

FREE



HOW TO CHOOSE A PET COVER



Information in this publication is
intended to be general in nature and is not
intended to be a substitute for professional
advice. It is not intended to be a complete
statement of the law or of the facts in
any particular case. It is not intended
to be a guarantee of coverage or
benefits. Benefits, policies and
procedures are subject to change
regularly. **Always** speak to a broker
before starting or changing an insurance or medical
aid product.



OCTOBER 2025

Welcome!

You're reading *the* resource to help you make informed decisions about your medical aid.



I'm *thrilled* this guide found its way to you.

Choosing the right health cover is *ridiculously* complicated, so I hope our Guides at least help you have **informed conversations** with your broker, partner or friends.

When you are ready to do more research, please use our award-winning site, rehealth.co.za. There, you can view *all* the open medical aid plans, compare them for every benefit, get pricing, match to a gap cover and more. The site is **free**, does not require registration, gives you instant information and I *promise* nobody from my team will ever call to sell you an extended warranty :-).

Also: **join our newsletter, Boost!** We share medical aid hacks, wellness-info specific to us South Africans and lots of exclusive deals to help you keep your family healthy, for less. (rehealth.co.za/join)

Lastly, **please send me** your medical aid experiences - good and bad. I always learn something new from our community, and I can pass the info onto others. eved@rehealth.co.za

Wishing you good health, always

Eve D

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Free downloads!



PET INSURANCE 101

View and compare medical aid benefits: rehealth.co.za

How it works

Pet insurance covers your dog or cat against **unexpected medical costs**. Birds and reptiles are covered by some insurers, too!

TYPES OF BENEFITS

Benefits are broadly divided into 4 categories:

- **Accident** (major injury by unforeseen causes, that requires immediate attention)
- **Illness**, that may or may not require an overnight stay
- **Minor consults** that do not require an overnight stay
- **Wellness** and other add-on benefits (see below)

The entry level plans start with accident cover only, and move up in price as you include illness, consults and welfare benefits. You can choose a plan that is any combination of those, or custom design your own from certain insurers.

ACCIDENT AND ILLNESS BENEFITS

These can cover blood tests, x-rays, medication, surgery, rehabilitation, hospital stay and diagnostic tests. Specifics are explained in the marketing sheets of the product, and all insurers have their unique combinations, limits and conditions.

Some insurers differentiate claims between "hospitalised" and "not hospitalised" events, regardless of the cause, and adjust benefit accordingly.

WELLNESS BENEFITS

Wellness benefits can include vaccinations, deworming, microchips, flea control, sterilisation, dental check ups and other routine vet check ups. They are often offered at an **extra cost** to the base premium.

OTHER BENEFITS

Each insurer tries to differentiate their products not just on price and "usual benefits", but on unique combination of "add-on" products. Here are some you may see being marketed:

Puppy classes

Benefit for puppy socialising classes, or behaviour adjustment classes.
(Example: Outsurance, Mutualpets)

Cremation

This benefit is usually included, if necessary, as part of the treatment or admission claim.

Lost pet assistance

Cover for advertising costs to attempt recovery of a lost or stolen pet.



SOME PROVIDERS

- Auto & General (autogen.co.za)
- Dotsure (dotsure.co.za)
- Genric (genricpet.co.za)
- Kido (kidopet.co.za)
- Medipet (medipet.co.za)
- Mutualpets (mutualpets.co.za)
- Oneplan (oneplan.co.za)
- Outsurance (outsurance.com)
- PawPaw (pawpawpets.co.za)
- Petfirst (petfirst.co.za)



Boarding

If you need hospitalisation, or are otherwise unable to look after your pets due to an unforeseen emergency or accident, this benefit will pay for your pets to be looked after in a boarding kennel.
(Example: Oneplan)

Third Party insurance

This covers you against any liability due to damage or injury inflicted by your pet on a third party. This cover can be as high as R5 million.

(Example: Dotsure, Genric)

Discounts

Some insurers will offer a discount from certain pet stores on food etc.

Prescription food and Chronic conditions

With some insurers you can select an add-on option to cover chronic medication, supplements and prescription food.

(Example: Medipet, Outsurance)

HOW REHEALTH CAN HELP YOU:

Compare any 2 plans

Instantly compare any 2 plans side by side for every benefit, as well as costs and savings accounts. Make informed decisions about your plan. (No registration, no forms, and no calls!)

In Hospital Procedures

	Essential Saver	BonSave
	 Discovery Health	 Bonitas
non-Network Specialists:	<ul style="list-style-type: none"> 100% scheme rate 	<ul style="list-style-type: none"> 100% scheme rate
Network Specialists:	<ul style="list-style-type: none"> Covered in full 	<ul style="list-style-type: none"> Covered in full
non-Network GPs:	<ul style="list-style-type: none"> 100% scheme rate 	<ul style="list-style-type: none"> 100% scheme rate
Network GPs:	<ul style="list-style-type: none"> Covered in full 	<ul style="list-style-type: none"> Covered in full
Hospital Choice:	<ul style="list-style-type: none"> Any hospital Day procedure: Day Surgery Network 	<ul style="list-style-type: none"> Network hospital Day procedure: Day network hospital
Penalty for using other hospital:	<ul style="list-style-type: none"> Use of non-network Day hospital: R7,000 penalty 	<ul style="list-style-type: none"> Use of non-network long stay hospital: 30% penalty Use of non-network Day Hospital: R5,170 penalty
Specialised Radiology:	<ul style="list-style-type: none"> MRI and CT scans, part of approved admission: Covered by scheme MRI and CT scans, not related to admission: R3,850 co-payment, paid from day-to-day benefit MRI and CT scans, for conservative neck or back treatment: R3,850 co-payment, paid from day-to-day benefit 	<ul style="list-style-type: none"> MRI and CT Scans: R30,430 per family, in and out of hospital R1,860 co-payment, unless PMB

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OK, so what's the catch?



WAITING PERIODS

There are usually waiting periods applied to policies (3 months seems to be most common, except for pre-existing conditions, see below). Waiting periods are often waived for claims arising from accidents. Some policies also exclude conditions that arise *during* the waiting period.

PRE-EXISTING CONDITIONS

Some insurers will not cover pre-existing conditions **at all**. Some will cover them, but with a 12 month waiting period.

Some insurers have the 12 month waiting period, *and* only cover the condition thereafter if it did not cause any claims during that 12 month waiting period.

Example: Mutualpets does not cover pre-existing conditions. Oneplan excludes for 12 months.

EXCLUSIONS

Insurers also often exclude hereditary and congenital conditions, at least for the first 12 months of cover. Some insurers will also exclude specific conditions for

specific breeds for the first 12 months, even if your pet has not been diagnosed with any of them (yet).

AGE LIMITS

Some insurers will not accept pets over a certain age. What matters here is age at the *start* of your policy. It does not mean that once your pet reaches this "maximum age" their cover stops.

Example: Genric only accepts dogs 8 weeks to 9 years for cover. Kido has no age limits.

LIMITS AND SUBLIMITS

Be careful of sublimits ie. the maximum amount the insurer will pay for a specific service or claim, regardless of the overall annual cover amount. You might think you have more cover than you actually have access to!

Example: Dotsure Standard has R38,500 annual cover, but a sublimit of R4,620 for surgery, per incident. PawPaw Comprehensive has no annual limit at all.

EXCESS

There is usually an excess you need to pay per claim, although this is not always

WHAT DOES IT COST?

Some insurers have fixed price premiums, which you can see on their site. Others, like Outinsurance, adjust their premiums based on the age and breed of your pet, and will give you a quote.

Prices start from around R100 per month for basic accident cover, and about R400 for more comprehensive cover, although of course this is benefit and provider dependant.

If you insure **more than one pet**, you will usually receive a discount on the premiums. (*Kido* allows you to ensure up to 3 pets on one policy, but the benefits are shared between the 3 pets).



made clear up front. Be careful of this... sometimes the excess can be as high as R500 minimum or 15% of the claim.

Sometimes the excess is higher in the first 6 months of the policy.

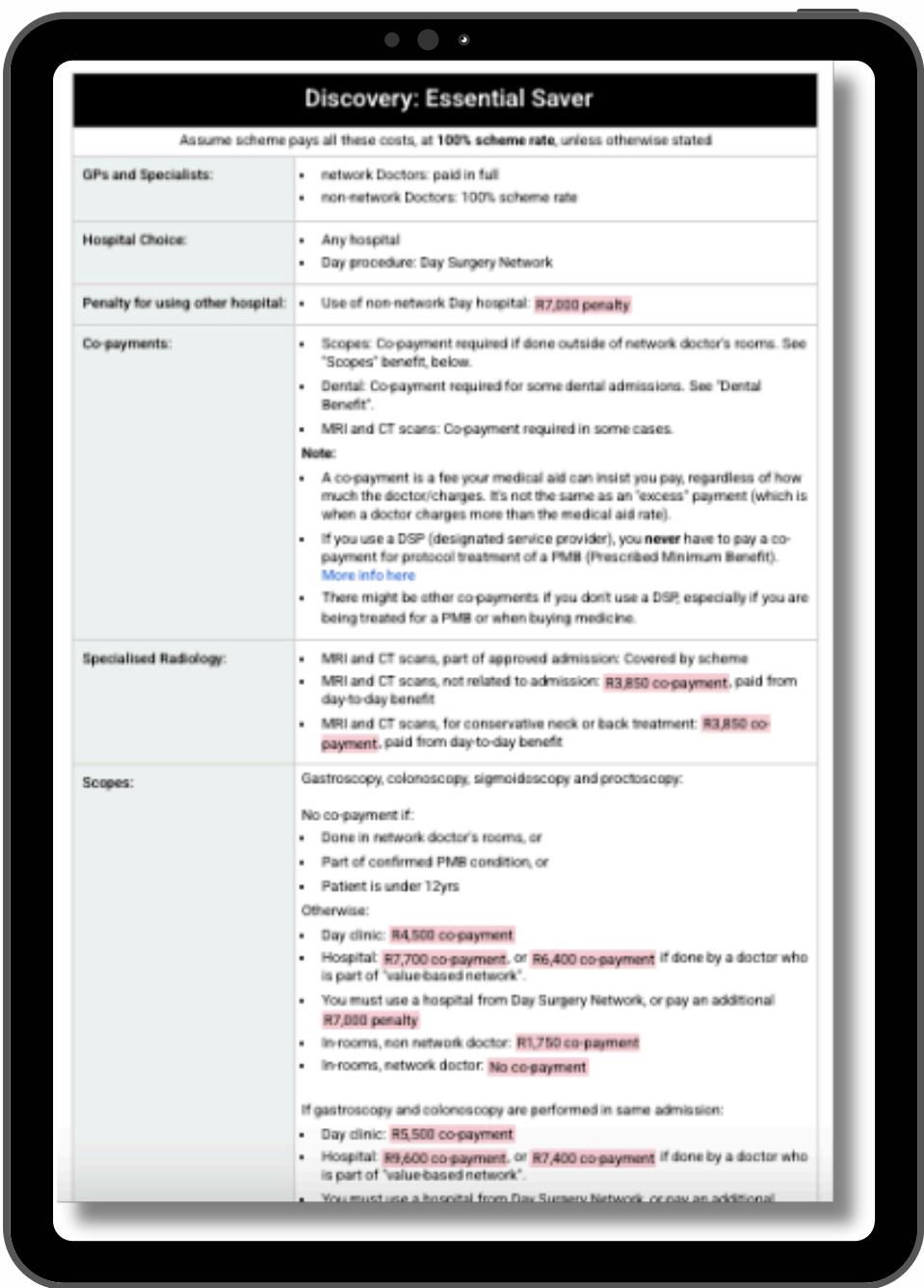
Tip: You may have the option to pay an extra add-on to your premium to *avoid* an excess payment (*Oneplan, Dotsure*) or you can choose to pay less every month, but have a **higher excess** with each claim (*Medipet*).



HOW REHEALTH CAN HELP YOU:

View all the plan benefits!

We list *all* the benefits, for *all* the open plans so you can quickly see what cover you have. (**Tip:** Find your plan code at the end of this guide, and use it on rehealth.co.za/code for quick access)



PET INSURANCE 101

View and compare medical aid benefits: rehealth.co.za

Questions to ask

When you've **narrowed down your plan options**, read the marketing brochures carefully and try to determine how each plan would pay for the scenarios **below**. Then make an **informed decision** or speak to your broker.



SCENARIO	EST. COST	PLAN 1	PLAN 2	PLAN3
Your pet needs its annual vaccinations .				
Your pet breaks its leg while jumping from a balcony.				
Your pet is feeling off, but you're not sure what's wrong. Vet consult required.				
Your dog seems to have an obstruction , probably from a bone you gave it to chew				
Your pet has an ear infection .				
Your dog was in a fight and requires stitches , but not an overnight stay				
Your dog was in a fight and requires surgery and an overnight stay				
Your dog bit a courier , who now requires medical attention.				
Your dog is diagnosed with cancer and requires expensive monthly medication as treatment.				
Your dog requires an MRI to diagnose and assess a possible hip condition				

Shhhhh!

We tell you things the medical schemes don't want you to know

Our weekly newsletter is **full of secrets and hacks** to get the most out of your medical aid.

PLUS: Wellness news, tips, deals, stories and more...



rehealth.co.za/join



HOW REHEALTH CAN HELP YOU:

Find a new plan by price!

There are over 200 plans!

On rehealth.co.za you can find a new one by price, to match your wallet and save time.

The smartphone screen displays the rehealth.co.za website. At the top, there is a navigation bar with links for MEDICAL AID, PMBS, GAP COVER, HEALTH INSURANCE, PET INSURANCE, and DOCTORS AND SERVICES DIRECTORY. Below the navigation bar, a search bar is visible with a magnifying glass icon and the placeholder text "Search here".

Medical aid that costs R2,000 – R3,000pm for main member:

January 15, 2021

Medshield MediPhila:

	Main	Adult	Child
2025 cost:	R 2,004	R 2004	R 519

Day-to-Day Benefit:

Savings:	None	None	None
Fund:	R4,500 per family		

Hospital Choice: Network

Child rates: Child rates for Under 21yrs, or students under 28 yrs; Pay for all children under 21 yrs

[View all benefits for this plan](#)

Discovery Essential Smart:

	Main	Adult	Child
2025 cost:	R 2,021	R 2,021	R 2,021

Day-to-Day Benefit:

