
















































Description of Service/Treatment	Services rendered as part of hospitalisation - subject to pre-authorization	Services rendered NOT as part of hospitalisation
<b>HOSPITALISATION</b>		
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	
<b>MEDICAL PRACTITIONERS</b>		
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 2,800.00 per beneficiary per year
MRI-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorization)	 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-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 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
<b>MATERNITY</b>		
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. Benefits allowed for additional pregnancy scans and/or pre-childbirth education at 100% of Cost to a maximum of R1,600.00 per Family 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	
<b>AUXILIARY SERVICES</b>		
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		
<b>OPTICAL</b>		
Consultation	Not Applicable	100% of Cost
Spectacles and Contact Lenses	Not Applicable	100% of Cost
Refractive Surgery		
<b>SECONDARY FACILITIES</b>		
Treatment that forms part of a Case Management Programme	100% of Cost, subject to approval by Case Manager	
<b>REHABILITATION</b>		
Only benefits for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician		
<b>AMBULANCE SERVICES</b>		
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

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 detail	
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. This maximum may be exceeded, subject to a maximum of R 12,900.00, in respect of certain appliances, provided that the treatment forms part of a Case Management Programme
Hearing Aids	Not Applicable	
<b>DENTISTRY</b>		
Basic	 R 1,100.00 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
<b>MAXILLA-FACIAL AND ORAL SURGERY</b>		
Elective	 R 1,100.00 co-payment applies and subject to Annual Day-to-day Limit	 Subject to Annual Day-to-day Limit
Non-elective (excluding extractions)	 R 1,100.00 co-payment applies and subject to Annual Day-to-day Limit, except for PMB	 Unlimited, PMB 100% of Cost subject to PMB protocol
Implantology	 R 1,100.00 co-payment applies, PMB 100% of Cost subject to PMB protocol	 Subject to Annual Day-to-day Limit
<b>PRESCRIBED MEDICINE</b>		
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 1,500.00 per family per year
<b>NON-PRESCRIBED MEDICINE (PAT)</b>		
	Not Applicable	100% of Agreed Tariff (RP applies) - limited to R 260.00 per day and subject to Annual Day-to-day Limit
<b>CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES</b>		
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	
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. Overall limit R 242,400.00 per family per year. No benefit for Biological drugs. Please refer to Member Guide for detail	
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	
<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	 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	
<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 2017**
**CONTRIBUTIONS:**

Principal member

**R 2,456.00**

Additional Adult Dependant

**R 2,451.00**

 Additional Minor Dependant  
(payable up to maximum 3)

**R 836.00**