























| Description of Service/Treatment | Services rendered as part of hospitalisation - subject to pre-authorization | 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-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorization) |  R 1,100.00 co-payment applies | 80% of Medical Scheme Rate R 1,100.00 co-payment applies |
| Pathology |  Unlimited | 80% of Medical Scheme Rate - Unlimited |
| Clinical Procedures | 80% of Cost - Unlimited | 80% of Cost for the following, subject to pre-authorization: - 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 R 74,500.00 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 | | |
| Ante-natal Classes and 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 Benefits allowed for additional pregnancy scans and/or pre-childbirth education at 100% of Cost to a maximum of 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 4,800.00 per beneficiary to a maximum of R 13,600.00 per family per year |
| Speech Therapy and Occupational Therapy |  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 5,500.00 per beneficiary to a maximum of R 10,900.00 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 2,700.00 per family per year, limit will not apply to PMB |

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|---|---|---|
| BLOOD TRANSFUSIONS | | |
| | 100% of Cost | 100% of Cost - subject to pre-authorization |
| MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES | | |
| Internal Prosthesis | Specific sub-categories with limits apply. Please refer to Member Guide for detail | |
| 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 R 9,400.00 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. This maximum may be exceeded, subject to a maximum limit of R 15,900.00, in respect of certain appliances, provided that the treatment forms part of a Case Management Programme |
| Hearing Aids | Not Applicable | 80% of Cost, limited to R 16,200.00 per family per year |
| DENTISTRY | | |
| Basic | 80% of Medical Scheme Rate | 80% of Medical Scheme Rate |
| Specialised | 80% of Medical Scheme Rate - limited to R 7,700.00 per beneficiary to a maximum of R 23,600.00 per family per year | |
| MAXILLA-FACIAL AND ORAL SURGERY | | |
| Elective | 80% of Medical Scheme Rate - Unlimited | 80% of Medical Scheme Rate - Unlimited |
| Non-elective (excluding extractions) |  Unlimited, PMB 100% of Cost subject to PMB protocol |  Unlimited, PMB 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 | |
| PRESCRIBED MEDICINE | | |
| Chronic (Member must apply for benefit) | Not Applicable | 80% of Agreed Tariff (RP applies), limited to R 23,300.00 per beneficiary per year with a maximum of R 45,400.00 per family per year |
| Acute | Not Applicable | 80% of Agreed Tariff (RP applies) limited to R 5,800.00 per beneficiary to a maximum of R 17,200.00 per family per year |
| Immunisations | Not Applicable | |
| Oral & Injectable Contraceptives | Not Applicable | |
| NON-PRESCRIBED MEDICINE (PAT) | | |
| | Not Applicable | 80% of Agreed Tariff (RP applies) - limited to R 1,500.00 per family per year and subject to the Acute Medicine maximum |
| CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES | | |
| Organ Transplants | The following benefits apply to organ donors in RSA: R 51,000.00 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 | |
| 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 detail | |
| 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 | |
| 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 | 80% of Medical Scheme Rate - subject to R 8,800.00 Clinical Psychology limit |
| Psychiatry |  Unlimited - provided that treatment must form part of Case Management Programme | 80% of Medical Scheme Rate - subject to R 8,800.00 Clinical Psychology limit |
| 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 2017

CONTRIBUTIONS:

Principal member

R 6,335.00

Additional Adult Dependant

R 5,485.00

Additional Minor Dependant (payable up to maximum 3)

R 1,100.00