

CompCare

Medical Scheme



ExtraCare

2025 Information and Benefit Guide



#Get healthy

Administered by



Universal™

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.

Enjoy private hospitalisation within the extensive Netcare and Mediclinic hospital groups, along with out-of-hospital services and shared day-to-day benefits, including additional coverage for radiology, pathology and dentistry, as well as optometry.

Premium Day-to-Day Benefits

Generous day-to-day cover for out-of-hospital expenses such as GP visits, medicines, and dental care, helping you manage ongoing healthcare costs.

Preventative Care and Wellness

These benefits enhance your day-to-day cover by offering screenings and checkups for early detection of health issues, while also being tailored to support your overall well-being.

Care Maximiser

The Care Maximiser provides an additional range of day-to-day benefits, covered by Scheme Risk, without impacting your pocket, ensuring extended coverage

Through the Care Maximiser, Preventative Care and Wellness benefits, you can enjoy up to an extra R40 000 in additional coverage, on top of your day-to-day benefits.

Comprehensive Chronic Cover

Covers the 27 listed Chronic Disease List (CDL) conditions and 13 additional chronic conditions, offering peace of mind for long-term health management.

ExtraCare	Principal member	Adult dependant	Child dependant
Contribution	R5 812	R5 812	R2 034
Day-to-Day Benefit	R6 700	R4 700	R2 400
Day-to-Day Extender Benefit	R6 700 PB to a maximum of R10 440 PMF		

Child rates apply until the child turns 21 years. Members only pay for a maximum of 3 children.



Scan to apply online



Scan to speak to an independent adviser to join

Speciality Healthcare Bundles



Our speciality bundles provide personalised healthcare enhancements for every life stage, tailored to children, men, and women. These benefits support active lifestyles and emotional well-being, with some funded by the Care Maximiser.

Kids

We take special care of the little ones with our unique range of kids benefits.

- Newborn hearing screening benefit
- Newborn congenital hypothyroidism test
- Baby wellness visits
- Childhood immunisations
- School readiness assessments
- Pre-school eye, hearing, and dental screening
- One additional emergency room visit for children younger than 6 years
- Three additional paediatric consultations
- Unlimited GP consultations and basic dentistry for children younger than 6 years
- Initial occupational therapy consultation
- Kids' fitness assessment and exercise prescription programme
- Kids' nutritional assessment and healthy eating programme

Women

We support women's health with tailored benefits for professionals and growing families.

- Antenatal classes and visits
- Maternity bag
- Confinements including 2D ultrasound scans
- Breast pump per pregnancy on options with a PMSA
- One additional nutritional and fitness assessment per pregnancy
- Contraceptives
- HPV (Cervical Cancer) vaccine
- Papsmear screening
- Mammogram
- Access to all Preventative Care benefits
- Access to all Active Lifestyle Programmes
- Access to all Emotional Wellness benefits

Men

We recognise men's diverse health needs. Our benefits enhance well-being for young professionals, family men, and executives.

- Prostate-specific antigen (PSA) blood test
- Access to all Preventative Care benefits
- Access to all Active Lifestyle Programmes
- Access to all Emotional Wellness benefits

Preventative Care Benefits

We prioritise prevention, offering extensive care benefits for proactive health, all paid from risk.

- **Health check:** Blood pressure, blood sugar, cholesterol, BMI and waist circumference
- Rapid HIV test
- Flu vaccine
- Tetanus vaccine
- Glaucoma test
- Colorectal cancer screening
- Lipogram

Emotional Wellness

We provide comprehensive emotional wellness support for our members.

- Psychiatric and psychological treatment in and out of hospital
- Alcoholism, drug dependence and narcotics
- Psychosocial counselling with unlimited telephonic counselling including 3 face-to-face sessions

Travel Cover

Travel is about adventure and creating memories. Our benefits ensure you're covered for the unexpected.

- Preventative Malaria medication
- Travel vaccinations such as Yellow Fever, Typhoid Fever, Hepatitis A, Rabies and Meningococcal disease
- International Travel cover for emergency medical costs (via Universal Rewards)

Professional and Adventure Sports Cover

For those who embrace adventure and professional sports, our benefits protect you against unexpected injuries.

- Unlimited emergency evacuation, including airlifts
- Emergency search and rescue
- Hospitalisation due to professional sport injuries are covered at 100% of the scheme rate

Active Lifestyle Programmes

Benefits to support you in attaining your health and fitness goals.

- **Fitness assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, virtual consultations, exercise prescription and regular monitoring
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription, and regular monitoring



Preventative Care and Wellness Benefits

Enjoy the comprehensive preventative care and wellness benefits to proactively manage your health. From routine screenings and vaccinations to personalised nutrition plans and fitness support, we help you to stay healthy and prevent illness without having to use your day-to-day benefits.

Total value in addition to your day-to-day benefits

R15 000

Essential health tests

Blood pressure, blood sugar, cholesterol, BMI and waist circumference:

- One measurement per beneficiary over the age of 18 years, limited to R287 per event. Only at DSP pharmacy.



Rapid HIV tests

As required.



Prophylaxis for malaria

Preventative medicine as required.



Flu vaccine

One per beneficiary per annum.



Tetanus vaccine

One injection when required.



PSA (Prostate Specific Antigen)

One test per male beneficiary over the age 40.



Bowel cancer screening test

One test every 24 months (from date of service) for beneficiaries between the ages of 45 and 75.



Glaucoma test

One per beneficiary per annum.



Lipogram

One fasting lipogram per beneficiary over the age of 20 years. Once every five years.



Pap smear

One test per female beneficiary over the age of 18 per annum.



Mammogram

One test per female beneficiary over the age of 35 every second year.



HPV (cervical cancer) vaccine

One course per female beneficiary between 12 and 18 years of age per lifetime.



Adult and child pneumococcal vaccine

Per beneficiary as required, subject to pre-authorisation and protocols.



Fitness assessment and exercise prescription

- Access to Universal's Network of biokineticists for annual fitness assessments, virtual consultations, exercise prescription and regular monitoring.
- One additional assessment per pregnant member per pregnancy. Strict protocols apply.



Nutritional assessment and healthy eating plan

- Access to Universal's Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription and regular monitoring.
- One additional assessment per pregnant member per pregnancy. Strict protocols apply.



Travel vaccinations such as Yellow Fever, Hepatitis A, Rabies and Meningococcal disease

per beneficiary as required.





Care Maximiser

Unlock additional benefits with our Care Maximiser. Designed to help you stretch your benefits further, the Care Maximiser ensures that you get more value from CompCare - because your health deserves more.

Unlocking your Care Maximiser is easy.

To activate your Care Maximiser benefit, all you need to do is go for your essential health test.

All adult beneficiaries on your medical aid plan need to go for the following health tests at any of our DSP pharmacies:

Blood pressure measurement

Blood sugar test

Cholesterol test

BMI and waist circumference

Two virtual consultations (including acute medicine) - Universal Network applies.	✓
Unlimited nurse advice online chats.	✓
GP wellness consultation: One visit PB per annum - excluding procedures. Limited to tariff code 0190/1/2 and ICD10 Z00.0 or Z00.1.	✓
Unlimited GP visits for children <6 years old.	✓
Unlimited basic dentistry for children <6 years old.	✓
Emergency room visit for children <6 years old.	To a maximum of R1 550 per event, if not a PMB.
Contraceptives up to the age of 55 years (Oral/IUD device).	13 scripts to a maximum of R3 540, OR an IUD to a maximum of R3 540.
Covid benefit	To the maximum value of R1 850.
<ul style="list-style-type: none"> • Pulse Oximeter: R850 per family • Nebulizer: R550 per family • Thermal Thermometer: R450 per family 	
Home test bundle	Overall limit of R350.
<ul style="list-style-type: none"> • One Covid test • One urinary tract test • One ovulation test • One pregnancy test 	✓ ✓ ✓ ✓
Antenatal visits with a GP, specialist or midwife.	100% of the scheme rate. 12 antenatal visits.



Day-to-Day Benefits



Day-to-day benefits cover routine healthcare costs such as GP visits, prescription medicine, dental check-ups, radiology, pathology and optometry.

How are these benefits covered?



Day-to-Day Benefit

The ExtraCare benefit option includes a Day-to-Day Benefit which covers routine healthcare expenses that occur on a daily basis. Examples of such expenses include:

- Doctors' consultations (GP and specialist visits)
- Prescription medication
- Minor medical procedures that don't require hospitalisation



Day-to-Day Extender Benefit

This day-to-day benefit, on the ExtraCare benefit option, are available for out-of-hospital radiology, pathology, basic dentistry, physiotherapy and biokinetics.



Optometry Benefit

This additional day-to-day benefit covers optometry including optometry visits, lenses and contact lenses and frames.

Day-to-day benefits

Specified day-to-day benefits will be paid from the day-to-day benefit:
P: R6 700 A: R4 700 C: R2 400
Out-of-hospital radiology, pathology, basic dentistry, physiotherapy and biokinetics are paid from the day-to-day Extender Benefit to the amounts of: PB: R6 700 PMF: R10 440

Optometry benefit: R6 500 PMF.

General practitioner

Virtual and face-to-face consultations, procedures and material costs

100% of the scheme rate.
Paid from the day-to-day benefit.

Specialists

100% of the scheme rate.
Paid from the day-to-day benefit.
Referral by a GP is required, and pre-authorization is required to avoid a 35% co-payment.

Chronic medicines (27 CDL conditions)

100% of reference price.
First paid from the day-to-day benefit. The Scheme will cover the costs once the day-to-day benefit is depleted. DSP pharmacies apply.
Subject to formularies, protocols and pre-authorization.
25% co-payment for non-formulary medicine and use of non-DSP pharmacy.

Medicine for non-CDL conditions

13 non-CDL conditions.
100% of reference price.
Paid from the day-to-day benefit. DSP pharmacies apply.
Subject to formularies, protocols and pre-authorization.
25% co-payment for non-formulary medicine and use of non-DSP pharmacy.
Cover is also provided for the 27 listed CDL conditions.

Acute medicines

Paid from the day-to-day benefits.
25% co-payment on medicines where no generic is available.
RP applies.
MMAP applies.

Over the counter medication and homeopathic medicines

Paid from the day-to-day benefit.
Limited to R310 per event.
RP applies.

Basic radiology Black and white X-rays and ultrasound

100% of the scheme rate.
Paid from the day-to-day Extender Benefit.
Combined benefit with pathology, basic dentistry, biokinetics and physiotherapy to the amount of:
PB: R6 700 PB to a maximum of R10 400 PMF.
Combined in-and-out of hospital limit of R41 700 PMF.
Referral by a GP is required to avoid a 35% co-payment.

All specialised radiology Including MRI and CT scans

100% of the scheme rate.
Pre-authorization and a medical motivation are required for MRI, CT and High-resolution CT scans.
Limited to R30 000 PMF unless otherwise pre-authorized.
R3 800 co-payment applies for each scan. Combined limit in-and-out of hospital.

Day-to-Day Benefits (continued)

Pathology	100% of the scheme rate. Paid from the day-to-day Extender Benefit. Combined benefit with radiology, basic dentistry, biokinetics and physiotherapy of R6 700 PB to a maximum of R10 400 PMF. Combined in-and-out of hospital amount of R41 700 PMF. Referral by a GP is required to avoid a 35% co-payment.	Psychosocial counselling benefit	Paid from risk. Unlimited telephonic counselling sessions through the Universal Wellness Care Centre, with an option for referral to one-on-one sessions with qualified psychologists, social workers or registered counsellors to a maximum of 3 referral sessions PB per year.
Conservative dentistry Including consultations, preventative care, fillings, extractions including wisdom teeth, root canal treatment and infection control	100% of the scheme rate. Paid from the day-to-day Extender Benefit. Combined benefit with radiology, biokinetics and physiotherapy to the amount of R6 700 PB to a maximum of R10 400 PMF.	Oxygen home ventilation	100% of the scheme rate. Paid from the day-to-day benefit. Subject to protocols and pre-authorisation.
Specialised dentistry Including maxillofacial and oral surgery-in-and-out of hospital combined benefit (A quotation must be submitted for approval prior to the commencement of the treatment. Orthodontic treatment for patients older than 18 is excluded.)	100% of the scheme rate. Paid from the day-to-day Benefit. A co-payment of R2 080 applies.	Home nursing visits Nursing services by registered nurses or nursing assistants for the acute phase after hospitalisation or in lieu of hospitalisation (not for custodial or chronic care)	100% of the scheme rate. Paid from the day-to-day benefit. Subject to protocols and pre-authorisation.
Optometry visits	One visit PB every 24 months (from date of visit) included in the R6 500 PMF optometry benefit amount.	Antenatal classes	100% of the scheme rate. Subject to the AFB. Limited to 12 antenatal classes and a lactation consultation with a midwife and limited to R1 800 per pregnancy.
Lenses and contact lenses	100% of the scheme rate. Sub-limit of R1 140 for lenses or contact lenses PB, included in the R6 500 PMF optometry benefit amount, every 24 months. Subject to protocols.	Antenatal visits and scans	100% of the scheme rate. Limited to 12 antenatal visits with a GP, specialist or midwife. Paid from the Care Maximiser. Foetal scans limited to 2 x 2D scans PB per year and can opt for a 3D scan (paid at the rate of a 2D scan). Pre-authorisation required and subject to protocols. Maternity bag issued with registration on maternity programme.
Frames	100% of the scheme rate. Available benefit of R650 PB, included in the R6 500 PMF optometry benefit amount, every 24 months.	Antenatal scans and maternity bag	Foetal scans limited to 2 x 2D scans PB per year and can opt for a 3D scan (paid at the rate of a 2D scan). Maternity bag issued with registration on maternity programme.
Speech therapists, social workers, podiatrists, occupational therapists, homeopaths and naturopaths, dietitians, chiropractors (X-rays excluded), audiologists, physiotherapists and biokineticists.	100% of the scheme rate. Paid from the day-to-day Benefit. Biokinetics and physiotherapy are paid from the day-to-day Extender Benefit, limited to a collective sub-limit of R5 000 PMF, in-and-out of hospital.	International travel Healthcare services while traveling outside the borders of South Africa	Subject to benefits per individual benefit category. Paid at South African rates. Register your journey and obtain a travel certificate on www.tic.co.za/compicare
Clinical psychologists and psychiatry	100% of the scheme rate. Limited to the day-to-day Benefit. PMB benefit: Up to a maximum of 21 days' admission OR 15 consultations. The 15 consultations will first be paid from the day-to-day Benefit, thereafter it is covered by the Scheme.	Emergency room child benefit	One additional visit at an emergency room per annum per child younger than 6 years. Visit to emergency room is limited to R1 550 per event. Paid from the Care Maximiser.
Surgical and medical appliances E.g. wheelchairs, crutches, glucometers, artificial eyes and external fixators. Pre-authorisation is required.	100% of the scheme rate. Paid from the day-to-day Benefit. Sub-limits and protocols apply.	Emergency roadside assistance and ambulance transportation provided by Netcare 911	100% of the scheme rate. In non-emergency cases, authorisation must be obtained from Netcare 911 at the time of transportation or within 24 hours thereof, failing which will result in a 25% co-payment.
		Hospital emergency room and casualty emergency visits not requiring admission. Excluding facility fees	Paid from the AFB.
		Hospital emergency as a result of physical injury caused by an external force	100% of the scheme rate. Subject to protocols and PMBs.



Hospitalisation and major benefits

Extensive hospital and major benefit cover ensure financial protection in case of medical emergencies, covering hospital stays, surgeries and other life-saving medical procedures. For any hospital stay it is important to obtain pre-authorisation to avoid unnecessary out-of-pocket expenses. All hospital visits and related treatment are subject to case management, specialist programmes and Scheme protocols. These measures are put in place to ensure that members obtain quality, appropriate care at specially negotiated tariffs.

Hospitalisation	100% of the scheme rate. Any Netcare or Mediclinic private hospital. Subject to pre-authorisation and managed care protocols.	Basic radiology	100% of the scheme rate. Unlimited. Subject to protocols.
GPs and specialist treatment while in hospital.	Unlimited. 100% of the scheme rate. Subject to pre-authorisation and managed care protocols.	Pathology	100% of the scheme rate. Subject to scheme protocols. Combined in-and-out of hospital limit of R41 700 PMF.
Medication - only while in hospital	100% of scheme rate.	Confinements	100% of the scheme rate. Subject to pre-authorisation and protocols.
Medication on discharge from hospital (TTO)	Limited to 7 days per discharge. Subject to Reference Pricing (RP) and formularies	Alcoholism, drug dependence and narcotics	Unlimited for PMBs. Subject to pre-authorisation and protocols.
Surgical prostheses	Subject to pre-authorisation and protocols. Limited to an overall benefit amount of R42 000. Sub-limits per category apply.	Organ transplants, plasmapheresis, renal dialysis	Unlimited for PMBs. Subject to pre-authorisation and protocols. A DSP may apply.
Auxiliary services such as physiotherapy, psychology, etc.	100% of the scheme rate. Limited to a combined sub-limit of R5 000 PMF, in-and-out of hospital. Subject to pre-authorisation and protocols. A separate pre-authorisation number is required - the claim will not be paid under the hospital pre-authorisation. A 20% co-payment will apply if not pre-authorised.	Professional sports injuries	100% of the scheme rate. Subject to pre-authorisation and protocols.
Psychiatric treatment in hospital	100% of the scheme rate. Subject to pre-authorisation, protocols and PMBs. Up to a maximum of 21 days' admission OR 15 Consultations which will first be paid from the day-to-day benefit, thereafter it is paid from risk.	Oncology including chemotherapy and radiotherapy	100% of the scheme rate. Unlimited at our oncology DSP. Subject to pre-authorisation and protocols. Oncology formulary applies.
Psychology (non-psychiatric admissions)	Limited to R3 130 per PMF. Subject to pre-authorisation and protocols.	Biologicals and specialised medication	Pre-authorisation required. R185 000 PMF. Protocols apply. 25% co-payment on non- PMB medicines.
All specialised radiology including MRI and CT scans	100% of the scheme rate. Pre-authorisation and a medical motivation are required for MRI, CT and high-resolution CT scans. Limited to R30 000 PMF unless otherwise pre-authorised. R3 800 co-payment for each scan. Combined limit in-and-out of hospital.	Alternatives to hospitalisation	
		Step-down nursing facilities, hospice, rehabilitation and home-based care in lieu of hospitalisation	100% of the scheme rate. Unlimited. Subject to pre-authorisation, clinical guidelines and protocols.
		Surgical procedures out-of-hospital	100% of the scheme rate. Unlimited. Subject to pre-authorisation, clinical guidelines and protocols.
		Refractive eye surgery	100% of the scheme rate. Paid from the available day-to-day benefit. Subject to the available optometry benefit amount of R6 500 PMF.
		Wound care in lieu of hospitalisation	100% of the scheme rate. Unlimited. Subject to pre-authorisation, clinical guidelines and protocols.



Important to remember: This is a summary of the benefits. For full details, please consult the official Rules of CompCare Medical Scheme. In case of a dispute, the rules of CompCare Medical Scheme will apply. Benefits for members joining during the year will be prorated.

Always use a network hospital (where applicable) to avoid co-payments. In an emergency, go to the closest appropriate network hospital. If none are nearby, you may go to the nearest appropriate facility. For any procedures requiring a specialist, it's crucial to ensure that the specialist operates or attends to you at a network hospital. A 35% co-payment will apply to the voluntary use of a non-DSP/network hospital/facility.