























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	Benefits as described in respect of doctor visits and acute medicine
Medicine received on discharge from hospital	100% of Agreed Tariff (RP applies), if purchased on date of discharge, limited to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations/Visits	80% of cost - unlimited	80% of cost - subject to the following limits: Single member = max 15 visits Member + 1 dependant = max 30 visits Member + 2 or more dependants = max 45 visits
Radiology and Pathology	 Unlimited	80% of Medical Scheme Rate - unlimited
ECHO-tests	 Unlimited	80% of Medical Scheme Rate - limited to R 2,800.00 per beneficiary per year
MRI- and CT-scans and radio-isotope studies (Benefits subject to separate pre-authorisation)	 R1,100.00 co-payment applies	80% of Medical Scheme Rate R 1,100.00 co-payment applies
Clinical Procedures	80% of cost - unlimited	80% of cost for the following, 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 are payable at 80% of cost - unlimited
Cochlear Implants	 Limited to R74,500.00 per implant	Not Applicable
Material and injection material administered in doctor's room	Not Applicable	80% of Agreed Tariff (RP applies) - subject to Acute Medicine Limit
MATERNITY		
Foetal Scans	 Unlimited	80% of Cost Benefits 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		100% of Cost, limited to R 1,400.00 per family per year
Confinement	Benefits as described in respect of Hospitalisation and Medical Practitioners	
AUXILIARY SERVICES		
Medical Technology	 Unlimited	80% of Medical Scheme Rate - unlimited
Clinical Technology	 Unlimited	80% of Medical Scheme Rate - unlimited
Physiotherapy	 Unlimited	80% of Medical Scheme Rate - limited to R 4,500.00 per beneficiary to a maximum of R 12,700.00 per family per year
Speech Therapy and Occupational Therapy	 Unlimited Treatment to form part of a Case Management Programme	
Podiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, herbalists and biokinetics	 Benefits as described in respect of services rendered not as part of hospitalisation	
Aromatherapy, acupuncture and reflexology		
OPTICAL		
	Limited to R 5,100.00 per beneficiary to a maximum of R 10,200.00 per family over two years	
Consultation	Not Applicable	80% of Cost
Spectacles and Contact Lenses	Not Applicable	80% of Cost
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	
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

Description of Service/Treatment	Services rendered as part of hospitalisation - subject to pre-authorisation	Services rendered NOT as part of hospitalisation
<b>BLOOD TRANSFUSIONS</b>		
	100% of Cost	100% of Cost - subject to pre-authorisation
<b>MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES</b>		
Internal Prosthesis	Specific sub-categories with limits apply. Please refer to Member Guide for details	
External Prosthesis	100% of Cost, limited to R 63,700.00 per family per year - subject to approval by Case Manager	
Orthopaedic Appliances	100% of Cost, limited to R9,400.00 per family per year - subject to Case Management	
Medical Appliances	Not Applicable	80% of cost, limited to R 5,300.00 per family per year
Hearing Aids	Not Applicable	80% of cost, limited to R 16,200.00 per family per year
<b>DENTISTRY</b>		
Basic	80% of Medical Scheme Rate	80% of Medical Scheme Rate
Specialised	80% of Medical Scheme Rate - limited to R 7,200.00 per beneficiary to a maximum of R 22,000.00 per family per year	
<b>MAXILLA-FACIAL AND ORAL SURGERY</b>		
Elective	80% of Medical Scheme Rate	80% of Medical Scheme Rate
Non-elective (excluding extractions)	 Unlimited, PMB's 100% of Cost subject to PMB protocol	 Unlimited, PMB's 100% of Cost subject to PMB protocol
Implantology	80% of Medical Scheme Rate - implants (prosthesis) limited to R 5,600.00 per beneficiary per year	
<b>PRESCRIBED MEDICINE</b>		
Chronic (Member must apply for benefit)	Not Applicable	80% of Agreed Tariff (RP applies), limited to R 21,800.00 per beneficiary per year with a maximum of R 42,400.00 per family per year
Acute	Not Applicable	80% of Agreed Tariff (RP applies) limited to R 5,400.00 per beneficiary to a maximum of R 16,100.00 per family per year
Immunisations	Not Applicable	
Oral & injectable contraceptives	Not Applicable	
<b>NON-PRESCRIBED MEDICINE (PAT)</b>		
	Not Applicable	80% of Agreed Tariff (RP applies) - limited to R 1,400.00 per family per year and subject to the acute medicine maximum
<b>CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES</b>		
Organ Transplants	The following benefits apply to organ donors in RSA: R51,000.00 for a live donor, R 30,200.00 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	100% of Medical Scheme Rate for kidney dialysis, incl. associated radiology and pathology tests - unlimited	
Oncology	Benefit managed as part of an Oncology Management Programme. Overall limit of R 408,500.00 per family per year applies with a sub-limit of R 157,600.00 for biological drugs, if approved by the Scheme. Please refer to Member Guide for more details	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	Benefits managed by the Scheme and payable as per the applicable benefits described elsewhere in this summary	
Oxygen therapy	100% of Cost of oxygen therapy (cylinders included) subject to Case Management	
Human Papillomavirus (HPV), Prostate Test, Pneumococcal Conjugate Vaccine (PVC) and Annual Influenza Type B Single Dose.	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.	
<b>AIDS AND HIV</b>	Benefits managed as part of a Disease Management Programme	
<b>FOREIGN CLAIMS</b>	No benefit, except for Namibian claims	
<b>MENTAL HEALTH</b>		
Clinical Psychology	 Unlimited - provided that treatment must form part of Case Management Programme	80% of Medical Scheme Rate - subject to clinical psychology limit
Psychiatry	 Unlimited - provided that treatment must form part of Case Management Programme	80% of Medical Scheme Rate - subject to clinical psychology limit
<b>PRESCRIBED MINIMUM BENEFITS (PMB)</b>	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 5,759.00**

Additional Adult Dependant

**R 4,986.00**

Additional Minor Dependant  
(payable up to maximum 3)

**R 1,000.00**

**ABBREVIATIONS:** RP = Reference Pricing PMB = Prescribed Minimum Benefits MSR = Medical Scheme Rate  
This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules apply. Reg. No: 1446