



SELFNET ESSENTIAL 2019





∆ Self Funded



100% of Network Rate

DESCRIPTION OF SERVICE/TREATMENT	SERVICES RENDERED AS PART OF HOSPITALISATION - SUBJECT TO PRE-AUTHORISATION	SERVICES RENDERED NOT AS PART OF HOSPITALISATION	
HOSPITALISATION - ONLY PMB			
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Negotiated Tariff at Scheme's DSP, limited to PMB	Not Applicable	
Out-patient treatment at hospital facility	Not Applicable	Δ	
Medicine received on discharge from hospital	(RP applies), if purchased on date of discharge, limited to a ma	aximum of 7 days supply	
MEDICAL PRACTITIONERS			
General Consultations/Visits	Unlimited - Subject to PMB treatment and protocol	Δ	
Specialist Practitioners Consultations/Visits	Unlimited - Subject to PMB treatment and protocol	Δ	
Basic Radiology	Unlimited - Subject to PMB treatment and protocol	Δ	
MRI-, CT scans and Radio-Isotope studies (Benefits subject to separate pre-authorisation)	For MRI-, CT scans, performed in or out of hospital, subject to PMB regulation, obtaining a PAR, motivation and approval		
Basic Pathology	Unlimited - Subject to PMB treatment and protocol	No benefit unless treatment forms part of PMB treatment and protocol	
Clinical Procedures	Unlimited - Subject to PMB treatment and protocol	No benefits will be allowed for elective Clinical Procedures, unless treatment forms part of PMB protocol	
Material and injection material administered in doctor's rooms	Not Applicable	Δ	
MATERNITY			
Confinement	Subject to pre-authorisation and Network Provider referral proces	Not Applicable	
AUXILIARY SERVICES			
Physiotherapy	Unlimited - Subject to PMB treatment and protocol	Δ	
Medical Technology	Unlimited - Subject to PMB treatment and protocol	Δ	
Clinical Technology	Unlimited - Subject to PMB treatment and protocol	Δ	
Speech Therapy and Occupational Therapy	Unlimited - Subject to PMB treatment and protocol	Δ	
Podiatry, Orthoptic treatment, Hearing Aid Acoustics, consultations with Dietitians, Chiropractors, Osteopaths, Homeopaths, Naturopaths, Herbalists and Biokinetics	Δ	Δ	
Aromatherapy, Acupuncture and Reflexology	Δ	Δ	
OPTICAL			
Consultation	Not Applicable	Δ	
Spectacles and Contact Lenses	Not Applicable	Δ	
Refractive Surgery	Δ	Δ	
SECONDARY FACILITIES			
Treatment that forms part of a Case Management Programme Subject to approval by Case Manager and PMB regulation			
REHABILITATION Except for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending Physician. PMB regulation will apply			

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AMBULANCE SERVICES			
Preferred Provider (ER24)	Not Applicable	For emergency transport to and from a hospital	
Non-preferred Provider	Not Applicable	Δ	
BLOOD TRANSFUSIONS	Subject to pre-authorisation - Limited to PMB	Δ	
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES			
Internal Prosthesis	Funded as PMB treatment only		
External Prosthesis	Funded as PMB treatment only		
Orthopaedic Appliances	Funded as PMB treatment only		
Medical Appliances	Funded as PMB treatment only		
Hearing Aids	Not Applicable	Δ	
DENTISTRY			
Basic	Δ	Δ	
Specialised	Δ	Δ	
MAXILLA-FACIAL AND ORAL SURGERY			
Elective	٨	^	
	Limited to PMB and subject to	Δ	
Non-elective	pre-authorisation and Network Clinical Protocol	Δ	
Implantology	Δ	Δ	
PRESCRIBED MEDICINE			
Chronic (Member must apply for benefit)	Not Applicable	Benefit is subject to approval and in accordance with the CDL Chronic Medicine Formulary. Medication to be supplied by Network Provider	
Acute	Not Applicable	Δ	
Immunisations	Not Applicable	Δ	
NON-PRESCRIBED MEDICINE (PAT)	Not Applicable	Δ	
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES			
Organ Transplants	Benefits will only be allowed in respect of heart, lung, heart- and lung, bone-marrow, kidney- and liver transplants. Benefits will apply in respect of a donor, provided that the donor is in RSA and further subject to the recipient being a beneficiary of the Scheme. Specific Radiology and Pathology tests associated with transplant procedure also qualify for benefit		
Chronic Renal Failure	For Kidney Dialysis, including associated Radiology and Pathology tests - subject to PMB protocol		
Oncology	Benefits are payable for PMB only. Benefit managed as part of a Disease Management Programme and use of the Scheme's DSP network. No benefit for Biological drugs		
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	Benefit managed by the Scheme and payable as per the applicable benefit described elsewhere in this summary		
Oxygen therapy	For Oxygen therapy (cylinders included) subject to Case Management		
AIDS AND HIV	Benefits managed as part of a Disease Management Programme		
FOREIGN CLAIMS	No benefit, except for Namibian claims		
MENTAL HEALTH			
Clinical Psychology & Psychiatry	Benefits for treatment out of hospital are subject to pre-authorisation, Case management through treatment plan and subject to PMB regulation	Benefits for treatment in hospital are subject to pre-authorisation, Case management through treatment plan and subject to PMB regulation	
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 co-payment of 40% will apply. Scheme protocol apply			
CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2019	Principal member Additional Adult Dependant Additional Minor Dependant		

CONTRIBUTIONS:

R 984.00

(payable up to maximum 3) **R 349.00**

R 984.00