


























| Description of Service/Treatment | Services rendered as part of hospitalisation - subject to pre-authorisation | Services rendered NOT as part of hospitalisation |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HOSPITALISATION | | |
| Accommodation, theatre, medicine and material use whilst hospitalised | 100% of Agreed Tariff | Not Applicable |
| Outpatient treatment at hospital facility | Not Applicable | ⌚ Limited to R 1,000.00 per family per annum for treatment at a hospital's out patient facility or emergency rooms. |
| Medicine received on discharge from hospital | 100% of Agreed Tariff (RP Applies), if purchased on date of discharge, subject to a maximum of 7 days supply | |
| MEDICAL PRACTITIONERS | | |
| Consultations / Visits | ⌚ Unlimited | △ |
| Radiology | ⌚ Unlimited | △ Except for 1 mammogram per year, except for PMB's |
| ECHO-tests | ⌚ Unlimited | △ |
| MRI-, CT-scans and radio-isotope studies (Benefits subject to separate pre-authorisation) | ⌚ R 1,600.00 co-payment applies | ⌚ R 1,600.00 co-payment applies |
| Pathology | ⌚ Unlimited | △ Except if treatment part of Disease Management Programme and 1 pap smear per year, except for PMB's |
| Clinical Procedures | ⌚ Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Members' Guide for details. No benefits for elective procedures unless funded as PMB treatment: - Joint Replacements - Spinal surgery | ⌚ Subject to pre-authorisation: - Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) - Laser tonsillectomy - 24-hour oesophageal pH studies - Oesophageal motility - Yag laser - Photocoagulation therapy - Photodynamic therapy △ All other clinical procedures |
| Cochlear Implants | Limited to R 30,200.00 per implant | Not Applicable |
| Material and injection material administered in doctor's rooms | Not Applicable | △ |
| MATERNITY | | |
| Ante-natal Classes and Foetal Scans | ⌚ Unlimited | Foetal Scans limited to 2 per beneficiary per year and the cost of a 3D scan is limited to the cost of a 2D scan. Ante-natal Classes and Foetal Scans are further subject to a joint limit of R 1,500.00 per year |
| Ante-Natal Consultations | Not Applicable | ⌚ Limited to 2 per year |
| Confinement | Benefits as described in respect of Hospitalisation and Medical Practitioners | |
| AUXILIARY SERVICES | | |
| Physiotherapy | ⌚ Unlimited | △ |
| Medical Technology | ⌚ Unlimited | △ |
| Clinical Technology | ⌚ Unlimited | △ |
| Speech Therapy and Occupational Therapy | ⌚ Unlimited | △ |
| Podiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, herbalists and biokinetics | △ | △ |
| Aromatherapy, acupuncture and reflexology | △ | △ |
| OPTICAL | | |
| Consultation | Not Applicable | △ |
| Spectacles and Contact Lenses | Not Applicable | △ |
| Refractive Surgery | △ | △ |
| SECONDARY FACILITIES | | |
| Treatment that forms part of a Case Management Programme | 100% of Cost - Subject to approval by Case Manager | |
| REHABILITATION | △ Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending physician | |

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|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AMBULANCE SERVICES | | |
| Preferred Provider (ER24) | Not Applicable | 100% of Agreed Tariff - For emergency transport to and from a hospital |
| Non-preferred Provider | Not Applicable |  Limited to R 2,500.00 per family per year, limit will not apply to PMB's |
| BLOOD TRANSFUSIONS | | |
| | 100% of Cost | 100% of Cost - subject to pre-authorisation |
| MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES | | |
| Internal Prosthesis |  Specific sub-categories with limits apply. Please refer to Member Guide for details | |
| External Prosthesis |  Limited to R 56,300.00 per family per year - subject to approval by Case Manager | |
| Orthopaedic Appliances |  Limited to R 8,000.00 per family per year - subject to Case Management | |
| Medical Appliances | Not Applicable |  |
| Hearing Aids | Not Applicable |  |
| DENTISTRY | | |
| Basic |  |  |
| Specialised |  |  |
| MAXILLA-FACIAL AND ORAL SURGERY | | |
| Elective |  |  |
| Non-elective (excluding extractions) |  R 1,100.00 co-payment applies, PMB's 100% of Cost subject to PMB protocol |  Unlimited, PMB's 100% of Cost subject to PMB protocol |
| Implantology |  |  |
| PRESCRIBED MEDICINE | | |
| Chronic (Member must apply for benefit) | Not Applicable |  Except PMB |
| Acute | Not Applicable |  |
| Immunisations | Not Applicable |  |
| Oral & injectable contraceptives | Not Applicable |  Limited to R 1,400.00 per family per year |
| NON-PRESCRIBED MEDICINE (PAT) | | |
| | Not Applicable |  |
| CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES | | |
| Organ Transplants | The following benefits apply to organ donors in RSA: R44,800.00 for a live donor, R 26,800.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific radiology and pathology tests associated with transplant procedure also qualify for benefit, limit will not apply to PMB's | |
| Chronic Renal Failure | For kidney dialysis, incl. associated radiology and pathology tests - unlimited | |
| Oncology | Benefit managed as part of an Oncology Benefit Management Programme and subject to use of Preferred Provider Network. Overall limit of R 163,500.00 per family per year. No benefit for biological drugs. Please refer to Member Guide for more details | |
| Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiacare | Benefit managed by the Scheme and payable as per the applicable benefit described elsewhere in this summary | |
| Oxygen therapy | 100% of Cost of oxygen therapy (cylinders included) subject to Case Management | |
| Human Papillomavirus Vaccine (HPV) | Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subject to member being registered on the Programme and member being compliant. | |
| Mammograms and Pap Smears | Benefit subject to Disease Management protocol. | |
| AIDS AND HIV | | |
| | Benefits managed as part of a Disease Management Programme | |
| FOREIGN CLAIMS | | |
| | No benefit, except for Namibian claims | |
| MENTAL HEALTH | | |
| Clinical Psychology |  Unlimited - provided that treatment must form part of Case Management Programme |  |
| Psychiatry | Benefit as described elsewhere in this summary for Medical Practitioners and Hospitalisation. Treatment to be obtained in a mental health institution, as approved by the Scheme | |
| PRESCRIBED MINIMUM BENEFITS (PMB) | | |
| | Benefits subject to application and provided that the treatment and/or chronic medicine is received from a designated service provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply | |

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2016
CONTRIBUTIONS:

Principal member

R 1,450.00

Additional Adult Dependant

R 1,444.00

Additional Minor Dependant
(payable up to maximum 3)

R 742.00