

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION
<p>HOSPITALISATION</p> <p>Accommodation, theatre, medicine and material use whilst hospitalised: 100% of Agreed Tariff</p> <p>Outpatient treatment at hospital facility: Not Applicable</p> <p>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</p>		
<p>MEDICAL PRACTITIONERS</p> <p>Consultations/Visits: 🕒 Unlimited</p> <p>Radiology and Pathology: 🕒 Unlimited</p> <p>ECHO-tests: 🕒 Unlimited</p> <p>MRI, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorisation): 🕒 for MRI-scans, computed tomography and radio-isotope studies, subject to obtaining a PAR, additional to the PAR required for hospitalisation. Benefit is limited to 2 scans per beneficiary and an overall limit of R 15,000.00 per family. A co-payment of R 2,050.00 will apply</p> <p>Clinical Procedures: 🕒 Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Members' Guide for details. No benefits for elective procedures unless funded as PMB treatment: • Joint Replacements • Spinal Surgery</p> <p>Cochlear Implants: 🕒 Limited to R 30,200.00 per implant</p> <p>Material and injection material administered in doctor's rooms: Not Applicable</p>		
<p>MATERNITY</p> <p>Ante-natal Classes and Foetal Scans: 🕒 Unlimited</p> <p>Ante-Natal Consultations: 🕒 Unlimited</p> <p>Confinement: 100% of Agreed Tariff in respect of hospitalisation and 100% MSR in respect of Associated Provider services - Unlimited</p>		
<p>AUXILIARY SERVICES</p> <p>Physiotherapy and Biokinetics: 🕒 Unlimited</p> <p>Medical Technology: 🕒 Unlimited</p> <p>Clinical Technology: 🕒 Unlimited</p> <p>Speech Therapy and Occupational Therapy: 🕒 Unlimited (treatment to form part of a Case Management Programme)</p> <p>Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths and Herbalists: 🕒 Subject to Day -to-day Limit</p> <p>Aromatherapy, Acupuncture and Reflexology: △</p>		
<p>OPTICAL</p> <p>Consultation: Not Applicable</p> <p>Spectacles and Contact Lenses: Not Applicable</p> <p>Refractive Surgery: △</p>		
<p>SECONDARY FACILITIES</p> <p>Treatment that forms part of a Case Management Programme: 🕒 Subject to approval by Case Manager</p>		
<p>REHABILITATION</p> <p>Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician</p>		

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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 2,950.00 per family per year, limit will not apply to PMB
⌚ Subject to pre-authorisation		
BLOOD TRANSFUSIONS		
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 56,300.00 per family per year - Subject to approval by Case Manager
Orthopaedic Appliances	⌚	Limited to R 8,000.00 per family per year - Subject to Case Management
Medical Appliances	Not Applicable	⌚ Limited to R 4,300.00 per family per year. This maximum may be exceeded, subject to a maximum of R 12,900.00, in respect of certain appliances, provided that the treatment forms part of a Case Management Programme
Hearing Aids	Not Applicable	⚠
DENTISTRY		
Basic	⌚ R 1,800.00 co-payment applies and subject to joint limit for Radiology, Pathology, Physiotherapy and Biokinetics	⌚ Subject to joint limit for Radiology, Pathology, Physiotherapy and Biokinetics
Specialised	⌚ R1,800.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	⌚ R 1,800.00 co-payment applies and subject to Annual Day-to-day Limit	⌚ Subject to Annual Day-to-day Limit
Non-elective (excluding extractions)	⌚ R 1,800.00 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	⌚ R 1,800.00 co-payment applies - In the event of PMB, 100% of Cost - Subject to PMB protocol	⌚ Subject to Annual Day-to-day Limit
PRESCRIBED MEDICINE		
Chronic (Member must apply for benefit)	Not Applicable	⚠ Except PMB
Acute	Not Applicable	100% of Agreed Tariff (RP applies) - Subject to Annual Day-to-day Limit
Immunisations	Not Applicable	100% of Agreed Tariff (RP applies) - Subject to Annual Day-to-day Limit
Oral & Injectable Contraceptives	Not Applicable	⌚ Limited to R 1,680.00 per family per year
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	100% of Agreed Tariff (RP applies) - Limited to R 280.00 per day and subject to Annual Day-to-day Limit
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA. R 44,900.00 for a live donor, R 26,800.00 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 and subject to use of Preferred Provider. Overall limit R 242,400.00 per family per year. Limit will not apply to PMB. No benefit for Biological drugs.	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	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 Vaccine (HPV)	Benefit Subject to Authorisation on Disease Management Programme and provided that condition forms part of Disease Management protocol. Further subjected to member being registered on the Programme and member being compliant	
Mammograms and Pap Smears	Benefit Subject to Disease Management protocol	
FOREIGN CLAIMS Namibian claims only		
AIDS AND HIV Benefits managed as part of a Disease Management Programme		
MENTAL HEALTH		
Clinical Psychology	⌚ Unlimited - provided that treatment forms part of Case Management Programme	⌚ Subject to Annual Day-to-day Limit
Psychiatry	⌚ Provided that treatment forms part of Case Management Program. Treatment to be obtained in a mental health institution, as approved by the Scheme	⌚ Subject to Annual Day-to-day Limit
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 2019

CONTRIBUTIONS:

Principal member

R 3,175.00

Additional Adult Dependant

R 3,170.00

Additional Minor Dependant
(payable up to maximum 3)

R794.00