

ESSENTIAL OPTION

MONTHLY CONTRIBUTION				
SALARY BAND	MEMBER	ADULT	CHILD	
R0 – R3 000	R345	R207	R139	
R3 001 – R6 500	R362	R217	R143	
R6 501 – R9 500	R525	R315	R211	
R9 501 +	R603	R362	R242	

OUT-OF-HOSPITAL BENEFITS

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

PRIMARY CARE NETWORK ONLY		
General practitioners (GPs)	Unlimited at the primary care network service provider	
Prescribed medicines		
Acute	Unlimited at the primary care network service provider – subject to network formulary	
Over the counter (OTC)	Single member = 3 prescriptions Family = 5 prescriptions	
Chronic	Five conditions covered (see page 12) Subject to primary care network service provider protocols No benefit if a non-network service provider is used	
Optical benefit available per beneficiary every 24 months	1 optical test per beneficiary per year 1 pair of clear, standard mono- or bifocal lenses in a standard frame OR Contact lenses to the value of R480 R185 towards a frame outside the standard range Subject to primary care network service provider protocols No benefit if a non-network provider is used	
Basic dentistry	Per beneficiary per annum:	
External prostheses	Per family = R5 720	



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Medical and surgical appliances (in- and out-of-hospital)	The following appliances are subject to the annual limit of R2 480 per family
Glucometers	R750 per beneficiary every 2 years
Nebulisers	R750 per family every 3 years
Other Appliances – once every 4 years	Subject to clinical protocols

ADDITIONAL BENEFITS		
Maternity	Antenatal care from the primary care network service provider	
	x2 2D scans per pregnancy. 3D and 4D scans are paid up to the rate of 2D scans	
Out-of-area or emergency visits	Per family = three visits to a maximum of R1 000	
Preventative care High Risk members as identified by GP Subject to GP referral and case management	Cholesterol Blood glucose Blood pressure Tuberculosis screening Clinical breast examination (ultrasound) Prostate-specific antigen Pneumococcal and influenza vaccines	
Patient care programmes (Diabetes, HIV, oncology)	Subject to registration and clinical protocols	

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IN-HOSPITAL BENEFITS

Public hospital	Unlimited treatment in accordance with Scheme protocols	
Private hospital	Resuscitation and stabilisation only	
	Subject to pre-authorisation within 48 hours of admission and managed care protocols	
GPs and specialists	Unlimited treatment in a state facility in accordance with Scheme protocols	
To-take-out medicine	Up to 7 days	
Internal Prostheses	Per family = R8 590 where approved during hospital admission	
Oncology	Where approved during hospital admission Subject to state and managed care protocols	
Pathology	Where approved during hospital admission Subject to state and managed care protocols	
Radiology	Where approved during hospital admission Subject to state and managed care protocols	
Maternity	Treatment in accordance with Scheme and state protocols Antenatal care available from a primary care network provider for the first 20 weeks. Patient will be referred to a State Facility for Specialist care and the confinement.	
Ambulance	Emergency road transport only	

This option is exempt from PMBs. Terms and conditions apply including specific exclusions.