

FREE



# HOW TO CHOOSE A PET COVER



Information in this publication is  
on to the topic, and should not  
state until confirmed by the  
r. Benefits, policies and  
regularly. **Always** speak to a broker  
before starting or changing an insurance or medical  
aid product.



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# 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](https://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](https://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](mailto:eved@rehealth.co.za)

Wishing you good health, always

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## PET INSURANCE 101

View and compare medical aid benefits: [rehealth.co.za](https://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](https://autogen.co.za))
- ☐ Dotsure ([dotsure.co.za](https://dotsure.co.za))
- ☐ Genric ([genricpet.co.za](https://genricpet.co.za))
- ☐ Kido ([kidopet.co.za](https://kidopet.co.za))
- ☐ Medipet ([medipet.co.za](https://medipet.co.za))
- ☐ Mutualpets ([mutualpets.co.za](https://mutualpets.co.za))
- ☐ Oneplan ([oneplan.co.za](https://oneplan.co.za))
- ☐ Outsurance ([outsurance.com](https://outsurance.com))
- ☐ PawPaw ([pawpawpets.co.za](https://pawpawpets.co.za))
- ☐ Petfirst ([petfirst.co.za](https://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
		
non-Network Specialists:	<ul style="list-style-type: none"> <li>100% scheme rate</li> </ul>	<ul style="list-style-type: none"> <li>100% scheme rate</li> </ul>
Network Specialists:	<ul style="list-style-type: none"> <li>Covered in full</li> </ul>	<ul style="list-style-type: none"> <li>Covered in full</li> </ul>
non-Network GPs:	<ul style="list-style-type: none"> <li>100% scheme rate</li> </ul>	<ul style="list-style-type: none"> <li>100% scheme rate</li> </ul>
Network GPs:	<ul style="list-style-type: none"> <li>Covered in full</li> </ul>	<ul style="list-style-type: none"> <li>Covered in full</li> </ul>
Hospital Choice:	<ul style="list-style-type: none"> <li>Any hospital</li> <li>Day procedure: Day Surgery Network</li> </ul>	<ul style="list-style-type: none"> <li>Network hospital</li> <li>Day procedure: Day network hospital</li> </ul>
Penalty for using other hospital:	<ul style="list-style-type: none"> <li>Use of non-network Day hospital: R7,000 penalty</li> </ul>	<ul style="list-style-type: none"> <li>Use of non-network long stay hospital: 30% penalty</li> <li>Use of non-network Day Hospital: R5,170 penalty</li> </ul>
Specialised Radiology:	<ul style="list-style-type: none"> <li>MRI and CT scans, part of approved admission: Covered by scheme</li> <li>MRI and CT scans, not related to admission: R3,850 co-payment, paid from day-to-day benefit</li> <li>MRI and CT scans, for conservative neck or back treatment: R3,850 co-payment, paid from day-to-day benefit</li> </ul>	<ul style="list-style-type: none"> <li>MRI and CT Scans: R30,430 per family, in and out of hospital</li> <li>R1,860 co-payment, unless PMB</li> </ul>



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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 Outsurance, 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](https://rehealth.co.za/code) for quick access)

Discovery: Essential Saver	
Assume scheme pays all these costs, at 100% scheme rate, unless otherwise stated	
GPs and Specialists:	<ul style="list-style-type: none"> <li>network Doctors: paid in full</li> <li>non-network Doctors: 100% scheme rate</li> </ul>
Hospital Choice:	<ul style="list-style-type: none"> <li>Any hospital</li> <li>Day procedure: Day Surgery Network</li> </ul>
Penalty for using other hospital:	<ul style="list-style-type: none"> <li>Use of non-network Day hospital: <b>R7,000 penalty</b></li> </ul>
Co-payments:	<ul style="list-style-type: none"> <li>Scopes: Co-payment required if done outside of network doctor's rooms. See "Scopes" benefit, below.</li> <li>Dental: Co-payment required for some dental admissions. See "Dental Benefit".</li> <li>MRI and CT scans: Co-payment required in some cases.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>A co-payment is a fee your medical aid can insist you pay, regardless of how much the doctor charges. It's not the same as an "excess" payment (which is when a doctor charges more than the medical aid rate).</li> <li>If you use a DSP (designated service provider), you <b>never</b> have to pay a co-payment for protocol treatment of a PMB (Prescribed Minimum Benefit). <a href="#">More info here</a></li> <li>There might be other co-payments if you don't use a DSP, especially if you are being treated for a PMB or when buying medicine.</li> </ul>
Specialised Radiology:	<ul style="list-style-type: none"> <li>MRI and CT scans, part of approved admission: Covered by scheme</li> <li>MRI and CT scans, not related to admission: <b>R3,850 co-payment</b>, paid from day-to-day benefit</li> <li>MRI and CT scans, for conservative neck or back treatment: <b>R3,850 co-payment</b>, paid from day-to-day benefit</li> </ul>
Scopes:	<p>Gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy:</p> <p>No co-payment if:</p> <ul style="list-style-type: none"> <li>Done in network doctor's rooms, or</li> <li>Part of confirmed PMB condition, or</li> <li>Patient is under 12yrs</li> </ul> <p>Otherwise:</p> <ul style="list-style-type: none"> <li>Day clinic: <b>R4,500 co-payment</b></li> <li>Hospital: <b>R7,700 co-payment</b>, or <b>R6,400 co-payment</b> if done by a doctor who is part of "value-based network".</li> <li>You must use a hospital from Day Surgery Network, or pay an additional <b>R7,000 penalty</b></li> <li>In-rooms, non network doctor: <b>R1,750 co-payment</b></li> <li>In-rooms, network doctor: <b>No co-payment</b></li> </ul> <p>If gastroscopy and colonoscopy are performed in same admission:</p> <ul style="list-style-type: none"> <li>Day clinic: <b>R5,500 co-payment</b></li> <li>Hospital: <b>R9,600 co-payment</b>, or <b>R7,400 co-payment</b> if done by a doctor who is part of "value-based network".</li> <li>You must use a hospital from Day Surgery Network, or pay an additional</li> </ul>



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



# Shhhhhh!

## 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](https://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.

