

# BENEFITS / MAJOR MEDICAL EXPENSES

Benefits are paid @ 100% of the scheme rate unless otherwise specified

# HOSPITAL BENEFIT/

Major medical expenses

Benefits are unlimited and paid @ 100% of the scheme rate unless otherwise specified.

Overall Annual Limit (OAL) unlimited

The MedX option covers day-to-day benefits for PMB conditions only. Additional benefits for:

## Post-operative rehabilitation

Members have access to post-operative rehabilitation benefits for PMBs only. This benefit includes physiotherapy, occupational therapy and biokinetics. 14 days up to R3 550 PB

## Child benefit

Unlimited GP consultations and conservative dentistry for children < 6 years.

## Hospitalisation

Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website ([compcare.co.za](http://compcare.co.za)) for a list of co-payments and exclusions\*

## Hospital related accounts

GP visits, specialists, radiology, surgical procedures blood transfusions  
Specialists paid at 100% of the scheme rate

## Medicine in hospital

## Medicine upon discharge (TTO)

7 days' supply

## Surgical Procedures out-of-hospital

## Organ transplants

## Pathology

Limited to R25 800 PMF

## Basic Radiology

## Auxillary services in hospital

Physiotherapy, biokinetics, dietitian, etc.  
Limited to R2 500 PMF

## Surgical prostheses

Overall limit of R30 500 PMF  
Sub-limits apply

## Specialised radiology

MRI, CT, High resolution CT and PET scans  
Limited to R23 000 PMF.

**PLEASE NOTE: Treatment subject to pre-authorisation, case management specialist programmes and scheme protocols.**



## \*EXCLUSIONS

Apart from the general exclusions of the scheme as listed under the hospitalisation section and related treatment for the following procedures are excluded, unless a PMB:

- All joint replacements, except in the event of acute injury.
- All spinal surgery (including neck), except in the event of acute injury.
- Deep brain implants (e.g. Parkinson's Disease) and internal nerve stimulators.
- Corneal transplants.
- Cochlear implants.
- Bunion surgery.



## HOSPITAL PRE-AUTHORISATION PROCESS

It's the member's responsibility to make sure that all non-emergency hospital admissions are authorised by either phoning **0860 111 090** or by sending an e-mail to [preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za). These must be authorised at least 48 hours prior to admission. The member, doctor or hospital may phone in for this authorisation. The hospital utilisation management team will need the following details: Name of the patient being admitted, medical

aid number, hospital name, date of admission, name and practice number of admitting practitioner, ICD 10, and procedural codes. A penalty will apply for late requests for authorisations. Emergency admissions must be authorised on the first working day after admission. There will be a penalty if the member does not obtain authorisation. This also applies to oncology treatment.