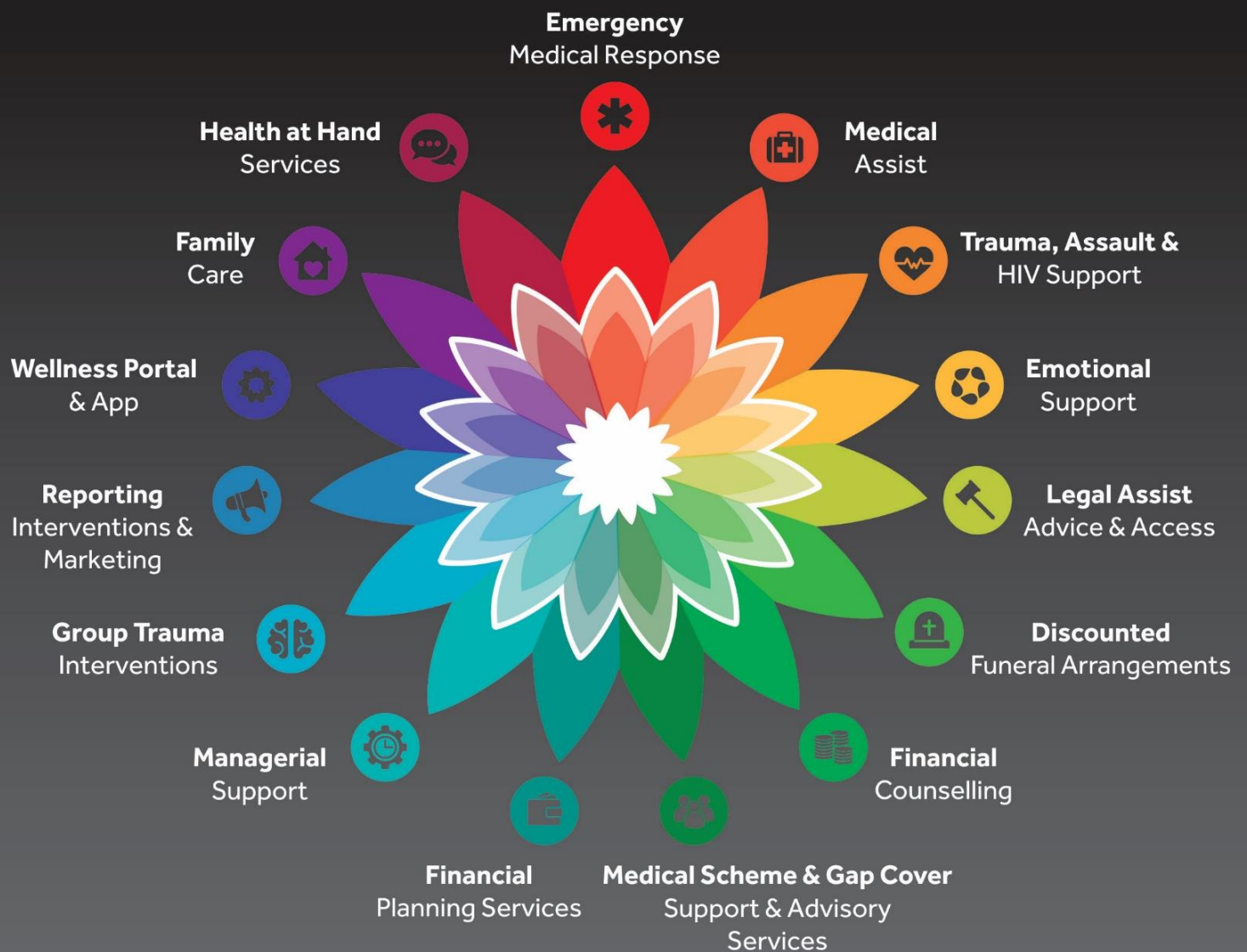




Better health through better living



To access the full bouquet of WellQ services and benefits call +27 807 488 855 or email wellq@asi.co.za



Emergency Medical Response

(Available 24/7/365)

In the event of a medical emergency, please contact WellQ to arrange emergency medical assistance and transportation.

Services included in this benefit:

- Access to a 24-hour Emergency Medical Assistance
- Assistance by medically trained agents registered with the HPCSA
- Immediate dispatch of Emergency Medical Services in order to provide lifesaving assistance
- Constant monitoring of the incident until the ambulance provider has delivered the member to the hospital
- Emergency Pre-Arrival instructions provided by agents e.g. CPR
- Emergency transportation by air or road ambulance
- Upgrade to an appropriate medical facility to continue initial care/management of the member's condition
- Repatriation of member to a treating facility closer to their place of residence if the incident has occurred more than 200km from the member's residence
- Access to non-payment of medical transportation costs



Medical Assist

(Available 24/7/365)

This service is aimed at providing advice and assistance to members in respect of general and/or medical emergencies which include:

24-hour access to medical advice at no cost to medical scheme and non-medical scheme members

Referrals to crisis lines and/or appropriate medical practitioners and facilities

Medical Assist

- Assessment of symptoms and referral to the most appropriate healthcare professional
- Knowledge on all aspects of healthcare including home care remedies with scheduled follow-up assessment calls, if required
- Explained medical terms, results of tests and information relating to medication
- Counselling for chronic ailments and diseases to minimise the impact of these conditions on daily life
- Access to one of the most widely searched and referenced drug and poison databases in South Africa
- Telephonic trauma debriefing and referral to a trauma counsellor where necessary.

Terms and Conditions

Any costs incurred for services rendered by a medical professional are to be paid by the member.



Trauma, Assault & HIV Support

(Available 24/7/365)

This service assists clients who have experienced physical trauma, emotional trauma or possible HIV exposure, providing for immediate physical and psychological assistance.

Trauma and Assault Benefit

- Arrangement of emergency transportation to the nearest, most appropriate medical facility (if necessary)
- Cover for assault includes R5 000.00 per insured person with a maximum of R10 000.00 per family, per assault incident in respect of medical treatment for bodily injury
- Cover for trauma includes R5 000.00 per insured person with a maximum of R10 000.00 per family, per trauma incident in respect of psychological consultations.

HIV Protection Service

HIV Protection Service enables the member to make use of the following services at his/her discretion, which will be paid out from the defined benefit of the policy:

- 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder
- Maximum of 3 consultations (per incident), with a specialist, (either a general practitioner, trauma trained registered nurse or trauma counsellor)
- Maximum of 3 HIV blood tests (per incident): first test immediately after the event and the second and third at 6 week intervals after the event, and 3 months after the event, respectively

The following benefits are offered, provided that exposure has been established and the member's HIV status is negative when the incident occurred: Antiretroviral medication, sexually transmitted infection medication, morning after pill and on-going counselling.

Terms and Conditions

- Should the member be HIV positive at the time of the first blood test, further testing is not covered.
- Cover is provided within the borders of South Africa
- Antiretroviral medication is not effective after 72 hours of exposure has passed.
- These incidents must be reported within 24 to 48 hours of exposure.



Emotional Support

(Available 24/7/365)

Couple Counselling (Marriage and Relationship)

Relationship counselling to help you explore, understand and improve your relationships.

Individual Counselling (Children and Young Adults)

Counselling for children and adolescents to facilitate the recovery of families when traumatic events occur.

Family Counselling

We provide a safe space with a trained counsellor that will help you explore the difficulties in your family.

Divorce Counselling

Counsellors that provide valuable advice and support for newly divorced individuals, helping you to adjust to changes that occur as a result of a divorce.

Grief Counselling

Our highly experienced and trained counsellors will walk alongside you, through your journey of grief and healing from loss.



Legal Assist Advice & Access

(Available 24/7/365)

Legal Assist is a 24-hour telephonic advice line where qualified, in-house attorneys provide guidance on all legal matters.

Benefit to Member

Unlimited general telephonic legal advice which includes:

- Criminal offences, labour matters and fines
- Debt contracts, divorce and maintenance
- Motor vehicle accidents
- Legal commercial guidance
- Wills
- Sales & purchase
- Trusts
- General guidance
- Matrimonial
- Letter of demand
- Employment legal assist

Clients have access to our service providers national panel of attorneys, where they will enjoy the following benefits:

- One free 30-minute consultation
- One free letter of demand
- One telephone call



Funeral Arrangement Service

(Available 24/7/365)

This service offers rewards, benefits and discounts from leading brands across South Africa including:



We offer free funeral arrangement services and discounts:

- Members get 10% off tombstones
- Members get R1000 discount when spending R7500 or more on a coffin and funeral services
- Members get R500 discount when spending between R4500 and R7499 on a coffin and funeral services
- Members save 15% on funeral services and coffins
- Members save 10% on floral bouquets and arrangements
- Members get 15% off all printing services
- Members get 8% discount on flower and gifting service
- Members can pay from as little as R185 per day on their first car rental
- Members save 10% on passenger service



Financial Counselling

(Available Mon-Fri 08h00 - 17h00)

Financial Counselling

Debt counselling process enquiries for you and your family.

ITC Check

ITC Credit Report provided if the client provides consent prior to Formal Debt Review. National Credit Act ("NCA") provides for one credit report per annum via credit Agencies, advisor will provide contact details upon request.

Assistance with setting up monthly budgets

Access a debt assessment calculator, which assesses over indebtedness. You then have an option to get further assessment on your debt to pay a single monthly installment to a monthly plan that is submitted by the debt counsellor.

You and your family will be liable for the legislated costs of the debt review.

Financial literacy skills

Counsellors offer tailor-made financial literacy skills courses.



Medical Scheme & Gap Cover Support & Advisory Services

(Available Mon-Fri 08h00 - 17h00)

Medical Scheme Membership

- New card requests
- Change of address
- Medical Scheme plan advice and selection
- New membership
- Application process
- Addition or deletion of dependents

Benefit Enquiries

- MSA balances
- Chronic admissions
- Hospital pre-authorisations
- Co-payments, shortfalls
- Hospital networks
- Gap cover

Claims

- Claim submission
- Resolving of incorrect codes
- Payment of reimbursements stale claims
- Ex-gratia assistance
- Conflict resolution
- Complaints to Council for Medical Schemes

Contributions

- Billing
- Debit orders
- Employer deductions

Medical Scheme option assessment and Year end Review

- Medical Scheme option assessment and Year end Review
- Annual revision of medical aid option and recommendation of alternative medical scheme options based on benefit and utilisation patterns

Wellness Days

Event planning for wellness days at employee premises

Gap Cover

Advice on the appropriate gap cover needed, application process, claims submissions and reimbursements.



Financial Planning Services

(Available Mon-Fri 08h00 - 17h00)

Financial Planning - Understanding your needs:

Evaluation

Our first objective is to understand what your current needs and objectives are, then evaluate what you have vs what is required to deliver on those needs. From growing your investments, to protecting you and what is important to you.

Retirement Fund Assessment

Assessing the shortfalls in your risk cover and ability to retire.

Risk Cover

Funeral, death, disability, dreaded disease, income protection and cover for bond, debt or loans.

Wealth Creation

Retirement planning, investments and education planning.

Estate Planning

Wills and trusts.

Business Assurance

Buy and sell, key man and contingent liability.

Short Term Insurance

Household and car insurance.



Managerial Support

(Available 24/7/365)

- Managerial Counselling & Support in dealing with workload and employees
- Conflict mediation
- Line Manager emotional support
- Assistance to Line Manager to refer staff in need of care or counselling for personal and work-related matters
- Assist the Line Manager with workload and flow to increase effectiveness and productivity. This service includes: Setting and managing of boundaries, work drain, skill set, perception, staff management techniques, impact to work, spotting employees in need and referring them on for help).



Group Trauma Interventions

(Available 24/7/365)

Group containment and emotional wellbeing management at the workplace.



Reporting Interventions & Marketing

(Available Mon-Fri 08h00 - 17h00)

- Monthly, quarterly, bi-annual, annual reports on problem clusters
- Proactive interventions to address the problem clusters
- Free topic talks by trained counsellors
- Monthly, quarterly, bi-annual, annual reports on problem clusters
- Themed marketing on health topics and problem clusters.



Financial Planning Services

(Available 24/7/365)

Parenting guidance, elderly care, childcare, tutor services, basic resources, educational resources.



Wellness Portal & App

(Available 24/7/365)

Wellness Portal

The Wellness Portal allows for employees to profile themselves and dependants, giving them access to clinical specialists via an online platform which has a library that hosts various medical and wellness content.

Wellness App

Access to a wellness app. Allows employees and their dependants access to the portal where counselling assistance can be initiated.



Heartline

(Available 24/7/365)

Education, counselling & support when dealing with chronic conditions. This includes medicine compliance, education, risk factors as well as facilitation with medical scheme where applicable.

Kindly note that ASI is operational remotely during the lockdown period and may be contacted via telephone, WhatsApp, email, SMS or virtual booking:

Naseema Ephraim

Cell No: 072 733 4150

Email address: naseema.ephraim@asi.co.za

Head Office

Tel No: 011 029 6123 (accessible from anywhere in SA)

SMS: "ASI" to 32015 for a call back

Email: queries@asi.co.za

Email: www.asi.co.za

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