

# CompCare

Medical Scheme



# UltraCare

**2025** Summary of Benefits



**#Get  
healthy**

Administered by



**Universal**<sup>™</sup>

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

The UltraCare option is an exceptional medical aid offering complete cover, including unlimited hospital stays and comprehensive day-to-day benefits, with a substantial Above Threshold Benefit. Ideal for those who've achieved career success and enjoy luxury living.

### Annual Flexi Benefit (AFB)

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

### Above Threshold Benefit (ATB)

The ATB provides additional benefit amounts for selected medical expenses once your AFB is depleted and the Annual Threshold is reached.

### 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 cover.

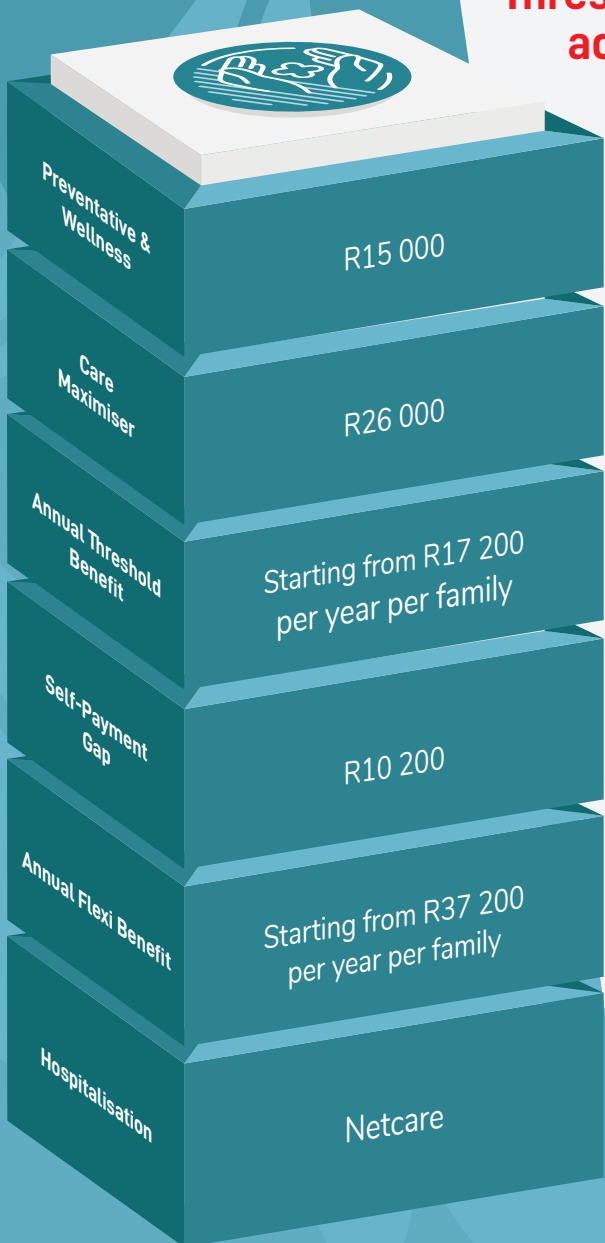
Through the Care Maximiser, Preventative Care and Wellness benefits, you can enjoy up to an extra R40 000 in additional coverage, on top of your day-to-day benefits.

### Comprehensive Chronic Cover

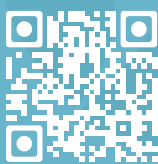
Covers the 27 listed Chronic Disease List (CDL) conditions and 38 additional chronic conditions, offering peace of mind for long-term health management.

UltraCare	Principal member	Adult dependant	Child dependant
<b>Contribution</b>	<b>R7 518</b>	<b>R6 766</b>	<b>R2 631</b>
AFB	R16 000	R12 000	R4 600
SPG	R10 200	R7 600	R2 800
Threshold	R26 200	R19 600	R7 400
ATB	R9 660 per beneficiary to a maximum of R17 200 per family.		

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 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

Embracing 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 offering support to your fitness and well-being 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 a DSP pharmacy.



## Rapid HIV test

1 test per beneficiary per annum.



## Prophylaxis for malaria

Preventative medicine as required.



## 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.



## 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.







# 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

- Pulse Oximeter: R850 per family
  - Nebulizer: R550 per family
  - Thermal Thermometer: R450 per family
- To the maximum value of R1 850.

### Home test bundle

- One Covid test
  - One urinary tract test
  - One ovulation test
  - One pregnancy test
- Overall limit of R350. ✓  
✓  
✓  
✓

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?



### Annual Flexi Benefit (AFB)

The AFB is an insured benefit. Fixed amounts cover day-to-day medical expenses. These benefits are subject to specific limits, co-payments, or specified conditions based on your chosen option. Day-to-day claims are paid directly from the AFB.



### Above Threshold Benefit (ATB)

Once your AFB insured benefits are depleted, you enter the Self-Payment Gap, where you are liable to fund your day-to-day expenses until you reach the Annual Threshold. GP and specialist consultations, prescribed acute medication, radiology and pathology will accumulate to the Annual Threshold. Once you reach the Annual Threshold, the ATB becomes available.

The ATB provides additional benefit amounts for specified medical expenses.

#### Day-to-day benefits

**AFB:**  
Day-to-day benefits are first paid from the AFB:  
P: R16 000 A: R12 000 C: R4 600  
(To a maximum of 3 children.)  
**SPG:**  
A Self-Payment Gap is applicable once the AFB is depleted and before the Annual Threshold is reached. Thereafter the ATB becomes available. The annual SPG amounts are:  
P: R10 200 A: R7 600 C: R2 800  
(GP and specialist consultations, prescribed acute medication, radiology and pathology will accumulate to the Annual Threshold and then paid from the ATB.)  
**ATB:**  
Once the Annual Threshold is reached, the following ATB amounts become available for specified day-to-day expenses:  
PB: R9 660 PF: R17 200.

#### General practitioner

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

100% of the scheme rate.  
First paid from the AFB, SPG and then the ATB once the Annual Threshold is reached.

#### Specialists

100% of the scheme rate.  
First paid from the AFB and SPG. Thereafter a limit of R5 200 PMF applies, subject to the overall ATB limit.  
Referral by a GP is required, and pre-authorisation is required to avoid a 35% co-payment.

#### Chronic medicines (27 CDL conditions)

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

#### Medicine for non-CDL conditions

38 non-CDL conditions.  
100% of reference price.  
First paid from available AFB and SPG. Thereafter a limit of R3 600 PMF applies, subject to the overall ATB limit.  
DSP pharmacies apply to UltraCare. Subject to formularies, protocols and pre-authorisation.  
25% co-payment for non-formulary medicine, and use of a non-DSP.  
Cover is also provided for the 27 listed CDL conditions.

#### Acute medicines

First paid from the AFB and SPG. Thereafter a limit of R3 490 PMF applies, subject to the overall ATB.  
25% co-payment on medicines where no generic is available.  
MMAP applies.

#### Over the counter medication and homeopathic medicines

100% of the scheme rate.  
Paid from the AFB.  
Limited to a maximum of R1 050 PB and R1 500 PMF and one prescription per day up to a maximum of R240 per event.  
MMAP applies.  
ATB: No benefit.

#### Basic radiology Black and white X-rays and ultrasound

100% of the scheme rate.  
Paid from the AFB and SPG.  
Thereafter a limit of R4 170 PMF applies subject to the overall ATB.  
ATB benefit amount combined with pathology.  
Referral by a GP is required to avoid a 35% co-payment.

## Day-to-Day Benefits (continued)

<p><b>All specialised radiology</b> Including MRI and CT scans</p>	<p>100% of the scheme rate. Unlimited. Pre-authorization and medical motivation are required for MRI, CT and high-resolution CT scans. R3 800 co-payment applies for each scan. Referral by a GP is required to avoid a 35% co-payment.</p>	<p><b>Surgical and medical appliances</b> E.g. wheelchairs, crutches, glucometers, artificial eyes and external fixators. Pre-authorization is required.</p>	<p>100% of the scheme rate. Paid from the AFB.</p> <p>Sub-limits and protocols apply.</p>
<p><b>Pathology</b></p>	<p>100% of the scheme rate. Paid from the AFB and SPG. Thereafter a limit of R4 170 PMF applies subject to the overall ATB. ATB benefit amount combined with radiology. Referral by a GP is required to avoid a 35% co-payment.</p>	<p><b>Psychosocial counselling benefit</b></p>	<p>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.</p>
<p><b>Conservative dentistry</b> Including consultations, preventative care, fillings, extractions including wisdom teeth, root canal treatment and infection control</p>	<p>100% of the scheme rate. Paid from the AFB. Limited to R4 700 PB and subject to available AFB. ATB: No benefits.</p>	<p><b>Oxygen home ventilation</b></p>	<p>100% of the scheme rate. Paid from the AFB.</p> <p>Subject to protocols and pre-authorization.</p>
<p><b>Specialised dentistry</b> 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.)</p>	<p>100% of the scheme rate. Paid from the AFB, subject to a sub-limit of R15 400 PB and R20 800 PMF. Subject to protocols. ATB: No benefits.</p>	<p><b>Home nursing visits</b> 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)</p>	<p>100% of the scheme rate. Limited to 40 days PMF. Paid from the AFB. Subject to protocols and pre-authorization.</p>
<p><b>Optometry visits</b></p>	<p>Paid from the AFB. Two visits PB per annum. ATB: No benefits</p>	<p><b>Antenatal classes</b></p>	<p>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.</p>
<p><b>Lenses and contact lenses</b></p>	<p>100% of the scheme rate. Paid from the AFB, subject to a sub-limit of R4 800 PB. Subject to protocols. ATB: No benefits.</p>	<p><b>Antenatal visits</b></p>	<p>100% of the scheme rate. Limited to 12 antenatal visits with a GP, specialist or midwife. First paid from the Care Maximiser.</p>
<p><b>Frames</b></p>	<p>100% of the scheme rate. Paid from the AFB, subject to a sub-limit of R2 080 per frame. One frame PB every 12 months (from date of service), included in the benefit amount for lenses.</p>	<p><b>Antenatal scans and maternity bag</b></p>	<p>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.</p>
<p><b>Speech therapists, social workers, podiatrists, occupational therapists, homeopaths and naturopaths, dietitians, chiropractors (X-rays excluded), audiologists, physiotherapists and biokineticists</b></p>	<p>100% of the scheme rate. Paid from AFB. Subject to a combined sub-limit of R8 800 PMF, in-and-out of hospital. ATB: No benefit.</p>	<p><b>International travel</b> Healthcare services while traveling outside of the borders of South Africa</p>	<p>Subject to benefits per individual benefit category. Paid at South African rates. Register your journey and obtain a travel certificate on <a href="http://www.tic.co.za/compcare">www.tic.co.za/compcare</a></p>
<p><b>Clinical psychologists and psychiatry</b></p>	<p>100% of the scheme rate. Clinical psychologists Paid from the AFB, subject to a sub-limit of R3 100 PMF. Psychiatry Paid from the AFB, subject to a sub-limit of R13 050 PMF. PMB benefit: Up to a maximum of 21 days' admission OR 15 consultations. The 15 consultations will first be paid from the AFB, thereafter it is covered by the Scheme.</p>	<p><b>Emergency room child benefit</b></p>	<p>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.</p>
		<p><b>Emergency roadside assistance and ambulance transportation provided by Netcare 911</b></p>	<p>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.</p>
		<p><b>Hospital emergency room and casualty emergency visits not requiring admission. Excluding facility fees</b></p>	<p>Paid from the AFB.</p>
		<p><b>Hospital emergency as a result of physical injury caused by an external force</b></p>	<p>100% of the scheme rate. Subject to protocols and PMBs.</p>





# 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 hospitals. Subject to pre-authorization and managed care protocols.	<b>Pathology</b>	100% of the scheme rate. Unlimited. Subject to protocols.
<b>GPs and specialist treatment while in hospital.</b>	Unlimited. 100% of the scheme rate. Subject to pre-authorization and managed care protocols.	<b>Confinements</b>	100% of the scheme rate. Subject to pre-authorization and protocols.
<b>Medication - only while in hospital</b>	100% of cost.	<b>Alcoholism, drug dependence and narcotics</b>	Unlimited for PMBs. Subject to pre-authorization and protocols.
<b>Medication on discharge from hospital (TTO)</b>	Limited to 7 days per discharge. Subject to Reference Pricing (RP) and formularies.	<b>Organ transplants, plasmapheresis, renal dialysis</b>	Unlimited for PMBs. Subject to pre-authorization and protocols. A DSP may apply.
<b>Surgical prostheses</b>	Subject to pre-authorization and protocols. Limited to an overall benefit amount of R47 000. Sub-limits per category apply.	<b>Professional sports injuries</b>	100% of the scheme rate. Subject to pre-authorization and protocols.
<b>Auxiliary services such as physiotherapy, psychology, etc.</b>	100% of the scheme rate. Limited to a combined sub-limit of R8 800 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 under the hospital pre-authorization. A 20% co-payment will apply if not pre-authorized.	<b>Oncology including chemotherapy and radiotherapy</b>	100% of the scheme rate. Unlimited at our oncology DSP. Subject to pre-authorization and protocols. Oncology formulary applies.
<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 which will first be paid from the AFB (where applicable), thereafter it is covered by the Scheme.	<b>Biologicals and specialised medication</b>	Pre-authorization required. R261 000 PMF. Protocols apply. 25% co-payment on non-PMB medicines.
<b>Psychology (non-psychiatric admissions)</b>	Limited to R4 470 PMF. Subject to pre-authorization and protocols.	<b>Alternatives to hospitalisation</b>	
<b>All specialised radiology including MRI and CT scans</b>	100% of the scheme rate. Unlimited. Pre-authorization and medical motivation are required for MRI, CT and high resolution CT scans. R3 800 co-payment for each scan.	<b>Step-down nursing facilities, hospice, rehabilitation and home-based care in lieu of hospitalisation</b>	100% of the scheme rate. Unlimited. Subject to pre-authorization and clinical guidelines.
<b>Basic radiology</b>	100% of the scheme rate. Unlimited. Subject to protocols.	<b>Surgical procedures out-of-hospital</b>	100% of the scheme rate. Unlimited. Subject to pre-authorization, clinical guidelines and protocols.
		<b>Refractive Eye Surgery</b>	Annual limit of R8 350 per eye. Subject to pre-authorization and protocols. Limit includes all services rendered: Hospitalisation and all related costs.
		<b>Wound care in lieu of hospitalisation</b>	100% of the scheme rate. Unlimited. Subject to pre-authorization, 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.