

# CompCare

Medical Scheme



# Hospicare

2025 Summary of benefits



#Get healthy

Administered by  Universal™

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



**Our hospital plan ensures that you and your loved ones have access to quality healthcare during medical emergencies. With full cover for hospital stays, surgeries, and essential treatments, you'll have peace of mind knowing you're financially protected. This plan gives you access to a wide network of private hospitals, ensuring you receive the best care without the burden of unexpected costs.**

### Preventative care and wellness

Enhance your everyday healthcare with comprehensive preventative cover, featuring a range of health tests designed for early detection of potential issues. This plan also includes essential vaccinations, cancer screenings, and malaria prevention medications for when you're travelling.

### Emotional health is important

Benefit from unlimited counseling sessions with experienced psychologists or social workers. Plus, if you need extra support, you can enjoy up to three one-on-one sessions per year with qualified professionals, ensuring personalised care when you need it most.

### Hospital cover

Our hospital plan offers vital protection for life's unexpected medical events. It ensures comprehensive cover for a wide range of treatments, from medical emergency procedures to specialised care, all while guaranteeing access to quality treatment through a network of private healthcare providers. With your health and finances safeguarded, you can focus on your recovery with confidence.

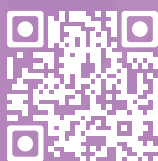


Monthly Contributions	
Principal member	R4 260
Adult dependant	R4 260
Child dependant	R1 491

*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



# Preventative care and wellness benefits

Enjoy the comprehensive preventative care benefits to proactively manage your health. From routine screenings and vaccinations to health tests, 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

R10 000

## Essential health test

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 a DSP pharmacy.



## Rapid HIV test

As required.



## Prophylaxis for malaria

Preventative medicine as required.



## Flu vaccination

One flu vaccination 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.



## 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.



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

Per beneficiary as required.



## 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)

## Emotional wellness

Your mental health matters, and we're here to help you thrive with all the emotional wellness support you need!



- 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



# 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-authorization 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.

<b>Hospitalisation</b>	100% of the scheme rate. Any Netcare hospital. Subject to pre-authorization and managed care protocols.	<b>Organ transplants, plasmapheresis, renal dialysis</b>	Unlimited for PMBs. Subject to pre-authorization and protocols. A DSP may apply.
<b>GPs and specialist treatment while in hospital</b>	Unlimited. 100% of the scheme rate.	<b>Oncology including chemotherapy and radiotherapy</b>	100% of the scheme rate. Unlimited for PMBs at our oncology DSP. Subject to pre-authorization and protocols. Oncology formulary applies.
<b>Medication - only while in hospital</b>	100% of cost.	<b>Alternatives to hospitalisation</b>	
<b>Medication on discharge from hospital (TTO)</b>	Limited to 7 days per discharge. Subject to Reference Pricing (RP) and formularies.	<b>Step-down nursing facilities, hospice, rehabilitation and home-based care in lieu of hospitalisation</b>	100% of the scheme rate. Unlimited for PMBs. Subject to pre-authorization, clinical guidelines and protocols.
<b>Surgical prostheses</b>	Subject to pre-authorization and protocols. Limited to an overall benefit amount of R36 100. Sub-limits per category apply.	<b>Surgical procedures out-of-hospital</b>	100% of the scheme rate. Unlimited for PMBs. Subject to pre-authorization, clinical guidelines and protocols.
<b>Auxiliary services such as physiotherapy, psychology, etc</b>	100% of the scheme rate. Limited to a combined sub-limit of R3 400 PMF, in-and-out of hospital. Subject to pre-authorization and protocols. A separate pre-authorization number is required - the claim will not be paid as part of the hospital pre-authorization. A 20% co-payment will apply if not pre-authorized.	<b>Wound care in lieu of hospitalisation</b>	100% of the scheme rate. Unlimited for PMBs, unless otherwise approved. Subject to pre-authorization, clinical guidelines and protocols.
<b>Psychiatric treatment in hospital</b>	100% of the scheme rate. Subject to pre-authorization, protocols and PMBs. Up to a maximum of 21 days' admission OR 15 consultations.	<b>Emergency room child benefit (Excludes facility fee)</b>	Unlimited for PMBs.
<b>All specialised radiology including MRI and CT scans</b>	100% of the scheme tariff. Limited to R27 500 PMF unless otherwise pre-authorized. Pre-authorization and medical motivation are required for MRI, CT and high-resolution CT scans. R3 800 co-payment applies for each scan.	<b>Emergency roadside assistance and ambulance transportation provided by Netcare 911</b>	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.
<b>Basic radiology</b>	100% of the scheme rate. Unlimited. Referral by a GP is required to avoid a 35% co-payment.	<b>Hospital emergency room and casualty emergency visits not requiring admission. Excluding facility fees</b>	Unlimited for PMBs.
<b>Pathology</b>	100% of the scheme rate. Limited to R30 000 PMF for non-PMBs.	<b>Hospital emergency as a result of physical injury caused by an external force</b>	Unlimited.
<b>Confinements</b>	100% of the scheme rate. Unlimited. Subject to pre-authorization and protocols.		
<b>Alcoholism, drug dependence and narcotics</b>	Unlimited for PMBs. Subject to pre-authorization 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.