

ANNEXURE D
MOTO HEALTH CARE FUND GENERAL EXCLUSIONS
(With due regard to the Prescribed Minimum Benefits)

Unless otherwise decided by the Board of Trustees, costs and or expenses incurred by the member and or any dependant in connection with any of the following will not be paid by the Fund: -

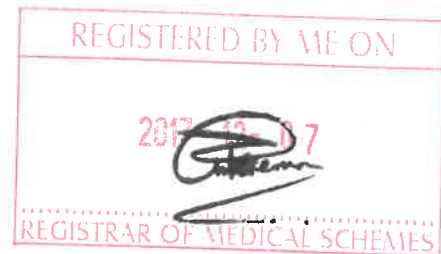
Search and rescue

Complications or the direct and indirect expenses that arise from treatment in these exclusions

Experimental, unproven or unregistered treatments or practices

Pain relief machines

Hyperbaric oxygen therapy



Purchase of patent foods including baby foods, patent medicines, preparations of the type generally promoted to the public to increase consumption, cosmetics, proprietary preparations, biological substances, contraceptives and slimming preparations, medicines advertised to the public and domestic-, biochemical-, or herbal remedies except when prescribed by a homeopath, anti-smoking treatment and substances.

Treatments or operations for purely cosmetic purposes, obesity including pickwickian syndrome, infertility and artificial insemination as described by The Human Tissue Act, Act 65 of 1983.

Expenses arising from or connected with, misconduct, other operations/ procedures of choice other than circumcisions and preventive procedures.

Note: -

"Preventive procedures" do not include the following: -

- Preventive influenza measures prescribed by a medical practitioner;
- Hibtiter and Tetratiter vaccinations;
- Vaccinations as approved by the Department of Health;
- Preventative Malaria measures prescribed by a medical practitioner.

Treatment for Alzheimer's disease.

Frail care and sickbay care in retirement villages, old age home or private residences.

Treatment rendered by naturopaths and any other person not registered with the South African Medical and Dental Council as a medical auxiliary or registered with the South African Nursing Council as a registered nurse.

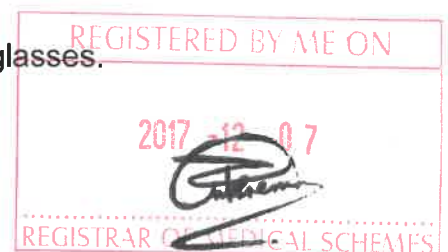
Medical cover outside the borders of South Africa: - Moto Health Care will cover medical treatment rendered in the SADC regions only, treatment will be paid in accordance with the Moto Health Care prescribed rate and the scheme will apply the South African currency exchange rate applicable on the date the treatment was rendered.

Members travelling outside the borders of South Africa to participate in non – professional or professional sports must ensure he/she takes out additional cover as this will not be covered by Moto Health Care.

No benefit will be paid for sunglasses or lenses for sunglasses.

Sleep clinics and holidays for recuperative purposes.

Reports, examinations and tests requested for emigration, immigration, visas, insurance policies, employment, scholastic abilities, readiness for school,



admission to school and universities, court medical reports, muscle-function tests for fitness, fitness examinations and tests, adoption of children and retirement because of ill health.

All costs of whatsoever nature incurred for treatment of sickness conditions or injuries sustained by a member or a dependant and for which any other party is liable. The member is however entitled to such benefits as would have applied under normal conditions, provided that on receipt of payment in respect of medical expenses, the member will reimburse the Scheme any money paid out in respect of this benefit by the Scheme.

Breathing exercises for chronic airway diseases.

Toiletries, cleansing agents, anabolic steroids, sun-block.

Account for appointments not kept by members.

All complementary medicines including vitamins that can be obtained without a prescription.

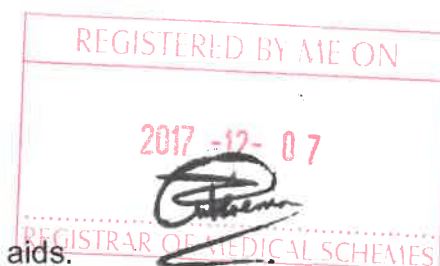
Telephonic consultations with medical practitioners.

Aphrodisiacs.

Cochlear Implants and the cost of maintenance for hearing aids.

Ante- and post- natal exercises or classes, or mother-craft and breast feeding instructions unless it forms part of a Birth Management Program.

Costs, which are more than the annual maximum benefit due to the member and his/her dependants in a given medical year.



Contact lens cleaning materials and spectacle/contact lens cases.

Experimental, unproven or unregistered treatment or practices.

Medical treatment in a research environment.

Operations, medicines, treatment and procedures for gender alteration or re-alignment for personal reasons and not directly caused by or related to illness, accident or disease. Furthermore, any medical condition or complication that arises at a later stage, whether directly or indirectly, as a result of the original excluded treatment is similarly excluded from benefits, unless complications qualify as a PMB.

Travelling expenses.

Drugs, where there is no evidence to prove efficacy or cost effectiveness for chronic conditions.

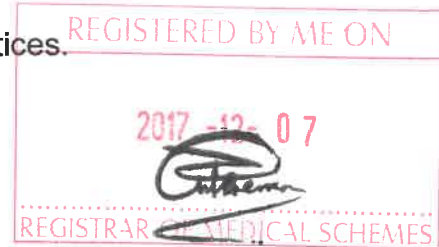
Cost of repairs, maintenance, parts or accessories of external appliances.

Skin lesions, except where cancer is proven by submission of histology results.

Any condition which arises from the deliberate refusal of medical treatment except in cases of terminally ill patients

Reversal of vasectomies/sterilisation.

Professional speed contests or professional speed trials (professional defined as where the beneficiary's main form of income is derived from partaking in these contests). *subject to PMBs*



ANNEXURE G
MOTO HEALTH CARE FUND DENTAL EXCLUSIONS
(With due regard to the Prescribed Minimum Benefits)

Unless otherwise decided by the Board of Trustees, costs and or expenses incurred by the member and or any dependant in connection with any of the following dental treatment will not be paid by the Fund:-

The following Dental services are excluded:-

Treatment mentioned in Rules Q and Z of the applicable benefit options where authorisation was required;

The cost of general dentistry performed in hospital';

The cost of gold, metal or other inlays in a denture or crown;

Fee for after-hours visits that the Fund considers as convenience visits;

Bleaching of vital teeth;

Unregistered items and items listed as "by agreement" or "not applicable" in the tariff code listing.

Lingual orthodontic treatment;

Services which deviate from the available guidelines of the Department of Health and which are deemed to be excluded from benefits after evaluation of the available information;

Gum guards for sport purposes;

Laboratory costs, which according to the Fund's norms and judgement, seem to be above the general cost claimed by other dental service providers and dental



laboratories treating similar conditions;

Services or procedures which are regarded by the Fund as cosmetic, when alternative functional services exist (in which case the benefit will be excluded entirely or in part and/or paid in accordance with the cost of such functional alternative service).

The cost of a written report compiled by a dental practitioner or specialist for which prior authorisation was not granted by the Fund.

REGISTERED BY ME ON

2017 -12- 07



REGISTRAR OF MEDICAL SCHEMES

Treatment listed below:

Any specialised treatment listed by the scheme rules as requiring prior authorisation and no authorisation was prior obtained
Orthodontic Treatment for dependants older than 18 years old
Orthodontic procedures are limited to once in a life time including retainers
Electrognathographic recordings and other such electronic analyses
Metal base to full dentures, including the laboratory cost
Soft base to new dentures
Diagnostic dentures
Provisional and emergency crowns and associated laboratory cost
Pontics on 2 nd molars
Ozone therapy
Resin bonding for restorations charged as separate procedure
Dental bleaching and porcelain veneers
Laboratory fabricated crowns and root canal treatment on primary teeth
Gingivectomies
Periodontal flap surgery and tissue grafting
Surgical tooth exposure for orthodontic reasons;
In hospital surgical tooth exposure that was not pre-authorised as part of a orthodontic treatment plan
Orthodontic re-treatment or unauthorised initial treatment commencing an

orthodontic treatment plan
Orthognathic (jaw correction) surgery and related hospital cost
Sinus Lift
Bone augmentations
Bone and other tissue regeneration procedures; Cost of bone regeneration material, (including laboratory costs)
Multiple hospital admissions for extensive conservative (basic) dentistry in young children., only 1 admission per child every 24 months
Laboratory delivery fees
Cost of Mineral Trioxide
Cost of gold, precious metal, semi-precious metal and platinum foil
In-hospital treatment for procedure not considered as invasive based on fear and anxiety in adults
Surgery associated with dental implants – grafts etc.
In-hospital dental implants, dentectomies, and apisectomies
Mouth guards and snoring appliances and the associated laboratory cost (including material)
Oral hygiene instructions; perio chip;

