

# CompCare

Medical Scheme



## 2019 SelfNET Member Guide



**Universal**  
Administrators

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

# CONTENT

1. Membership.....	1
2. Contributions.....	3
3. Operation of CompCare Options.....	4
4. Prescribed Minimum Benefits.....	5
5. Pre-Authorisation .....	6
6. Managed Healthcare.....	8
7. Internal Prosthesis .....	10
8. Payment of Claims.....	11
9. Exclusions .....	12
10. Definitions and Abbreviations.....	15
11. Contact Numbers.....	20

# 1. MEMBERSHIP

## 1.1. Who qualifies as my dependant?

- Spouse
- Life partner of principal member
- Children
- Brothers, sisters and parents if dependent on the principal member for care and support

## 1.2. What proof do I need to provide the Scheme with?

- In the case of a spouse, a marriage certificate
- In the case of a common-law spouse, an affidavit
- In the case of a companion, a sworn affidavit that the principal member and the dependant share a communal household akin to marriage
- In the case of children:
  - legal documents in respect of adoption (in the case of an adopted child)
  - a court order for a foster child
- Concerning brothers, sisters and parents of the principal member, a sworn affidavit confirming the relationship to the principal member and stating that the family member is financially dependent on the principal member for care and support.

## 1.3. How do I add a new dependant to my existing membership?

By completing an amendment form, which can be obtained from the Scheme or downloaded from the website ([www.selfmed.co.za](http://www.selfmed.co.za)). Fax the completed amendment form to 0860 288 363. The amendment form can also be emailed to [expert@selfmed.co.za](mailto:expert@selfmed.co.za) or it can be posted. Please refer to the last page of this Member Guide for all contact details. Should you have any enquiries regarding your application, please contact us on 0860 787 372.

## 1.4. What happens in the event of the death of the principal member?

The Scheme will notify the eldest dependant of his/her right to continue with the membership, with the status of the other dependants remaining unchanged, provided that the Scheme receives a copy of the death certificate. Unless the eldest dependant informs the Scheme of his/her intention not to become a member the person will be admitted as a member to the Scheme. Bank details should be furnished to the Scheme to avoid any interruption in the payment of contributions. In the event of such dependant being under age, consent of the adult guardian is required.

## 1.5. When will the Scheme have the right to cancel my membership or that of any of my dependants?

If you or any of your dependants:

- joined another scheme and neglected to give the Scheme one month's advance notice
- provide false information, or fail to disclose material information when applying for registration
- provide false information upon submission of a claim, submit a fraudulent claim, or intentionally allow a service provider to do so on your behalf
- allow any other person to use your membership card
- without a good explanation, neglect to inform the Scheme that it has paid for services or supplies that were not delivered or received

- commit any other fraudulent act
- fail to pay contributions within 28 days
- fail to repay an advance within 28 days
- members may cancel their membership with at least 1 month's written notice to the Scheme
- members of a particular Employer may cancel their membership as a group with at least 3 months' written notice

## 1.6. **When am I entitled to benefits?**

You are entitled to benefits from the inception date of your membership, provided that no general waiting period or condition specific waiting period is applicable.

## 1.7. **Waiting Period**

### 1.7.1. **What is a general waiting period?**

The Scheme may establish a general waiting period of three months on all benefits relating to all new applicants and dependants who:

- Have joined a medical scheme for the first time
- Have not belonged to a medical scheme for 90 days or more, prior to joining the current scheme; and/or
- Were members of another medical scheme for a period of more than 2 years without having had a break of 90 days or more between leaving the previous scheme and joining the new scheme.

Please note that a certificate of previous membership may be required.

#### 1.7.1.1. **Can I opt to make a payment in lieu of this waiting period, in order to have it waived?**

Unfortunately, CompCare does not offer this option.

### 1.7.2. **What is a condition specific waiting period?**

The Scheme may further establish a condition specific waiting period of up to 12 months from the inception date of your membership, in respect of any pre-existing condition, in respect of any beneficiaries who:

- Have joined a medical scheme for the first time
- Have not belonged to a medical scheme for 90 days or more, prior to joining the current scheme
- Have belonged to a previous medical scheme for a period of less than 2 years without having had a break of 90 days or more between leaving the previous scheme and joining the new scheme.

Please note that a certificate of previous membership and medical report may be required.

### 1.7.3. **Waiting periods will not apply to:**

- A beneficiary changing option within a scheme
- A child dependant born during the period of membership

## 1.8. Inception Date

### 1.8.1. What is an inception date?

This is the date on which a person becomes a member of the Scheme or on which a dependant's registration becomes available.

### 1.8.2. What is the inception date in respect of dependants?

- If the application is received within 30 days of the new dependant becoming eligible for registration (e.g. through marriage, birth or adoption), the inception date will be the date on which the dependant became eligible
- If the application is received after 30 days of the new dependant becoming eligible for registration, the inception date will be the 1st of the month following the one in which the application was received,

OR the 1st of the month following the one in which the Scheme receives all the information it may need in respect of such application.

## 1.9. When do my dependants become entitled to benefits?

Your dependants are entitled to benefits from the inception date, unless a waiting period is applicable.

# 2. CONTRIBUTIONS

## 2.1. How is my contribution calculated?

As a principal member, you will pay a fixed amount, regardless of your age and income, together with a fixed amount for each adult dependant (21 years or older) and each minor dependant (younger than 21 years) registered under your membership.

Example:

	SelfNET	SelfNET Essential
Principal member's contribution	R 1,371.00	R 984.00
One additional adult dependant	R 1,371.00	R 984.00
One additional minor dependant	R 484.00	R 349.00
Total contribution	R 3,226.00	R 2,317.00

## 2.2. When are contributions payable?

Contributions are payable monthly in advance, due from the first day of your inception month.

## 2.3. When does my contribution increase when a minor dependant turns 21?

The increased contribution for an adult dependant becomes due on the first day of the month following the month in which the dependant turns 21.

## 2.4. **When do increased contributions become due in respect of a new dependant?**

The first increased contribution becomes due:

- on the member's inception date, if the dependant's addition was indicated on the member's application form; or
- from the first day of the month following the admission date of dependants registered within 30 days of marriage or date of birth; or
- from any other date determined by the Scheme

## 2.5. **What happens if my contributions fall in arrears?**

Member contributions are payable on the 1st of each month. If the Scheme does not receive your contribution three days after it becomes due, payment of all benefits in terms of your membership is suspended until such time as any amounts in arrears are received. If your contributions fall in arrears for more than a month, your membership will be terminated immediately without further notice.

## 2.6. **What is a late joiner?**

Please refer to page 21 for the definition of "late joiner"

## 2.7. **How do late joiner penalties work?**

The Scheme may increase the contributions of a late joiner in accordance with the stipulations of the Medical Schemes Act. The number of years with no medical cover is converted into a percentage as prescribed by the Act. The late joiner penalty amount is therefore the prescribed percentage of the normal monthly contribution.

# 3. OPERATION OF COMPCARE OPTIONS

## 3.1. **Options Available**

### 3.1.1. **What is an Option?**

An Option is a product registered under the Scheme, which offers a specific structure of benefits.

### 3.1.2. **What Options are offered by the Scheme?**

- CompCare SelfNET Essential
- CompCare SelfNET
- CompCare MEDXXI
- CompCare Selfsure
- CompCare Med Elite
- Selfmed 80%

### 3.1.3. **When may I change my Option?**

You may change your Option on the 1st day of January each year, after giving the Scheme at least 30 days' written notice.

### 3.1.4. How do I change my Option?

By returning a completed Option Form to the Scheme, which can be obtained from the Selfmed offices or website ([www.selfmed.co.za](http://www.selfmed.co.za)).

## 4. PRESCRIBED MINIMUM BENEFITS

### 4.1. What are the Prescribed Minimum Benefits (PMB)?

These are benefits contemplated in the Medical Schemes Act in respect of which medical schemes are compelled to provide cover for the diagnosis, treatment and care associated with these conditions, and without any co-payment or use of deductibles, providing that services are obtained from a designated service provider. In the case of PMB chronic medicine, the Scheme's formulary and protocol must be complied with.

*NOTE: These benefits are available, on application, to all members in addition to the benefits already offered by their chosen Option.*

### 4.2. What is a Designated Service Provider (DSP)?

It is a healthcare provider or group of healthcare providers whom the Scheme has selected as its preferred supplier in terms of rendering treatment and care for the Prescribed Minimum Benefits (PMB) conditions. These providers are:

- CareCross
- Mediclinic
- ICON Oncology
- One Health Managed Care

*NOTE: Even though these services are covered in full, the Scheme's healthcare principles will still apply. You will still be required to obtain pre-authorisation for hospitalisation whilst admitted for a PMB condition and/or PMB chronic medicine and a relevant treatment plan.*

### 4.3. What happens if these services are obtained from a provider other than a DSP?

A member will then be liable for an upfront 40% co-payment in respect of PMB which are voluntarily obtained from a provider, other than the DSP.

### 4.4. What happens in case of the following:

- The required service was not available from the DSP or would not be provided without unreasonable delay, OR
- There was no DSP available in a reasonable proximity from where the beneficiary resides or conducts business, OR
- Immediate emergency care was required under circumstances or at locations, which precluded the beneficiary from obtaining the treatment from the DSP?

If any of the above circumstances apply, the co-payment described under 4.3 will not apply, provided that the following documentation is submitted to and approved by the Scheme:

- Written communication proving the need – in case of all three of the above
- Comprehensive clinical report supporting the need for the emergency care

#### 4.5. **Which conditions and treatments are covered under the PMB's?**

Approximately 270 conditions are covered under PMB in the event of complications which require hospital treatment. A list of all these conditions is available from the Scheme, on request.

As from 1 January 2004 provision has been made to provide for medical management, diagnosis and medicine of the following chronic conditions:

- Addison's Disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Renal Disease
- Coronary Artery Disease
- Crohn's Disease
- Chronic Obstructive Pulmonary Disorder
- Diabetes Insipidus
- Diabetes Mellitus Type 1 & 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus
- Erythromatosis
- Ulcerative Colitis

#### 4.6. **How do I register for PMB Chronic Medication?**

Member to consult with a CareCross General Practitioner who will diagnose the chronic condition. The CareCross General Practitioner will then complete the chronic application form and submit to CareCross. The Pharmacy Benefit management (PBM) team will review the application and approve the requested medication in accordance with the CareCross chronic medicine formulary. Feedback will be sent to the Provider and the Member. Please note: All chronic medication scripts must be renewed every six months. Such renewed script must be submitted to CareCross to be loaded onto your member profile.

## 5. PRE-AUTHORISATION

### 5.1. **What is Pre-authorisation (PAR)?**

Pre-authorisation (PAR) is the prior approval of any planned PMB admission to a hospital.

MRI/CT-scans and radio-isotope studies, whether during hospitalisation or not, also require specific Pre-authorisation. No benefit if diagnosis is not found to be a PMB.

If you are unsure if the procedure falls within the above categories, it is recommended that you call the CareCross Pre-authorisation Centre for advice on 0860 103 491.

NOTE: A PAR is not a guarantee of payment of a claim. Payment is at all times subject to available benefits and co-payments may apply (full detail in Summaries of Benefits).



## 5.2. **When do I need to apply for a Pre-authorisation Reference Number (PAR)?**

Application for a PAR should be made as soon as possible, preferably upon confirmation of admission by your doctor. However, it is recommended that application be made at least three working days ahead of a planned procedure, in case more information is required from your doctor. In the event of an emergency admission to hospital over a weekend or at night, you may apply for a PAR from the CareCross Pre-authorisation Centre within 24 hours of the admission or scan. In the case of pregnancy, it is recommended that pre-authorisation be obtained by the 28th week.

## 5.3. **How do I contact the Pre-authorisation Centre to obtain a PAR?**

Your CareCross GP or Specialist will send an e-mail to:

crc@carecross.co.za or telephone 0860 103 491.

## 5.4. **What information should I provide when applying for a PAR?**

Your CareCross GP or Specialist will provide:

- Membership number and dependant code
- Patient's full name and date of birth
- Date of admission PLUS the date of procedure (This is particularly important, as we do not routinely authorise pre-operative procedures the day prior to planned surgery – this must be applied for and motivated)
- Surname and initials of attending doctor or service provider and practice number
- Name and telephone number of admitting doctor or in the case of MRI- and CT-scans, the details of the radiologist
- Name of hospital to which the patient will be admitted
- The reason for the admission to hospital or the planned diagnostic procedure and ICD-10 code
- To assist with your PAR-application, ask your doctor for a full description of:
  - The diagnosis, and
  - the planned procedure as well as the procedural codes he/she intends to use

## 5.5. **What happens if I fail to apply for a PAR?**

If you fail to apply for a PAR in advance or within 24 hours (in the case of an emergency) of receiving treatment, the claim will not be paid.

## 5.6. **Can Schemes still set a chronic medicine limit?**

Yes, your Scheme can set a limit for your chronic medicine benefit. Any chronic medication you claim for will be paid from your chronic medicine limit, regardless of whether it is one of the PMB chronic conditions or not. However, if you exhaust your chronic medicine limit, your Scheme will still continue paying for any chronic medication you obtain from its DSP for a PMB condition.

# 6. MANAGED HEALTHCARE

Managed healthcare is defined as any effort to promote the rational, cost-effective and appropriate use of healthcare resources. The philosophy of the Scheme is to work with members and service providers in achieving these aims.

## 6.1. Protocol

The Scheme's Managed Healthcare provider uses funding guidelines and protocols in respect of certain services and supplies for which the Scheme allows benefits. Beneficiaries will only qualify for benefits in respect of those services and supplies if the guidelines and protocols have been complied with.

The Scheme or its managed healthcare provider may also, in its discretion, limit the cost of any laparoscopic surgery to the cost of the equivalent conventional (open) surgery.

## 6.2. Disease Management

Disease Management is a treatment approach that focuses on the patient's disease, using all the cost elements involved. The intervention takes place by means of patient counselling and education, behaviour modification, therapeutic guidelines, as well as case management.

### 6.2.1. Oncology Benefit Management

It is important to make sure that prior to starting active treatment for cancer, you are registered on the Oncology Disease Management programme.

#### 6.2.1.1. How do I register?

In order to be registered, your treating doctor needs to complete a treatment plan and forward this to the clinical team, as all oncology treatment is subject to Preauthorisation and Case Management. If you are given cancer-related treatment and your treatment has not been Pre-authorised by the Oncology Disease Management Programme, no oncology benefit will be paid by the Scheme. Note that members on all options are required to make use of the Scheme's preferred provider oncology network. Once the Oncology Disease Management team receives your disease information, treatment plan and your membership details, your proposed treatment will be captured. The treatment plan is then reviewed, and if necessary, a member of the clinical team will contact your doctor to discuss treatment alternatives.

An authorisation will be sent to your doctor after the assessment and approval of the treatment plan. You will also be issued with an authorisation letter.

Please ensure that your doctor advises the Oncology Disease Management team of any change in your treatment, as your authorisation will then need to be reassessed and updated.

NOTE: In addition to authorisation from the Oncology Disease Management team, you will need to get Pre-authorisation from the Hospital Management department for any hospitalisation, specialised radiology, stepdown facilities and stoma therapy.

#### 6.2.1.2. Who should my treating doctor contact to register my treatment?

Phone **0860 103 491** or e-mail [oncology@carecross.co.za](mailto:oncology@carecross.co.za)

#### 6.2.1.3. Do any limits apply to Oncology Benefits?

No, but benefits are paid for PMB's only

#### 6.2.2. HIV/AIDS

Specific benefits are available with regard to antiretroviral therapy, related medicine and pathology tests and will be handled and managed in the strictest confidence, when members register on the Scheme's HIV/AIDS Management Programme. Support and counselling is available to the relevant member and family, if required. Any member or dependant who has tested positive for HIV is encouraged to join the HIV/AIDS Management Programme in order to access benefits.

Contact numbers are reflected at the back of this guide.

### 6.3. **Breast Reconstruction**

Benefits are allowed in respect of reconstructive surgery after mastectomy of proven breast cancer.

Benefits will be paid once only for full reconstruction by whichever method, as well as for reduction surgery on the unaffected side for symmetry, where indicated, as per motivation. Only complications of a true medical nature will be considered for benefits and not failed cosmesis.

### 6.4. **Organ Transplants and Dialysis**

Benefits in respect of organ transplants and dialysis are subject to treatment forming part of a Case Management Programme.

Benefits are allowed in respect of kidney dialysis and the following organ transplants: heart-, lung-, heart-and-lung, bone marrow-, kidney- and liver transplants.

Benefits are further subject to the recipient being a beneficiary of the Scheme.

### 6.5. **Ambulance Services ER24**

#### 6.5.1. Who should I call for ambulance services?

ER24 is the Scheme's Preferred Provider for any ambulance services. If services are not rendered by (or through the intervention of) ER24, benefits will be limited to a specified maximum (please refer to the Summaries of Benefits for details).

#### 6.5.2. How do I contact ER24

For clinical advice or to request medical emergency transport, phone **084 124** if you are in the RSA. For claims enquiries phone **011 319 6580**.

6.5.3. How much time do I have to inform ER24 that I have made use of another ambulance service as a result of an emergency?

In the event of an emergency, you should inform them within 24 hours of the date on which the service was rendered to qualify for unlimited benefits. *Note: The services of this preferred provider are only available in the RSA, Swaziland and Lesotho.*

*Note: If you need to contact ER24 from one of the above neighbouring countries, their contact number changes to: 011 541 1218.*

## 7. INTERNAL PROSTHESIS

7.1. **What is an Internal Prosthesis?**

It is a device implanted during an operation into the body as an internal supporting mechanism and/or which for functional medical reasons are implanted as a prosthesis to replace parts of the body.

7.2. **What benefits are allowed in respect of Internal Medical and Surgical accessories?**

Benefits are funded as PMB only

## 8. PAYMENT OF CLAIMS

### 8.1. **What information should be contained in a claim in order for it to be processed?**

Type of claim	Requirements
Medical Practitioners	<ul style="list-style-type: none"><li>• membership number</li><li>• name and surname</li><li>• date of birth of the patient</li><li>• the doctor's practice number</li><li>• the nature of service</li><li>• relevant code, including ICD-10 code</li><li>• service date</li><li>• cost of each service rendered or item supplied</li></ul>
Medicine	the name, quantity, dosage and net amount payable by the member in respect of the medicine dispensed, as well as the relevant national pharmaceutical product interface (NAPPI) code and ICD-10 code.
Dental	the details of each tooth treated
Surgical	the name, practice code and registration number issued by the relevant registering authority of every medical practitioner or dentist who assisted in the performance of that operation

### 8.2. **When must I submit a claim for payment?**

A claim must be submitted within four months from the end of the month in which the service was rendered. If not submitted within this period, the account will NOT be paid.

### 8.3. **How will I know when my claim has been settled?**

After your claim has been processed, you will receive a claim statement reflecting the payments made.

Note: If you received discount on an account, you will only be entitled to the lower benefit amount after discount was taken into consideration.

### 8.4. **Are benefits allowed in respect of foreign claims?**

Only foreign claims originating in Namibia are allowed. Namibian claims will be processed and refunded to members in South African Rands.

## 9. EXCLUSIONS

The following are exclusions on all options:

### 9.1. Exclusions applicable to Basic and Specialised dentistry:

- Resin bonding of metal fillings
- Mouth guards for sport purposes
- Metal inlays in dentures
- Bleaching of vital teeth
- Metal inlays in front teeth
- Costs associated with professional reports
- Electrognathographic recording - with or without computer analysis

### 9.2. Exclusions applicable to Prescribed Medicine:

- Medicines used in clinical trials and medicines not registered with the Medicine Control Council, patent preparations and household remedies
- Patent food-stuffs, including baby-food and special formulae, except if mother is HIV-positive
- Slimming preparations
- Anti-smoking preparations
- Surgical appliances and devices
- Diagnostic agents and appliances, except diabetic accessories
- Medicine used specifically to treat alcoholism, except if used as part of a Beneficiary's rehabilitation treatment at a recognised facility
- Aphrodisiacs
- Anabolic steroids
- Sun screens and tanning agents including emollients and moisturisers
- Cosmetic preparations, soaps, shampoos and other topical applications medicated or otherwise except for the treatment of psoriasis, lice, scabies, and other parasitic and fungal infections, except for PMB's
- Single or combined mineral preparations, except for calcium preparations with 300mg or more of elemental calcium used for the prevention and treatment of osteoporosis and potassium when used in conjunction with a diuretic and haematinics and iron supplements for anaemia
- Contact lens preparations
- Preparations not easily classified
- Stimulant laxatives
- Treatment of erectile dysfunction, e.g. Sildenafil and/or similar remedies
- Products used for incontinence, except if resulting from complications of a PMB-condition in hospital
- Immunoglobulins
- Injection material, except diabetic injection material
- Nebulisers, unless part of an asthma management programme
- Blood pressure monitors
- Glucometers, unless part of a disease management programme
- The following medicines, unless they form part of the public sector protocols and are authorised by the relevant managed healthcare programme:
  - Maintenance Rituximab (or other monoclonal antibodies) for haematological malignancies - such as Mabthera
  - Fungal infections: liposomal amphotericin B
  - Septic shock and septicæmia: protein C inhibitor-such as Xigris
  - Bevacizumab for colorectal cancer - such as Avastin

### 9.3. Exclusions applicable to Acute Medicine:

- Medicine not offering proven clinical value
- Medicine that is more expensive than equally effective and safe alternatives
- Medicine prone to abuse, e.g. Benzodiazepines
- Expensive chronic medicine requiring Pre-authorisation
- Combination products where a single ingredient would be more appropriate
- Newly registered medicine under clinical review

### 9.4. Exclusions applicable to Optical benefits:

- Adjustment of frames
- Fitting of contact lenses
- Coloured contact lenses
- Sunglasses
- Refraction corrective eye surgery

### 9.5. General

- Examinations for testing of eyes or vision by somebody other than an eye specialist or registered optometrist, and the cost of any instrument other than spectacles or contact lenses
- Travel costs - except for transporting of the patient to and from a Hospital
- Applicators, toilet preparations and cosmetics
- Holidays for recuperative purposes
- Accommodation in old-age homes and similar institutions, frail care and long-term care
- Costs rejected by the Scheme, due to it being fraudulent or not clinically indicated or medically necessary, as indicated by the Scheme's clinical auditing company
- Bandages, cotton wool, plasters and other household first-aid items - unless these are supplied during a stay in Hospital
- Examinations for assurance, employment, lawsuits and similar purposes
- Cosmetic and reconstructive surgery, including for protruding ears, according to the Member's or Dependant's own choice, or recommended for psychological reasons only - and any complications resulting from such surgery
- Where more than one Clinical Procedure, that requires a PAR, is performed at the same time and a PAR was not granted for both, no Benefits will be granted for complications arising from any of the procedures, except if a PMB
- Beauty treatments and beauty preparations and cosmetics
- Examinations and/or treatment where no real or supposed illness exists and/or recommended for psychological reasons only
- Examinations, treatment or medicine for sterility or erectile dysfunction
- Artificial insemination
- Marriage therapy
- Birth control, excluding oral, injectable- and IUD contraceptives, vasectomies and sterilisations
- Vasovasostomy (reversal of vasectomy)
- Group exercises or fitness tests
- Obesity - surgical treatment with the exception of certain bariatric surgical procedures performed for life threatening morbid obesity by a multidisciplinary team in accordance with agreed protocol in an accredited centre of excellence when pre-authorised, but not including post-operative plastic and reconstructive surgery
- Hyperbaric oxygen treatment
- Telephone consultations
- Services of social workers

- Fees for medical reports
- ALCAT allergy tests
- Sclerotherapy treatment, unless a vascular surgeon is responsible for the treatment where it forms part of the surgical removal of vascular veins
- Reduction: Mammoplasty, unless due to medical reasons
- Treatment of keloids (except in the case of burns, dependent on a PAR)
- Refractive surgery
- Functional reconstruction of palate and uvula (uvulopalatopharyngoplasty)
- All costs of whatsoever nature incurred for treatment of injuries sustained as result of participation in activities on a regular basis, except if PMB's. (Contact the Scheme to enquire about a specific activity)
- Injuries due to professional sports, except if PMB's.
- Acupuncture
- Reflexology
- Aromatherapy
- PET-scans, except if part of an approved oncology treatment plan
- Haemapure blood products
- Artificial hearts (e.g. Berlin heart)
- No benefits for any treatment where Beneficiaries take part in clinical trials
- No benefits for the storage of fetal stemcells
- Pectus excavatum/carinatum
- All monoclonal anti-bodies, except where specified as part of an option's oncology benefit or in the case of Beta-Interferon for the treatment of Multiple Sclerosis as per the PMB algorithm
- Medicines not approved by the Medicine Control Council, unless section 21 approval obtained and authorisation has been obtained from the relevant managed health care programme
- HIV resistance testing unless registered and pre-authorised on the relevant managed healthcare programme
- Food and nutritional supplements, including baby food and specific milk preparations, unless prescribed for life threatening malabsorptive disorders and for HIV mother to child transmission (MTCT) prophylaxis if registered on the relevant managed healthcare programme
- Intra-ocular lens implant, unless implanted post cataract removal
- Medical stockings, unless obtained from a dispensing doctor or pharmacy in which case benefits will be paid from the external accessories benefit, where applicable
- Sleep studies and CPAP, if body mass index is 30 or higher, provided treatment will be granted at providers, for a period of up to 6 months, to assist a beneficiary in achieving a favourable BMI



# 10. DEFINITIONS AND ABBREVIATIONS

## 10.1. **Act**

The Medical Schemes Act, 1998, as amended or replaced from time to time, and the regulations promulgated thereunder.

## 10.2. **Adult**

A dependant who is 21 years or older.

## 10.3. **Agreed Tariff (AT)**

A tariff as agreed upon, and amended from time to time, by or on behalf of the Scheme and its preferred providers and/or for medicine: the single exit price (Medicines and Related substances Act No 101 of 1965) plus dispensing fee and/or MMAP, whichever is lesser.

## 10.4. **Beneficiary**

Each individual member and dependant.

## 10.5. **Biologicals**

A substance that is made from a living organism or its products and includes vaccines therapeutic proteins (e.g. insulin) and monoclonal anti-bodies.

## 10.6. **Case Management Programme**

A process whereby clinically indicated, appropriate and cost-effective healthcare, as an alternative to hospitalisation, or otherwise, is offered to individual beneficiaries with specific healthcare needs whether the Scheme prescribes it, or approves it on application by a beneficiary.

## 10.7. **Chemotherapy**

Medication used in the cure and containment of cancer. This includes cytostatics and hormone inhibitors and excludes medication not directly related to the treatment of cancer (e.g. antidepressants) and medication used in the treatment of long-term conditions that may develop as a result of the cancer treatment.

## 10.8. **Clinical Procedure**

A procedure categorised as such by the Scheme.

## 10.9. **Dependant**

The following persons for whom the member is liable for care and support, who are not members or dependants of members of any other medical scheme, and, if applicable, who are duly registered as dependants by the Scheme:

- a spouse; and/or partner
- a child - including an adopted child, stepchild or foster child; and/or
- the member's parents (including adoptive parents), sisters and brothers; and/or
- any other person approved by the Scheme

## 10.10. **Disease Management**

A holistic approach focusing on the patient, using all the cost elements of the disease to identify the patient eligible for a disease management programme. The intervention takes place by means of:

- Patient counselling and education
- Behaviour modification
- The application of therapeutic guidelines; and
- Case management

## 10.11. **Effective Date**

The date on which a beneficiary becomes entitled to benefits.

## 10.12. **External Prosthesis**

An artificial device that replaces a missing body part, which may be lost through trauma, disease, or congenital conditions. E.g. External Breast Prosthesis and Leg Prosthesis.

## 10.13. **Family**

A member and his/her dependants.

## 10.14. **Foreign Claims**

Claims originating from countries outside the borders of the Republic of South Africa.

## 10.15. **Reference Price**

It represents the maximum price for which the Scheme is liable for specific medicine or classes of medicine listed on the Scheme's List of Chronic Conditions (Annexure C), that complies with the Council for Medical Schemes' published condition algorithms, and may comprise both Generic Reference Pricing and Therapeutic Reference Pricing.

## 10.16. **Hospital**

Includes a mental health institution, registered unattached theatre and day clinic, but excludes an institution for rehabilitation for substance abuse.

### 10.17. **Implantology**

All stages of treatment required to achieve the end result of placing an implant supported tooth or teeth into places left by previous removal of natural teeth. This includes the surgical augmentation of the jaw bone, surgical placement and exposure of implant(s).

### 10.18. **Inception Date**

The date on which a person becomes a member of the Scheme or on which a dependant's registration becomes effective.

### 10.19. **Late Joiner**

An applicant or the adult dependant of an applicant who, on the Application Date, is 35 years or older. This excludes any beneficiary who enjoyed cover with one or more medical schemes prior to 1 April 2001, and who did not have an interruption in cover of more than 90 days since 1 April 2001.

A certificate of previous membership may be required.

### 10.20. **Major Medical Benefits**

Insured benefits for services such as hospitalisation and the treatment/procedures performed whilst a beneficiary is hospitalised.

### 10.21. **Medical Appliances**

Any instrument, apparatus, and machine, and appliance, implant, intended by the manufacturer to be used, alone or in combination, for human beings, for one or more of the specific medical purpose:

- Diagnosis, prevention, monitoring, treatment or alleviation of disease and/or injury.

E.g. Stoma therapy equipment, wheelchair and walking aids, raised toilet seat, Sleep apnoea monitors, CPAP apparatus for sleep apnoea, crutches, occupational therapy aids for physically disabled.

### 10.22. **Medical Auxiliary Services**

A person or entity

- whose discipline is explicitly covered by the Scheme rules; or
- with a practice code beginning with 090 (issued by the Board of Healthcare Funders), whose type of service rendered has been approved (in writing) by the Scheme.

### 10.23. **Medical Scheme Rate**

The CompCare Tariff is based on the National Health Reference Price List (NHRPL) published in 2006, adjusted by an inflationary factor determined by the Board, as well as a set of in-house tariffs for tariffs not defined by the 2006 NHRPL schedule, as determined by the Board.

### 10.24. **Medicine**

A substance registered under the Medicines and Related Substances Control Act, 1965, as amended or replaced from time to time.

10.25. **Member**

A person who has been registered as a member by the Scheme.

10.26. **Minor**

A dependant who is not yet 21 years old.

10.27. **Non-elective Dental Surgery**

The treatment of cysts and tumours of the jaw, as well as conditions of the saliva glands; and/or the treatment of abscesses of the jaw (with the exception of periodontal therapy); and/or the treatment of all traumas to the bone and soft tissue of the face; and/or extractions or the surgical removal of teeth.

10.28. **Orthopaedical Appliances**

External spinal and/or major joint appliances with the explicit function to provide stability after operative procedures, e.g. cervical and lumbar spine supports, knee and ankle braces and shoulder support.

10.29. **Pre-authorisation Reference Number (PAR)**

A number allocated by the Scheme's managed healthcare agent, which is required before certain services qualify for benefits.

10.30. **Preferred Provider**

A Service Provider with whom preferential rates were negotiated by or on behalf of the Scheme, or who is part of a preferred provider network contracted for or on behalf of the Scheme.

10.31. **Prescribed Minimum Benefits**

The minimum benefits that the Scheme is obliged to provide under the Act.

10.32. **Prosthesis**

A device that replaces a missing or non-functioning body part or organ.

10.33. **Registrar**

The Registrar of Medical Schemes appointed under the Act.

10.34. **Service Date**

In the event of:

- hospitalisation - the date of each admission to a hospital; or
- any other service or supplies - the date on which the service was rendered or the supplies obtained, whether for the same illness or not

10.35. **Service Provider**

A medical practitioner, dentist, pharmacist, nurse, clinical psychologist, medical auxiliary or hospital duly registered or licensed as such with a statutory council or relevant state department - or if practising in a territory outside South Africa, registered or licensed as such with a similar body in that territory.

10.36. **Spouse**

A person to whom a member is married under a system recognised by South African law.

10.36. **Year**

A period of 12 months beginning on 1 January and ending on 31 December.

# 11. CONTACT NUMBERS

SERVICE EXCELLENCE CENTRE  
(for membership and contribution  
enquiries and requests)  
Copy of Scheme Complaints Policy  
available upon request

Tel: 0860 787 372 (SUPERB)  
Fax: 0860 288 363 (ATTEND)  
E-mail: [expert@selfmed.co.za](mailto:expert@selfmed.co.za)  
Web: [www.selfmed.co.za](http://www.selfmed.co.za)

---

CLAIMS AND BENEFIT ENQUIRIES:

Tel: 0860 103 491  
E-mail: [selfmed@carecross.co.za](mailto:selfmed@carecross.co.za)  
Web: [www.carecross.co.za](http://www.carecross.co.za)

---

HOSPITAL PRE-AUTHORISATION

Tel: 0860 103 491  
E-mail: [crc@carecross.co.za](mailto:crc@carecross.co.za)

---

CHRONIC MEDICINE

Members should visit their CareCross GP  
to be registered for chronic medication.  
Tel: 0860 103 491  
E-mail: [chronic@carecross.co.za](mailto:chronic@carecross.co.za)

---

DISEASE MANAGEMENT  
(HIV/AIDS)

Tel: 0860 906 090  
Fax: 0865 578 168  
E-mail: [selfmed@halocare.co.za](mailto:selfmed@halocare.co.za)

---

ONCOLOGY

Tel: 0860 103 491  
E-mail: [oncology@carecross.co.za](mailto:oncology@carecross.co.za)

---

ER 24 AMBULANCE SERVICES

For emergency transport - in RSA = 084 124  
For emergency transport - in Swaziland or  
Lesotho = 011 541 1218

---

FRAUD LINE

0861 299 999

---

SUBMISSION OF CLAIMS  
(only original claims will be accepted)

SelfNET  
PO BOX 44991  
Claremont  
7735

---

COUNCIL OF MEDICAL SCHEMES

Tel: 0861 123 267  
Fax: 012 430 7644  
Email: [support@medicalschemes.com](mailto:support@medicalschemes.com)



**Cape Town**  
021 943 2300

**Durban**  
031 576 0366

**Free State**  
011 466 6068

**Johannesburg**  
011 466 6068

**Mpumalanga**  
013 741 4588

**Port Elizabeth**  
021 943 2300

**CompCare**  
Medical Scheme



**Universal**  
Administrators

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



[www.selfmed.co.za](http://www.selfmed.co.za)



[marketing@selfmed.co.za](mailto:marketing@selfmed.co.za)



0860 73 53 63 / 0860 SELFMED