



Description of Service/Treatment	Services rendered as part of hospitalisation - subject to pre-authorisation	Services rendered NOT as part of hospitalisation
HOSPITALISATION		<ul style="list-style-type: none"> Annual Day-to-day Limit: Principal Member = R 4,500.00; Additional per adult dependant = R 3,200.00; Additional per minor dependant = R 1,600.00 (to a maximum of R 4,800.00) Radiology, pathology, basic dentistry, physiotherapy and biokinetics = R 4,600.00 or R 6,400.00 for family Optometry = 100% of Cost limited to R 2,400.00 per beneficiary or R 4,800.00 per family over two years Medical appliances = R 4,300.00 per family
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Agreed Tariff	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	Benefit 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, subject to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations/Visits	Unlimited	Subject to annual day to day limit
Radiology and Pathology	Unlimited	Subject to joint limit for basic dentistry, physiotherapy and biokinetics
ECHO-tests	Unlimited	Limited to R 2,600.00 per beneficiary per year
MRI- and 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
Clinical Procedures	Unlimited Please refer to Members' Guide for detail 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 limited to Annual Day-to-day Limit
Cochlear Implants	Limited to R 30,200.00 per implant	Not Applicable
Material and injection material administered in doctor's rooms	Not Applicable	Subject to Annual Day-to-day Limit
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	Unlimited	Unlimited
Confinement	Benefits as described in respect of Hospitalisation and Medical Practitioners. Benefits in respect of pre-term babies are limited to the Prescribed Minimum Benefits	
AUXILIARY SERVICES		
Physiotherapy and Biokinetics	Unlimited	Subject to joint limit for radiology, pathology and basic dentistry
Medical Technology	Unlimited	Subject to Annual Day-to-day Limit
Clinical Technology	Unlimited	Subject to Annual Day-to-day Limit
Speech Therapy and Occupational Therapy	Unlimited (treatment to form part of a Case Management Programme)	subject to Annual Day-to-day Limit
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	subject to Annual Day-to-day Limit
Aromatherapy, acupuncture and reflexology		
OPTICAL	100% of Cost limited to R 2,400.00 per beneficiary or R 4,800.00 per family over two years	
Consultation	Not Applicable	100% of Cost
Spectacles and Contact Lenses	Not Applicable	100% 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 benefits 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

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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	100% of Cost, limited to R 56,300.00 per family per year - subject to approval by Case Manager	
Orthopaedic Appliances	100% of Cost limited to R 8,000.00 per family per year - subject to case management	
Medical Appliances	Not Applicable	100% of Cost, limited to R 4,300.00 per family per year
Hearing Aids	Not Applicable	⚠
DENTISTRY		
Basic	⌚ R1,100.00 co-payment applies and subject to joint limit for radiology, pathology, physiotherapy and biokinetics	⌚ Subject to joint limit for radiology, pathology, physiotherapy and biokinetics
Specialised	⌚ R1,100.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	⌚ R1,100.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
Non-elective (excluding extractions)	⌚ R1,100.00 co-payment applies and subject to Annual Day-to-day Limit, except for PMB's	⌚ Unlimited, PMB's 100% of Cost subject to PMB protocol
Implantology	⌚ R 1,100.00 co-payment applies. PMB's 100% of Cost subject to PMB protocol	⌚ Subject to Annual Day-to-day Limit
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	⚠ Except PMB
Acute	Not Applicable	100% of Agreed Tariff (RP applies) - subject to Annual Day-to-day Limit
Immunisations	Not Applicable	100% of Agreed Tariff (RP applies) - subject to Annual Day-to-day Limit
Oral & injectable contraceptives	Not Applicable	⌚ Limited to R 1,400.00 per family per year
NON-PRESCRIBED MEDICINE (PAT)		
	Not Applicable	100% of Agreed Tariff (RP applies) - limited to R 240.00 per day and subject to Annual Day-to-day Limit
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA. R 44,900.00 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	100% Medical Scheme Rate 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. Overall limit R 242,400.00 per family per year. No benefit for biological drugs. Please refer to Members' Guide for more details	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiacare	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 Vaccine (HPV)	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subjected 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	⌚ Subject to Annual Day-to-day Limit
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 2,223.00

Additional Adult Dependant

R 2,218.00

Additional Minor Dependant
(payable up to maximum 3)

R 757.00