



DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
HOSPITALISATION		
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Agreed Tariff	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	Limited to R 1,050.00 per family per annum for treatment at a hospital's out-patient facility or emergency rooms
Medicine received on discharge from hospital	100% of Agreed Tariff (RP Applies), if purchased on date of discharge, subject to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations / Visits	Unlimited	
Radiology	Unlimited	Except for 1 Mammogram per year, except for PMB
Pathology	Unlimited	Except if treatment forms part of Disease Management Programme and 1 Pap Smear per year by General Practitioner, except for PMB
ECHO-tests	Unlimited	
MRI, CT scans and Radio-isotope studies (Benefits subject to separate pre-authorisation)	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 2,100.00 will apply	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 2,100.00 will apply
Clinical Procedures	Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Members' Guide for details. No benefits for elective procedures unless funded as PMB treatment: • Joint Replacements • Spinal Surgery	Subject to pre-authorisation: • Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) • Laser tonsillectomy • 24-hour oesophageal pH studies • Oesophageal motility • Yag laser • Photocoagulation therapy • Photodynamic therapy All other clinical procedures
Cochlear Implants	Limited to R 30,200.00 per implant	Not Applicable
Material and injection material administered in doctor's rooms	Not Applicable	
MATERNITY		
Ante-natal Classes and Foetal Scans	Unlimited	Pre-childbirth Education paid at 100% of Cost and/ or Ultrasound Scans paid at 100% of Medical Scheme Rate per Year, subject to a combined limit of R 1,790.00 per Family per Year
Ante-Natal Consultations	Not Applicable	Limited to 2 per year
Confinement	100% of Agreed Tariff in respect of hospitalisation and 100% MSR in respect of Associated Provider services - Unlimited	
AUXILIARY SERVICES		
Physiotherapy and Biokinetics	Unlimited	
Medical Technology	Unlimited	
Clinical Technology	Unlimited	
Speech Therapy and Occupational Therapy	Unlimited - Treatment must form part of Case Management Program	
Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths and Herbalists		
Aromatherapy, Acupuncture and Reflexology		
OPTICAL		
Consultation	Not Applicable	
Spectacles and Contact Lenses	Not Applicable	
Refractive Surgery		
SECONDARY FACILITIES		
Treatment that forms part of a Case Management Programme		Subject to approval by Case Manager
REHABILITATION		
	Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician	
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not Applicable	100% of Agreed Tariff - For emergency transport to and from a hospital
Non-preferred Provider	Not Applicable	Limited to R 2,950.00 per family per year, limit will not apply to PMB

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
BLOOD TRANSFUSIONS		⌚ Subject to pre-authorisation
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES		
Internal Prosthesis	⌚ Specific sub-categories with limits apply. Please refer to Member Guide for details	
External Prosthesis	⌚ Limited to R 56,300.00 per family per year - subject to approval by Case Manager	
Orthopaedic Appliances	⌚ Limited to R 8,000.00 per family per year - subject to Case Management	
Medical Appliances	Not Applicable	△
Hearing Aids	Not Applicable	△
DENTISTRY		
Basic	△	△
Specialised	△	△
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	△	△
Non-elective (excluding extractions)	⌚ R 1,800.00 co-payment applies - in the event of PMB, 100% of Cost - Subject to PMB protocol	⌚ Unlimited - In the event of PMB, 100% of Cost - Subject to PMB protocol
Implantology	△	△
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	△ Except PMB
Acute	Not Applicable	△
Immunisations	Not Applicable	△
Oral & Injectable Contraceptives	Not Applicable	⌚ Limited to R 1,680.00 per family per year
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	△
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA: R 44,800.00 for a live donor, R 26,800.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit. Limit will not apply to PMB	
Chronic Renal Failure	⌚ For Kidney Dialysis, incl. associated Radiology and Pathology tests - Unlimited	
Oncology	100% of Agreed Tariff - Benefit managed as part of an Oncology Benefit Management Programme and subject to use of Preferred Provider Network. Overall limit of R 177,000.00 per family per year. No benefit for Biological drugs.	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiacare	Benefit managed by the Scheme and payable as per the applicable benefit described elsewhere in this summary	
Oxygen Therapy	⌚ For Oxygen Therapy (cylinders included) subject to Case Management	
Human Papillomavirus Vaccine (HPV)	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subject to member being registered on the Programme and member being compliant	
Mammograms and Pap Smears	Benefit subject to Disease Management protocol	
FOREIGN CLAIMS		Namibian claims only
AIDS AND HIV		Benefits managed as part of a Disease Management Programme
MENTAL HEALTH		
Clinical Psychology	⌚ Unlimited - provided that treatment must form part of Case Management Programme	△
Psychiatry	⌚ Provided that treatment forms part of Case Management Program. To be obtained in a mental health institution, as approved by the Scheme	
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a Designated Service Provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply	

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2019

CONTRIBUTIONS:

Principal member

R 2,051.00

Additional Adult Dependant

R 2,040.00

Additional Minor Dependant
(payable up to maximum 3)

R 820.00

ABBREVIATIONS: **RP** = Reference Pricing **PMB** = Prescribed Minimum Benefits **MSR** = Medical Scheme Rate
This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules apply.



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DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
<p>HOSPITALISATION</p> <p>Accommodation, theatre, medicine and material use whilst hospitalised</p> <p>Outpatient treatment at hospital facility</p> <p>Medicine received on discharge from hospital</p>		
	100% of Agreed Tariff	Not Applicable
	Not Applicable	Subject to Annual Day-to-day Limit
	100% of Agreed Tariff (RP Applies), if purchased on date of discharge, subject to a maximum of 7 days supply	
<p>MEDICAL PRACTITIONERS</p>		
Consultations/Visits	Unlimited	Subject to Annual Day-to-day limit
Radiology and Pathology	Unlimited	Subject to joint limit for Basic Dentistry, Physiotherapy and Biokinetics
ECHO-tests	Unlimited	Limited to R 3,150.00 per beneficiary per year
MRI, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorisation)	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 2,100.00 will apply	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 2,100.00 will apply
Clinical Procedures	Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Members' Guide for details. No benefits for elective procedures unless funded as PMB treatment: • Joint Replacements • Spinal Surgery	Subject to pre-authorisation: • Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) • Laser tonsillectomy • 24-hour oesophageal pH studies • Oesophageal motility • Yag laser • Photocoagulation therapy • Photodynamic therapy All other clinical procedures limited to Annual Day-to-day Limit
Cochlear Implants	Limited to R 30,200.00 per implant	Not Applicable
Material and injection material administered in doctor's rooms	Not Applicable	Subject to Annual Day-to-day Limit
<p>MATERNITY</p>		
Ante-natal Classes and Foetal Scans	Unlimited	Foetal Scans limited to 2 per beneficiary per year and the cost of a 3D scan is limited to the cost of a 2D scan. Benefits allowed for additional pregnancy scans and/or pre-childbirth education at 100% of Cost to a maximum of R1,790.00 per Family per Year
Ante-Natal Consultations	Unlimited	Unlimited
Confinement	100% of Agreed Tariff in respect of hospitalisation and 100% MSR in respect of Associated Provider services - Unlimited	
<p>AUXILIARY SERVICES</p>		
Physiotherapy and Biokinetics	Unlimited	Subject to joint limit for Radiology, Pathology and Basic Dentistry
Medical Technology	Unlimited	Subject to Annual Day-to-day Limit
Clinical Technology	Unlimited	Subject to Annual Day-to-day Limit
Speech Therapy and Occupational Therapy	Unlimited (treatment to form part of a Case Management Programme)	Subject to Annual Day-to-day Limit
Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths and Herbalists	Subject to Day -to-day Limit	Subject to Annual Day-to-day Limit
Aromatherapy, Acupuncture and Reflexology		
<p>OPTICAL</p>		
Consultation	Not Applicable	For a standard eye examination per beneficiary per 24 month period - Subject to combined family limit per 24 month cycle
Spectacles and Contact Lenses	Not Applicable	For a pair of generic standard lenses For a frame limited to R500 per beneficiary per 24 month period - OR For clear contact lenses limited to R900 per beneficiary per 24 month period - Subject to combined family limit per 24 month cycle
Refractive Surgery		
<p>SECONDARY FACILITIES</p>		
Treatment that forms part of a Case Management Programme		Subject to approval by Case Manager
<p>REHABILITATION</p> <p>Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician</p>		

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not Applicable	100% of Agreed Tariff for emergency transport to and from a hospital
Non-preferred Provider	Not Applicable	⌚ Limited to R 2,950.00 per family per year, limit will not apply to PMB
BLOOD TRANSFUSIONS ⌚ Subject to pre-authorization		
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES		
Internal Prosthesis	⌚ Specific sub-categories with limits apply. Please refer to Member Guide for detail	
External Prosthesis	⌚ Limited to R 56,300.00 per family per year - Subject to approval by Case Manager	
Orthopaedic Appliances	⌚ Limited to R 8,000.00 per family per year - Subject to Case Management	
Medical Appliances	Not Applicable	⌚ Limited to R 4,300.00 per family per year. This maximum may be exceeded, subject to a maximum of R 12,900.00, in respect of certain appliances, provided that the treatment forms part of a Case Management Programme
Hearing Aids	Not Applicable	△
DENTISTRY		
Basic	⌚ R 1,800.00 co-payment applies and subject to joint limit for Radiology, Pathology, Physiotherapy and Biokinetics	⌚ Subject to joint limit for Radiology, Pathology, Physiotherapy and Biokinetics
Specialised	⌚ R1,800.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	⌚ R 1,800.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
Non-elective (excluding extractions)	⌚ R 1,800.00 co-payment applies. In the event of PMB, 100% of Cost - Subject to PMB protocol	⌚ Unlimited - In the event of PMB, 100% of Cost - Subject to PMB protocol
Implantology	⌚ R 1,800.00 co-payment applies - In the event of PMB, 100% of Cost - Subject to PMB protocol	⌚ Subject to Annual Day-to-day Limit
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	△ Except PMB
Acute	Not Applicable	100% of Agreed Tariff (RP applies) - Subject to Annual Day-to-day Limit
Immunisations	Not Applicable	100% of Agreed Tariff (RP applies) - Subject to Annual Day-to-day Limit
Oral & Injectable Contraceptives	Not Applicable	⌚ Limited to R 1,680.00 per family per year
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	100% of Agreed Tariff (RP applies) - Limited to R 280.00 per day and subject to Annual Day-to-day Limit
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA. R 44,900.00 for a live donor, R 26,800.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit. Limit will not apply to PMB	
Chronic Renal Failure	⌚ For Kidney Dialysis, incl. associated Radiology and Pathology tests - Unlimited	
Oncology	100% of Agreed Tariff - Benefit managed as part of an Oncology Benefit Management Programme and subject to use of Preferred Provider. Overall limit R 242,400.00 per family per year. Limit will not apply to PMB. No benefit for Biological drugs.	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiacare	Benefits managed by the Scheme and payable as per the applicable benefits described elsewhere in this summary	
Oxygen Therapy	⌚ For Oxygen Therapy (cylinders included) subject to Case Management	
Human Papillomavirus Vaccine (HPV)	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subjected to member being registered on the Programme and member being compliant	
Mammograms and Pap Smears	Benefit Subject to Disease Management protocol	
FOREIGN CLAIMS Namibian claims only		
AIDS AND HIV Benefits managed as part of a Disease Management Programme		
MENTAL HEALTH		
Clinical Psychology	⌚ Unlimited - provided that treatment forms part of Case Management Programme	⌚ Subject to Annual Day-to-day Limit
Psychiatry	⌚ Provided that treatment forms part of Case Management Program. Treatment to be obtained in a mental health institution, as approved by the Scheme	⌚ Subject to Annual Day-to-day Limit
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a Designated Service Provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply	

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2019

CONTRIBUTIONS:

Principal member

R 3,175.00

Additional Adult Dependant

R 3,170.00

Additional Minor Dependant
(payable up to maximum 3)

R794.00

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DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
HOSPITALISATION		
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Agreed Tariff	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	△
Medicine received on discharge from hospital	100% of Agreed Tariff (RP applies), if purchased on date of discharge, subject to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations/Visits	Unlimited	△
Radiology	Unlimited	△ Except for 1 Mammogram per year Limit will not apply to PMB
Pathology	Unlimited	△ Except for cases managed as part of a Case Management Program and 1 Pap Smear per year by General Practitioner.
ECHO-tests	Unlimited	△
MRI-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorisation)	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 1,800.00 will apply	for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R1 800 will apply
Clinical Procedures	Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment Refer to Members' Guide for details for co-payments	Subject to pre-authorisation: <ul style="list-style-type: none"> • Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) • Laser tonsillectomy • 24-hour oesophageal pH studies • Oesophageal motility • Yag laser • Photocoagulation therapy • Photodynamic therapy △ All other clinical procedures
Cochlear Implants	Limited to R 74,500.00 per implant	Not Applicable
Material and injection material administered in doctor's rooms	Not Applicable	△
MATERNITY		
Ante-natal Classes and Foetal Scans	Unlimited	Pre-childbirth Education paid at 100% of Cost and/or Ultrasound Scans paid at 100% of Medical Scheme Rate per Year, subject to a combined limit of R 1,790.00 per Family per Year
Confinement	100% of Agreed Tariff in respect of hospitalisation and 100% MSR in respect of Associated Provider services - Unlimited	
AUXILIARY SERVICES		
Physiotherapy and Biokinetics	Unlimited	△
Medical Technology	Unlimited	△
Clinical Technology	Unlimited	△
Speech Therapy and Occupational Therapy	Unlimited (Treatment must form part of the Disease Management Program)	△
Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths and Herbalists	△	△
Aromatherapy, Acupuncture and Reflexology	△	△
OPTICAL		
Consultation	Not Applicable	△
Spectacles and Contact Lenses	Not Applicable	△
Refractive Surgery	△	△
SECONDARY FACILITIES		
Treatment that forms part of a Case Management Programme		Subject to approval by Case Manager
REHABILITATION		
	△	Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not Applicable	100% of Agreed Tariff for emergency transport to and from a hospital
Non-preferred Provider	Not Applicable	Limited to R 2,950.00 per family per year, limit will not apply to PMB

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
BLOOD TRANSFUSIONS 🕒 Subject to pre-authorisation		
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES		
Internal Prosthesis	🕒 Specific sub-categories with limits apply. Please refer to Member Guide for detail	
External Prosthesis	🕒 Limited to R 58,400.00 per family per year - Subject to approval by Case Manager	
Orthopaedic Appliances	🕒 Limited to R 8,800.00 per family per year - Subject to Case Management	
Medical Appliances	Not Applicable	△
Hearing Aids	Not Applicable	△
DENTISTRY		
Basic	△	△
Specialised	△	△
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	△	△
Non-elective (excluding extractions)	🕒 R 1,800.00 co-payment applies - In the event of PMB, 100% of Cost - Subject to PMB protocol	🕒 Unlimited - In the event of PMB, 100% of Cost - Subject to PMB protocol
Implantology	△	△
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	100% of Agreed Tariff (RP), limited to R 32,340.00 per family per year
Acute	Not Applicable	△
Immunisations	Not Applicable	△
Oral & Injectable Contraceptives	Not Applicable	🕒 Limited to R 1,680.00 per family per year
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	△
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA. R 46,200.00 for a live donor, R 27,500.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit. Limit will not apply to PMB	
Chronic Renal Failure	🕒 For Kidney Dialysis, incl. associated Radiology and Pathology tests - Unlimited	
Oncology	100% of Agreed Tariff - Benefit managed as part of an Oncology Benefit Management Programme. Overall limit R 327,100.00 per family per year with a sub-limit of R 157,600.00 for Biological drugs, if approved by Scheme. Limit will not apply to PMB	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	Benefits managed by the Scheme and payable as per the applicable benefits described elsewhere in this summary	
Oxygen Therapy	🕒 For Oxygen Therapy (cylinders included) subject to Case Management	
Human Papillomavirus (HPV), Prostate Test, Pneumococcal Conjugate Vaccine (PVC) and Annual Influenza Type B Single Dose	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subject to member being registered on the Programme and member being compliant	
FOREIGN CLAIMS Namibian claims only		
AIDS AND HIV Benefits managed as part of a Disease Management Programme		
MENTAL HEALTH		
Clinical Psychology	🕒 Provided that treatment forms part of Case Management Programme	△
Psychiatry	🕒 Provided that treatment forms part of Case Management Program. Treatment to be obtained in a mental health institution, as approved by the Scheme	Provided that treatment forms part of Case Management Program
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a Designated Service Provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply	

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2019

CONTRIBUTIONS:

Principal member

R 5,768.00

Additional Adult Dependant

R 5,191.00




































Additional Minor Dependant
(payable up to maximum 3)

R 1,154.00

ABBREVIATIONS: RP = Reference Pricing PMB = Prescribed Minimum Benefits MSR = Medical Scheme Rate
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HOSPITALISATION		
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Agreed Tariff	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	 Subject to doctor's visit and acute medication limit
Medicine received on discharge from hospital	100% of Agreed Tariff (RP applies), if purchased on date of discharge, limited to a maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations/Visits	 or  Whichever is the greater - Unlimited	 Subject to the following limits: Single member = max 15 visits Member + 1 dependant = max 30 visits Member + 2 or more dependants = max 45 visits
Radiology and Pathology	 Unlimited	 Unlimited
ECHO-tests	 Unlimited	 Limited to R 3,150.00 per beneficiary per year
MRI-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorization)	 for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 18,000.00 per family. A co-payment of R 1,800.00 will apply	 for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 18,000.00 per family. A co-payment of R 1,800.00 will apply
Clinical Procedures	 or  Whichever is the greater - Unlimited	 For the following, subject to pre-authorization: <ul style="list-style-type: none"> Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) Laser tonsillectomy 24-hour oesophageal pH studies Oesophageal motility Yag laser Photocoagulation therapy Photodynamic therapy All other clinical procedures are payable at 80% of Cost - Unlimited
Cochlear Implants	 Limited to R 74,500.00 per implant	Not Applicable
Material and injection material administered in doctor's room	Not Applicable	80% of Agreed Tariff (RP applies) - Subject to Acute Medicine Limit
MATERNITY		
Ante-natal Classes and Foetal Scans	 Unlimited	 Benefits limited to 2 per beneficiary per year and the cost of a 3D-scan is limited to the cost of a 2D-scan, payable at 80% of Cost. Benefits allowed for additional pregnancy scans and/or pre-childbirth education at 100% of Cost to a maximum of R 1,790.00 per Family per Year
Ante-Natal Consultations	 or  Whichever is the greater - Unlimited	Subject to Annual Consultation Benefits as indicated under Medical Practitioners
Confinement	100% of Agreed Tariff in respect of hospitalisation and 80% of Cost or 100% Medical Scheme Rate in respect of Associated Provider Services - Unlimited	
AUXILIARY SERVICES		
Medical Technology	 Unlimited	 Unlimited
Clinical Technology	 Unlimited	 Unlimited
Physiotherapy and Biokinetics	 Unlimited	 Limited to R 5,350.00 per beneficiary to a maximum of R 15,000.00 per family per year
Speech Therapy and Occupational Therapy	 Unlimited - Treatment to form part of a Case Management Programme	
Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths and Herbalists	 Benefits as described in respect of services rendered not as part of hospitalisation - Unlimited	
Aromatherapy, Acupuncture and Reflexology		
OPTICAL		
Consultation	Not Applicable	 for a standard eye examination per beneficiary per 24 month period - Subject to combined family limit per 24 month cycle
Spectacles and Contact Lenses	Not Applicable	 for a pair of generic standard lenses per 24 month period  for a frame limited to R1400 per beneficiary per 24 month period - OR  for clear contact lenses limited to R1800 per beneficiary per 24 month period - Subject to combined family limit per 24 month cycle
Refractive Surgery		
SECONDARY FACILITIES		
Treatment that forms part of a Case Management Programme		 Subject to approval by Case Manager
REHABILITATION		
Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician		
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not Applicable	100% of Agreed Tariff for emergency transport to and from a hospital
Non-preferred Provider	Not Applicable	 Limited to R 2,950.00 per family per year, limit will not apply to PMB

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
BLOOD TRANSFUSIONS ⌚ Subject to pre-authprostation		
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES		
Internal Prosthesis	⌚ Specific sub-categories with limits apply. Please refer to Member Guide for detail	
External Prosthesis	⌚ Limited to R 63,700.00 per family per year - Subject to approval by Case Manager	
Orthopaedic Appliances	⌚ Limited to R 9,400.00 per family per year - Subject to Case Management	
Medical Appliances	Not Applicable	⌚ Limited to R 5,300.00 per family per year. This maximum may be exceeded, subject to a maximum limit of R 15,900.00, in respect of certain appliances, provided that the treatment forms part of a Case Management Programme
Hearing Aids	Not Applicable	⌚ Limited to R 16,200.00 per family per year
DENTISTRY		
Basic	⌚ Unlimited	⌚ Unlimited
Specialised	⌚ Limited to R 8,500.00 per beneficiary to a maximum of R 26,140.00 per family per year	
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	⌚ Unlimited	⌚ Unlimited
Non-elective (excluding extractions)	⌚ Unlimited - In the event of PMB, 100% of Cost - Subject to PMB protocol	⌚ Unlimited - In the event of PMB, 100% of Cost - Subject to PMB protocol
Implantology	⌚ Implants (prosthesis) limited to R 5,600.00 per beneficiary per year	
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	80% of Agreed Tariff (RP applies), limited to R 25,800.00 per beneficiary per year with a maximum of R 50,300.00 per family per year
Acute	Not Applicable	80% of Agreed Tariff (RP applies) limited to R 6,400.00 per beneficiary to a maximum of R 19,000.00 per family per year
Immunisations	Not Applicable	
Oral & Injectable Contraceptives	Not Applicable	
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	80% of Agreed Tariff (RP applies) - limited to R 1,680.00 per family per year and subject to the Acute Medicine maximum
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA: R 51,000.00 for a live donor, R 30,200.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit. Limit will not apply to PMB	
Chronic Renal Failure	⌚ For Kidney Dialysis, incl. associated Radiology and Pathology tests - Unlimited	
Oncology	100% of Agreed Tariff - Benefit managed as part of an Oncology Management Programme. Overall limit of R 408,500.00 per family per year applies with a sub-limit of R 158,000.00 for Biological Drugs, if approved by the Scheme	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	Benefits managed by the Scheme and payable as per the applicable benefits described elsewhere in this summary	
Oxygen Therapy	⌚ For Oxygen Therapy (cylinders included) subject to Case Management	
Human Papillomavirus (HPV), Prostate Test, Pneumococcal Conjugate Vaccine (PVC) and Annual Influenza Type B Single Dose	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subject to member being registered on the Programme and member being compliant	
Mammograms and Pap Smears	Benefit Subject to Disease Management protocol	
FOREIGN CLAIMS Namibian claims only		
AIDS AND HIV Benefits managed as part of a Disease Management Programme		
MENTAL HEALTH		
Clinical Psychology	⌚ Unlimited - provided that treatment forms part of Case Management Programme	⌚ Subject to R 8,800.00 Clinical Psychology limit
Psychiatry	⌚ Provided that treatment forms part of Case Management Programme. Treatment to be obtained in a mental health institution as approved by the Scheme	⌚ Subject to R 8,800.00 Clinical Psychology limit
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a Designated Service Provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply	

CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2019

CONTRIBUTIONS:

Principal member

R 7,920.00

Additional Adult Dependant

R 7,128.00

Additional Minor Dependant
(payable up to maximum 3)

R 1,584.00

ABBREVIATIONS: RP = Reference Pricing PMB = Prescribed Minimum Benefits MSR = Medical Scheme Rate
This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules apply.



Universal
Administrators