





































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)	 R 1,100.00 co-payment applies	 R 1,100.00 co-payment applies
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 1,700.00 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 2,800.00 per family per year, limit will not apply to PMB

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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 1,100.00 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 30,800.00 per family per year
Acute	Not Applicable	△
Immunisations	Not Applicable	△
Oral & Injectable Contraceptives	Not Applicable	🕒 Limited to R 1,600.00 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 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 (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 2018

CONTRIBUTIONS:

Principal member

R 5,070.00

Additional Adult Dependant

R 4,345.00

Additional Minor Dependant
(payable up to maximum 3)

R 1,460.00