

















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 Negotiated Tariff at Scheme's DSP, limited to PMB	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	△
Medicine received on discharge from hospital	 (RP applies), if purchased on date of discharge, limited to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
General Consultations/Visits	 Unlimited - subject to PMB treatment and protocol	△
Specialist Practitioners Consultations/Visits	 Unlimited - subject to PMB treatment and protocol	△
Basic Radiology	 Unlimited - subject to PMB treatment and protocol	△
MRI-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorisation)	100% of the Network Rate for MRI-, CT scans, performed in or out of hospital, subject to PMB regulation, obtaining a PAR, motivation and approval	
Basic Pathology	 Unlimited - subject to PMB treatment and protocol	No benefit unless treatment forms part of PMB treatment and protocol
Clinical Procedures	 Unlimited - subject to PMB treatment and protocol	No benefits will be allowed for elective Clinical Procedures, unless treatment forms part of PMB protocol
Material and injection material administered in doctor's rooms	Not Applicable	△
MATERNITY		
Confinement	Subject to pre-authorisation and network provider referral process	Not Applicable
AUXILIARY SERVICES		
Physiotherapy	 Unlimited - subject to PMB treatment and protocol	△
Medical Technology	 Unlimited - subject to PMB treatment and protocol	△
Clinical Technology	 Unlimited - subject to PMB treatment and protocol	△
Speech Therapy and Occupational Therapy	 Unlimited - subject to PMB treatment and protocol	△
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 and PMB regulation	
REHABILITATION		
	△ To be self-funded, except for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician. PMB regulation will apply	

Description of Service/Treatment	Services rendered as part of hospitalisation - subject to pre-authorization	Services rendered NOT as part of hospitalisation
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not Applicable	 For emergency transport to and from a hospital
Non-preferred Provider	Not Applicable	
BLOOD TRANSFUSIONS		
	100% of Cost, subject to pre-authorization - limited to PMB	
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES		
Internal Prosthesis	Funded as PMB treatment only	
External Prosthesis	Funded as PMB treatment only	
Orthopaedic Appliances	Funded as PMB treatment only	
Medical Appliances	Funded as PMB treatment only	
Hearing Aids	Not Applicable	
DENTISTRY		
Basic		
Specialised		
MAXILLA-FACIAL AND ORAL SURGERY		
Elective		
Non-elective	100% of Cost, limited to PMB and subject to pre-authorization and Network Clinical Protocol	
Implantology		
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	Benefit is subject to approval and in accordance with the CDL Chronic Medicine Formulary. Medication to be supplied by Network Provider
Acute	Not Applicable	
Immunisations	Not Applicable	
NON-PRESCRIBED MEDICINE (PAT)		
	Not Applicable	
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	Benefits will only be allowed in respect of heart-, lung-, heart- and lung-, bone-marrow, kidney- and liver transplants. Benefits will apply in respect of a donor, provided that the donor is in RSA and further subject to the recipient being a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit	
Chronic Renal Failure	100% of Network Rate for Kidney Dialysis, including associated Radiology and Pathology tests - subject to PMB protocol	
Oncology	Benefits are payable for PMB only. Benefit managed as part of a Disease Management Programme and use of the Scheme's DSP network. No benefit for Biological drugs	
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	
AIDS AND HIV		
Benefits managed as part of a Disease Management Programme		
FOREIGN CLAIMS		
No benefit, except for Namibian claims		
MENTAL HEALTH		
	Out of PMB	In PMB
Clinical Psychology & Psychiatry	Benefits for treatment out of hospital are subject to pre-authorization, Case management through treatment plan and subject to PMB regulation	Benefits for treatment in hospital are subject to pre-authorization, Case management through treatment plan and subject to PMB regulation
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a Designated Service Provider. Please refer to Member Guide for more detail. If voluntarily obtained from any other provider, a co-payment of 40% will apply. Scheme protocol apply	

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2017
CONTRIBUTIONS:

Principal member

R 850.00

Additional Adult Dependant

R 850.00

 Additional Minor Dependant
(payable up to maximum 3)

R 300.00
Abbreviations RP = Reference Pricing **PMB** = Prescribed Minimum Benefits

This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules apply. Reg. No: 1446