

# CompCare

Medical Scheme



# SelfCare

/ Plus

**2025** Summary of  
Benefits



**#Get  
healthy**

Administered by



**Universal**

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



**Are you young, tech-savvy, and embarking on your first career? SelfCare Plus provides essential medical cover for those leading active lifestyles, ensuring peace of mind with protection against unexpected medical expenses. This option also includes unlimited hospital stays at any Netcare or Mediclinic hospital.**



## Day-to-day benefit

With a 10% personal medical savings account, you can cover expenses such as medicines and dental care. You also get extra benefits for GP consultations and two specialist visits.

## 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.

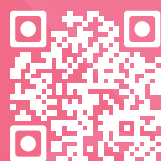
## Care Maximiser

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 R28 000 in additional cover on top of your day-to-day benefits.

## Comprehensive chronic cover

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



Scan to apply online



Scan to speak to an independent adviser to join

| SelfCare Plus       | Principal member | Adult dependant | Child dependant |
|---------------------|------------------|-----------------|-----------------|
| <b>Contribution</b> | <b>R2 566</b>    | <b>R2 566</b>   | <b>R898</b>     |
| <b>PMSA</b>         | <b>R3 072</b>    | <b>R3 072</b>   | <b>R1 068</b>   |

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

# 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 Personal Member Savings Account (PMSA) and 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
- Three additional paediatric consultations
- One additional emergency room visit 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
- 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.

- 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
- 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 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

R12 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

1 test per beneficiary per annum.



### Prophylaxis for malaria

Preventative medicine as required.



### Tetanus vaccine

One injection when required.



### 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.



### 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.



The Care Maximiser will become available once the PMSA is depleted.

Unlocking your Care Maximiser is easy.

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

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

Blood pressure measurement

Blood sugar test

Cholesterol test

BMI and waist circumference

|                                                                                                                                                                                            |                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| 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.                                                           | ✓                                                                            |
| 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.         |
| <b>Covid benefit</b> <ul style="list-style-type: none"><li>• Pulse Oximeter: R850 per family</li><li>• Nebulizer: R550 per family</li><li>• Thermal Thermometer: R450 per family</li></ul> | To the maximum value of R1 850.                                              |
| <b>Home test bundle</b> <ul style="list-style-type: none"><li>• One Covid test</li><li>• One urinary tract test</li></ul>                                                                  | Overall limit of R110.<br>✓<br>✓                                             |
| Antenatal visits with a GP, specialist or midwife.                                                                                                                                         | 100% of the scheme rate.<br>8 antenatal visits.<br>First paid from the PMSA. |





# 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?



### Personal Medical Savings Account (PMSA)

A portion of your monthly contributions is allocated to cover your day-to-day medical expenses.

|                                                                                                      |                                                                                                                                                                                                                                                                              |                                                                 |                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Day-to-day benefits</b>                                                                           | 10% PMSA                                                                                                                                                                                                                                                                     | <b>Acute medicines</b>                                          | 100% of the scheme rate.<br>Paid from the PMSA (except for PMBs).<br>25% co-payment on medicines where no generic is available.<br>MMAP applies.                                                                                                                               |
| <b>General practitioner</b><br>Virtual and face-to-face consultations, procedures and material costs | 100% of the scheme rate.<br>Unlimited face-to-face consultations - R100 co-payment per consultation which can be funded from the PMSA.<br>Pre-authorisation required after the 6 <sup>th</sup> visit PB.<br>Virtual consultations at the uConsult™ Universal Network of GPs. | <b>Over-the-counter medication and homeopathic medicines</b>    | 100% of the scheme rate.<br>Paid from the PMSA, including specified sports supplements, provided there is a valid NAPPI code.                                                                                                                                                  |
| <b>Specialists</b>                                                                                   | 100% of the scheme rate.<br>2 Consultations PMF up to a maximum of R2 260.<br>R120 co-payment per consultation which can be funded from the PMSA.<br>Referral by a GP is required, and pre-authorisation applies to avoid a 35% co-payment.                                  | <b>Basic radiology</b><br>Black and white X-rays and ultrasound | 100% of the scheme rate.<br>Tests are limited to the Universal Care Approved List of Radiology codes.<br>35% co-payment applies which can be funded from the available PMSA.<br>Referral by a GP is required to avoid a 35% co-payment.                                        |
| <b>Chronic medicines</b><br>(27 CDL conditions)                                                      | 100% of reference price.<br>Subject to formularies, protocols and pre-authorisation.<br>25% co-payment for non-formulary medicine.                                                                                                                                           | <b>All specialised radiology</b><br>Including MRI and CT scans  | 100% of the scheme rate.<br>Pre-authorisation and a medical motivation are required for MRI, CT and high-resolution CT scans.<br>Limited to R23 000 PMF unless otherwise pre-authorised.<br>R3 800 co-payment payable from the PMSA.<br>Combined limit in-and-out of hospital. |
| <b>Medicine for non-CDL conditions</b>                                                               | R160 PB per month for depression medicine.<br>Subject to formularies, protocols and pre-authorisation.<br>25% co-payment for non-formulary medicine.<br>Cover is also provided for the 27 listed CDL conditions.                                                             | <b>Pathology</b>                                                | 100% of the scheme rate.<br>Limited to the Universal Care Approved List of Pathology Codes.<br>Referral by a GP is required to avoid a 35% co-payment.                                                                                                                         |

## Day-to-day benefits (continued)

|                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Conservative dentistry</b><br>Including consultations, preventative care, fillings, extractions including wisdom teeth, root canal treatment and infection control                                                                                                   | 100% of the scheme rate.<br>Subject to the available PMSA.<br>1 consultation per beneficiary (PB) paid from risk.                                                                                                                                                                    | <b>Oxygen home ventilation</b>                                                                                                                                                                         | 100% of the scheme rate.<br>For PMBs only.<br><br>Subject to protocols and pre-authorisation.                                                                                                                                                                                                             |
| <b>Specialised dentistry</b><br>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.<br>Limited to R3 000 PMF subject to available PMSA for non-PMBs.                                                                                                                                                                                            | <b>Home nursing visits</b><br>Nursing services by registered nurses or nursing assistance for the acute phase after hospitalisation or in lieu of hospitalisation (not for custodial or chronic care). | 100% of the scheme rate.<br>Paid from the PMSA for non-PMBs.<br>Subject to protocols and pre-authorisation.                                                                                                                                                                                               |
| <b>Optometry visits</b>                                                                                                                                                                                                                                                 | 100% of the SAOA tariff.<br>One eye test PB every 12 months paid from risk in addition to the PMSA.<br>All other optometry visits are paid from the PMSA.                                                                                                                            | <b>Antenatal classes</b>                                                                                                                                                                               | 100% of the scheme rate.<br>Subject to the PMSA.<br>Limited to 8 antenatal classes and a lactation consultation with a midwife and limited to R1 800 per pregnancy.                                                                                                                                       |
| <b>Lenses and contact lenses</b>                                                                                                                                                                                                                                        | 100% of the SAOA tariff.<br>Paid from the PMSA.                                                                                                                                                                                                                                      | <b>Antenatal visits and scans</b>                                                                                                                                                                      | 100% of the scheme rate.<br>Limited to 8 antenatal visits with a GP, specialist or midwife. Paid from the PMSA and Care Maximiser.<br>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).<br>Pre-authorisation required and subject to protocols. |
| <b>Frames</b>                                                                                                                                                                                                                                                           | 100% of the SAOA tariff.<br>Paid from the PMSA.                                                                                                                                                                                                                                      | <b>Maternity bag</b>                                                                                                                                                                                   | Maternity bag issued with registration on maternity programme.                                                                                                                                                                                                                                            |
| <b>Speech therapists, social workers, podiatrists, occupational therapists, homeopaths and naturopaths, dietitians, chiropractors (X-rays excluded), audiologists, physiotherapists and biokineticists</b>                                                              | 100% of the scheme rate.<br>Limited to R3 000 PMF subject to available PMSA for non-PMBs.                                                                                                                                                                                            | <b>International travel</b><br>Healthcare services while traveling outside of the borders of South Africa                                                                                              | Subject to benefits per individual benefit category.<br>Paid at South African rates.<br>Register your journey and obtain a travel certificate on <a href="http://www.tic.co.za/compicare">www.tic.co.za/compicare</a>                                                                                     |
| <b>Clinical psychologists and psychiatry</b>                                                                                                                                                                                                                            | 100% of the scheme rate.<br>Paid from the PMSA for non-PMBs.                                                                                                                                                                                                                         | <b>Emergency room child benefit</b>                                                                                                                                                                    | One additional visit at an emergency room per annum per child younger than 6 years.<br>Visit to emergency room is limited to R1 550 per event.<br>Paid from the Care Maximiser.                                                                                                                           |
| <b>Surgical and medical appliances</b><br>E.g. wheelchairs, crutches, glucometers, artificial eyes and external fixators. Pre-authorisation is required.                                                                                                                | 100% of the scheme rate.<br>Paid from the PMSA for non-PMBs.<br>Protocols apply.                                                                                                                                                                                                     | <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>Psychosocial counselling benefit</b>                                                                                                                                                                                                                                 | Paid from risk.<br>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 annum. | <b>Hospital emergency room and casualty emergency visits not requiring admission. Excluding facility fees</b>                                                                                          | 100% of the scheme rate.<br>Non-PMBs paid from available PSMA.                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                      | <b>Hospital emergency as a result of physical injury caused by an external force</b>                                                                                                                   | 100% of the scheme rate.<br>Unlimited.<br>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.

|                                                                   |                                                                                                                                                                                                                                                                                                                                 |                                                                                                             |                                                                                                                                                   |
|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Hospitalisation</b>                                            | 100% of the agreed tariff.<br>Netcare or Mediclinic hospitals.<br>Subject to pre-authorisation and managed care protocols.                                                                                                                                                                                                      | <b>Basic radiology</b>                                                                                      | 100% of the scheme rate.<br>Unlimited.<br>Subject to protocols.                                                                                   |
| <b>GPs and specialist treatment while in hospital.</b>            | Unlimited.<br>100% of the scheme rate.<br>Subject to pre-authorisation and managed care protocols.                                                                                                                                                                                                                              | <b>Pathology</b>                                                                                            | 100% of the scheme rate.<br>Unlimited.<br>Subject to protocols.                                                                                   |
| <b>Medication - only while in hospital</b>                        | 100% of cost.                                                                                                                                                                                                                                                                                                                   | <b>Confinements</b>                                                                                         | 100% of the scheme rate.<br>Subject to pre-authorisation and protocols.                                                                           |
| <b>Medication on discharge from hospital (TTO)</b>                | Limited to 7 days per discharge.<br>Subject to Reference Pricing (RP) and formularies.                                                                                                                                                                                                                                          | <b>Alcoholism, drug dependence and narcotics</b>                                                            | Unlimited for PMBs.<br>100% of cost.<br>Subject to pre-authorisation and protocols.                                                               |
| <b>Surgical prostheses</b>                                        | 100% of scheme rate.<br>Subject to pre-authorisation and protocols.<br>Limited to an overall benefit amount of R32 000.<br>Sub-limits per category apply.                                                                                                                                                                       | <b>Organ transplants, plasmapheresis, renal dialysis</b>                                                    | Unlimited for PMBs.<br>100% of cost.<br>Subject to pre-authorisation and protocols.<br>A DSP may apply.                                           |
| <b>Auxiliary services such as physiotherapy, psychology, etc.</b> | 100% of the scheme rate.<br>Limited to a collective sub-limit of R3 000 PMF, in-and-out of hospital.<br>Subject to pre-authorisation and protocols.<br>A separate pre-authorisation number is required - the claim will not be paid under the hospital pre-authorisation.<br>A 20% co-payment will apply if not pre-authorised. | <b>Professional sports injuries</b>                                                                         | 100% of the scheme rate.<br>Unlimited.<br>Subject to pre-authorisation and protocols.                                                             |
| <b>Psychiatric treatment in hospital</b>                          | 100% of the scheme rate.<br>Subject to pre-authorisation, protocols and PMBs.<br>Up to a maximum of 21 days' admission or 15 consultations.                                                                                                                                                                                     | <b>Oncology including chemotherapy and radiotherapy</b>                                                     | 100% of the scheme rate.<br>Unlimited for PMBs at our oncology DSP.<br>Subject to pre-authorisation and protocols.<br>Oncology formulary applies. |
| <b>Psychology (non-psychiatric admissions)</b>                    | 100% of scheme rate.<br>Paid from the PMSA.<br>Subject to pre-authorisation and protocols.                                                                                                                                                                                                                                      | <b>Biologicals and specialised medication</b>                                                               | Unlimited for PMBs.<br>100% of scheme rate.<br>Subject to pre-authorisation and PMB protocols.                                                    |
| <b>All specialised radiology including MRI and CT scans</b>       | 100% of the scheme rate.<br>Pre-authorisation and a medical motivation are required for MRI, CT and high-resolution CT scans. No benefit for PET scans.<br>Limited to R23 000 PMF unless otherwise pre-authorised.<br>R3 800 co-payment payable from the PMSA.<br>Combined limit in-and-out of hospital.                        | <b>Alternatives to hospitalisation</b>                                                                      |                                                                                                                                                   |
|                                                                   |                                                                                                                                                                                                                                                                                                                                 | <b>Step-down nursing facilities, hospice, rehabilitation and home-based care in lieu of hospitalisation</b> | 100% of the scheme rate.<br>Unlimited.<br>Subject to pre-authorisation, clinical guidelines and protocols.                                        |
|                                                                   |                                                                                                                                                                                                                                                                                                                                 | <b>Surgical procedures out-of-hospital</b>                                                                  | 100% of the scheme rate.<br>Unlimited.<br>Subject to pre-authorisation, clinical guidelines and protocols.                                        |
|                                                                   |                                                                                                                                                                                                                                                                                                                                 | <b>Refractive Eye Surgery</b>                                                                               | 100% of the scheme rate.<br>Paid from the PMSA.                                                                                                   |
|                                                                   |                                                                                                                                                                                                                                                                                                                                 | <b>Wound care in lieu of hospitalisation</b>                                                                | 100% of the scheme rate.<br>Unlimited.<br>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.