 and related variants?

Should a member be tested positive for a COVID-19 virus, but the symptoms are not severe enough to require admission to hospital, they should follow the advice of their doctor or clinic to self-isolate.

If a member requires admission to hospital, the costs of the hospitalisation in country where illness began, will be borne by OracleMed Health limited to USD 50 000. Cover excludes medevac.

Does the policy cover a person who requires hospitalisation for an illness or condition and also has tested positive for Covid-19 and /or related variants?

If a member requires admission to hospital, the costs of the hospitalisation will be borne by OracleMed Health when the primary reason for admission is not Covid-19 or related. Benefits per your specific policy option. Each admission will be treated on a case-by-case basis.

Each national health ministry will implement specific public health procedures and protocols to manage suspected or confirmed cases of COVID- 19. This usually means that suspected cases must be reported to the Health Authorities of that specific country. Testing and treatment will be done at the designated laboratories and healthcare facilities trained to support the outbreak

What is the procedure should a member require an Air Ambulance evacuation from within the Continent of Africa to South Africa?

(A) For non COVID-19 cases:

- Before an evacuation, the member will be checked to assess the risk of infection (if any).
- A detailed medical report to be submitted
- Pre-authorisation approval by our Medical Panel
- If there is no risk or travel restrictions in place, the evacuation will continue as per the air ambulance service provider protocol and conforming to the respective country regulations.
- The approval pathway will take approximately 2 to 5 hours. Any complex cases that require to be escalated to additional Authorities for approval can take longer
- Emergency flights into South Africa will require permission from various authorities i.e. Port Health , DIRCO and the National Institute for Communicable Diseases (NICD).
- Negative Covid-19 test required
- Each evacuation will be treated on a case-by-case basis.
- Services such as cross -border emergency medical evacuations will be impacted by the local government response and related travel restrictions in both the departing and receiving countries.

(B) For known confirmed or probable cases of COVID-19 and/or variants thereof, cover excludes medevac. In the event treatment cannot be done at local facility and/or you would prefer to be transported to a better facility, be it In Country or to South Africa, OracleMed Health shall assist in the transfer/evacuation with the costs being borne by yourself

As of 31 March 2021, the above procedures remain in place. With the situation still being so fluid, these procedures may require adjusting to comply with any restrictions that may be introduced at short notice by the authorities.

What is the procedure should a member require Non-emergency / Elective treatment in South Africa?

- International Flights are now operational to South Africa
- Member to submit medical report
- Pre-authorization is approved by our Medical Panel
- Visa required where applicable
- COVID-19 test, 72 hours prior to travel. Test will need to be negative
- On entering South Africa no quarantine period
- Benefits include Travel and Accommodation for Patient plus third-party accompaniment

What are the main symptoms of COVID-19?



Fever, where your chest or back feels hot.



A dry and continuous cough.



Tiredness.



Loss of taste or smell.



If you have difficulty breathing or chest pain call for urgent medical care.



Remember, not everyone who has coronavirus gets symptoms. Follow your government's advice to stop the spread of the virus.

“ Your health is our priority and OracleMed Health is committed to providing guidance and assistance information regarding the COVID-19. Please do not hesitate to contact us.

David van der Knaap
Chief Executive Officer, OracleMed Health

What is the procedure should a member require Non-emergency / Elective treatment in Home Country

- Member to submit medical report
- Pre- authorization is approved by our Medical Panel
- Hospital admissions for Non-emergency treatment will be required to follow procedures/regulations/restrictions specific to that Country during this global pandemic.
- Benefits include Travel and Accommodation for Patient plus third-party accompaniment

Does the policy cover the return of a person to his home country when there is an outbreak of the virus in the country they are currently resident?

The policy covers the medical costs related to the admission to hospital should a person be diagnosed with the virus and the symptoms are such to require being hospitalised.

The policy does not cover the cost of travel for persons who are asymptomatic and wishing to leave an infected area.

Does the policy cover the cost of a Covid-19 test required for travel purposes?

The policy does not cover the cost of Covid-19 tests required for non-medical travel. Should a person need to be tested prior to admission to hospital, such test would be covered by the policy.

What should I do if I have COVID-19 symptoms?

Most people who get coronavirus (COVID-19) recover without needing special medical care. If you think you have COVID-19, stay home and call your local health service or information line for advice.



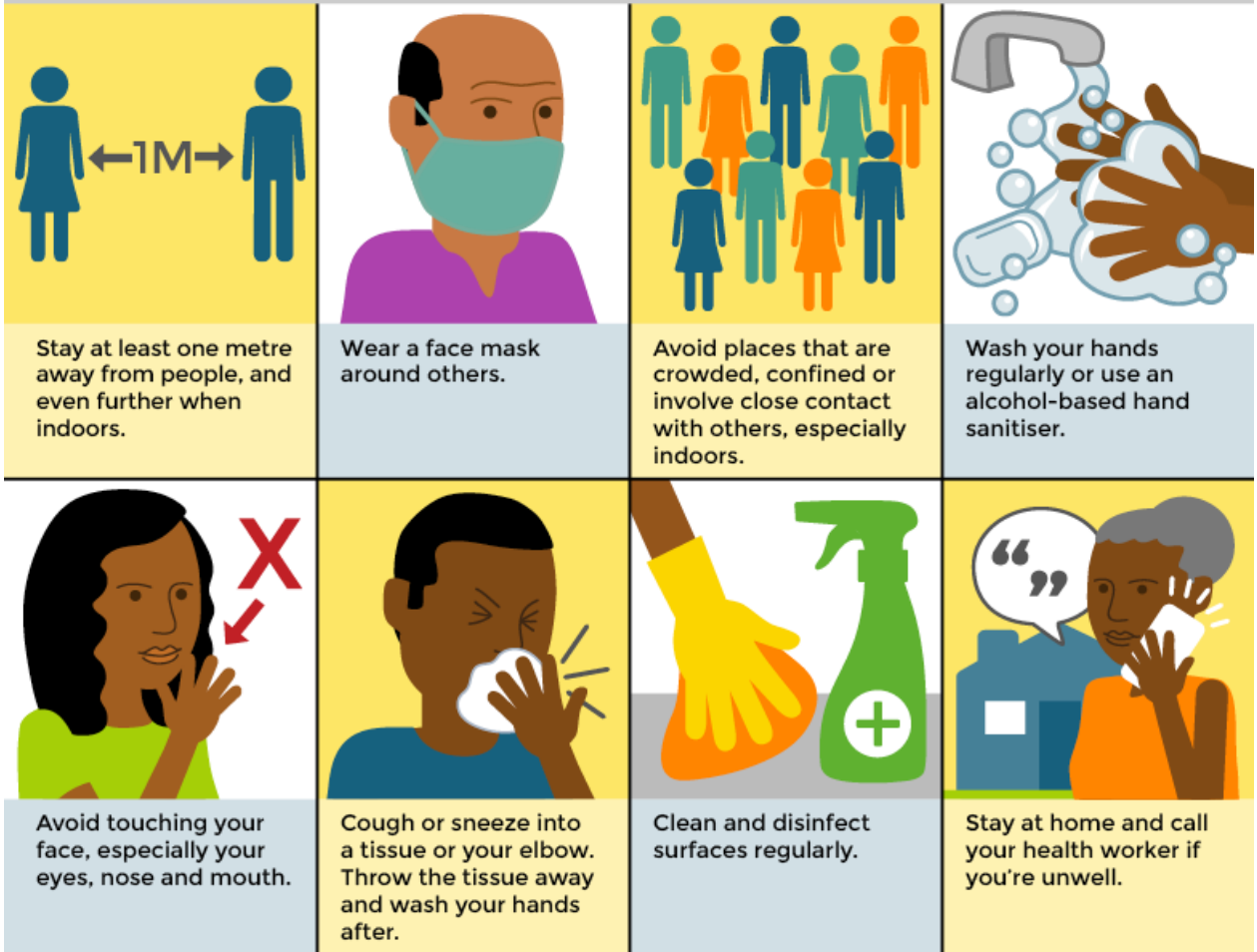
A MESSAGE FROM OUR CHIEF OPERATIONS OFFICER:

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Continue to adhere to evidence-based, non-pharmaceutical interventions such as social distancing, mask-wearing and general hygiene protocols.

- Pat Hainsworth
Chief Operations Officer, OracleMed

How can I prevent COVID-19?



Avert www.avert.org/coronavirus

Source: WHO

Updated information is available at:

- <http://www.nicd.ac.za/>
- <http://www.nicd.ac.za/wp-content/uploads/2020/02/Is-South-Africa-prepared-for-the-coronavirus.mp4>
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>
- <https://gisanddata.maps.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6>
- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

The information has been compiled by OracleMed Health for information purposes only.

We wish everyone good health and safety as we all battle this pandemic.

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