



Benefits and Contributions

Summary 2019

The Makoti Medical Scheme was developed with the following in mind:

- To provide high quality medical care at affordable cost
- To introduce control measures in order to sustain the plan for a long period
- To prevent illness wherever possible by dealing with healthcare issues in the community we serve
- All benefits are paid at the scheme tariff and are subject to managed care protocols

Benefit	Primary Option	Comprehensive Option
Overall Limit	No Limit	No Limit
General Practitioner Services	Unlimited	Unlimited
Medicines as per formulary Acute and chronic	Unlimited	Unlimited
Over the counter medicine (OTC)	Limited to R324 per family per annum	Limited to R324 per family per annum
Chronic Illness Screening by General Practitioner	Annual or when requested	Annual or when requested

All the following services must be authorised by calling 0860 00 24 00 or 060 982 3823 in the case of an emergency

Benefit	Primary Option	Comprehensive Option
Basic Pathology and Radiology	Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy Pathology: PAP smear single slide, Glucose, HbA1c, Hb, WCC, Platelets RPR, Blood Group	Fully Covered
Specialist Services	Prescribed Minimum Benefits only in State Hospitals	Private Specialists covered in full
Hospitalisation	Prescribed Minimum Benefits only in State Hospitals	Private Hospitals covered in full
Emergency Stabilisation / Casualty in a private hospital	Medical Emergencies only	Medical Emergencies only
Maternity Benefit	In private hospitals limited to R25 000 per pregnancy or access to the Birthing Team units where available	Fully Covered
HIV/AIDS	Fully Covered	Fully Covered

Other services

Benefit	Primary Option	Comprehensive Option
Ambulance for medical emergencies	Fully Covered through Lifemed on 0861 086 911	Fully Covered through Lifemed on 0861 086 911
Clinical Psychology	Prescribed Minimum Benefits only in State Hospitals	8 consultations per family per year
Hearing Aids	Prescribed Minimum Benefits only	R3 024 per beneficiary every 4 years
External Prosthesis / Appliances	Prescribed Minimum Benefits only	R2 994 per family every year
Internal Prosthesis	R46 440 per family per year	R46 440 per family per year
Physiotherapy and Occupational Therapy	Prescribed Minimum Benefits only. Limited to 10 consultations at a state facility	20 consultations per family per year
Optometry	R848 per beneficiary every 24 months including full cost of eye test	R2 308 per beneficiary every 24 months including full cost of eye test

Dentistry

Benefit	Primary option	Comprehensive option
Basic prevention, fillings and extractions	Fully Covered	Fully Covered
Specialised Dentistry	No Benefit	R3 119 per family per year
Dentures	No Benefit	1 set per beneficiary every 4 years

Contribution table effective 1 January 2019

Primary Plan	Principal (R)	Adult (R)	Child (R)	Comprehensive Plan	Principal (R)	Adult (R)	Child (R)
0 - 3 240	258	258	168	0 - 10 082	1 718	1 480	570
3 241 - 6 966	273	273	183	10 083 - 13 352	1 986	1 654	647
6 967 - 9 720	607	501	224	13 353 - 17 712	2 142	1 797	695
9 721 - 12 960	651	528	241	17 713+	2 348	2 013	763
12 961 - 17 280	700	561	255				
17 281+	751	584	269				

Emergency services are available 24 hours a day, 7 days a week

Enabled: 0860 002 400 / **Ambulance services:** Lifemed 0861 086 911 / **National 24-hour call line:** 0860 002 400 / **Alternative number:** 0609 823 823