



OPTIMUM OPTION

MONTHLY CONTRIBUTION		
MEMBER	ADULT	CHILD
R6 204	R5 280	R1 551

OUT-OF-HOSPITAL BENEFITS

Not sure what we mean? Refer to glossary on page 50.

ANY PROVIDER	
Day-to-day limit	M0 – R25 220 M1 – R35 130 M2 – R40 660 M3+ – R47 740
General practitioners (GPs) and specialists	Subject to day-to-day limit
Medicines Acute medicine Over the counter (OTC)	M0 – R10 370 M1 – R12 370 M2 – R14 500 M3 – R15 790 M4+ – R16 850 R190 per event per day
Optometry	Per beneficiary = 1 examination Per beneficiary = a frame of up to R1 230 and 2 lenses every 24 months OR Contact lenses of up to R2 280 instead of glasses per year
Dentistry Basic Specialised	Single member = R2 230 Family = R4 480 Single member = R12 960 Family = R19 330
Auxiliary services Sub-limits	At a preferred provider, subject to auxiliary sub-limit and day-to-day limits Single member = R4 890 Family = R14 610



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ADDITIONAL BENEFITS (paid from risk benefits)

<p>Chronic medicine Non-CDL chronic medicine limit</p> <p>Co-payment for non-formulary medicine</p>	<p>26 conditions – unlimited (page 12) – plus 28 conditions, subject to sub-limits:</p> <p>M0 – R6 000 M1 – R12 000 M2 – R13 000 M3 – R15 000 M4 – R16 500 M5+ – R17 500</p> <p>20%</p>
<p>Maternity</p>	<p>12 antenatal visits x2 2D scans per pregnancy. 3D and 4D scans are paid up to the rate of 2D scans x2 paediatric visits Pregnancy related vitamins</p>
<p>Medical and surgical appliances – general Sub-limits to Appliance Benefit Glucometer per beneficiary every 2 years Nebuliser per family every 3 years</p>	<p>General per family = R9 500 R750 R750</p>
<p>Hearing aids Per beneficiary every 3 years Hearing aid maintenance</p>	<p>Unilateral = R11085 Bilateral = R22 170 R1 000 per family per annum</p>
<p>External Prosthesis</p>	<p>Per family per annum = R26 332</p>
<p>Health Maximiser™</p>	<p>Treatments (page 7)</p>
<p>Patient care programmes (Diabetes, HIV, oncology)</p>	<p>Subject to registration and managed care protocols</p>



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IN-HOSPITAL BENEFITS

ANY HOSPITAL Subject to pre-authorisation and managed care protocols	
Public and private hospital	Unlimited
GPs and specialists	Unlimited Specialist – subject to preferred provider rates
To-take-out medicine	Up to 7 days
Organ transplants (non-PMB cases)	Per family = R61 520; limit includes harvesting and transportation costs National donor only
Internal prosthesis	Per family per annum = R39 498
Refractive eye surgery	Per eye = R5 300; maximum of R10 600 for both eyes once per lifetime
Reconstructive surgery	Per family = R61 520
MRI, CT, PET and radio isotope scans	Per beneficiary per annum = 2 scans from risk thereafter from the annual day-today limit
Alternate care instead of hospitalisation	Per family = 30 days to a maximum of R37 470
Mental health (in- and out-of-hospital)	100% of Scheme rate – Subject to clinical protocols
Alcohol and drug rehabilitation	100% of negotiated rate, a South African National Council on Alcoholism and Drug Dependence (SANCA)-approved facility Subject to clinical protocols
Oncology	Unlimited
Pathology and radiology	Unlimited
Dialysis	Unlimited and subject to use of preferred provider
General dentistry	Subject to day-to-day limit and sublimits
Ambulance transport	Emergency road and air transport