



 **Zurreal** *Healthcard*

Make provision for unplanned medical expenses and emergencies!

The Zurreal Healthcard is a Visa Electron Debit Card* and can be used to purchase products and services at any Medical Service Provider which has a point of sale terminal facility. This is the ideal tool to provide you with the freedom to manage your healthcare expenses.

The Zurreal Healthcard enables any person over the age of 18, regardless of whether they belong to a medical scheme, have insurance or no medical cover at all, to pay for out-of-hospital medical services that they receive from a Medical Service Provider.

The Zurreal Healthcard is therefore perfectly suited for families where not all members reside together (eg. students). It is also popular amongst those individuals who have hospital cover but would like to make provision for everyday medical expenses.

As part of our ongoing drive to provide you with an affordable savings mechanism, Zurreal Healthcard continues to provide you with low, and in some cases no fees, as well as market related interest on your savings.

Benefits

- Any person can apply for a Zurreal Healthcard as it is not linked to a specific medical scheme
- The Zurreal Healthcard is a form of forced savings, ring fenced around medical expenses
- It is ideal for persons who are unable to afford medical aid as they can specify the contributions made towards the card
- Provisions can be made to save for medical scheme shortfalls and co-payments for goods and services not covered by your medical scheme
- Facilitates immediate payment to Medical Service Providers for products and services
- The Zurreal Healthcard can be used to pay for medical expenses when medical aid benefits have been depleted
- Zurreal Healthcard holders may apply for up to nine (9) secondary cards – linked to one account
- Market related interest is earned on credit balances
- Members are able to withdraw accumulated funds at the end of each year
- Should there be no point of sale machine at the provider, a manual reimbursement will be done
- Secure savings with PIN protection
- Facilities are ring-fenced around Medical Service Providers to ensure that funds are only used for medical expenses

How do I use the Zurreal Healthcard?

Swipe the Zurreal Healthcard at any Medical Service Provider with a credit card facility by selecting the savings option.

Funding

Funding the Zurreal Healthcard can be done easily through an electronic fund transfer, over the counter deposits at all ABSA branches or through debit orders deducted conveniently on the same date every month. The fee structure is available on our website at www.healthcard.co.za,

* Issued by Mercantile Bank Limited (Reg. No.:1965/006706/06. An Authorised Financial Services and Credit Provider. NCRCP19)



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