

2012 MBMED BENEFIT GUIDE

Scheme Tariff will be in accordance with the guidelines of the National Health Reference Price List (NHRPL)

OVERALL ANNUAL LIMIT	The Overall Annual Limit applies to all benefits excluding chronic medicines	R600 000 PER FAMILY
OUT OF HOSPITAL (OOH) BENEFITS		
The limits per family (Rands) increase according to family size and are summarised below:		
OOH Pooled Benefit - Annual Limit: Member = R5 800, Member+1 = R8 900, M+2 = R10 550, Member+3 = R12 650, Member+4 = R14 250		
This covers:		
General Practitioner Consultations: Member = 8 visits, Member+1 = 15 visits, M+2 = 21 visits, Member+3 = 26 visits, Member+4 = 30 visits	Out of Area Visits (1.): 2 Per Family	Auxiliary: (4.) Subject to OOH Limit
Specialist Consultations (2.): 6 Visits per Family - Out of Hospital	Acute Medicines (3.): R2 500 Per Beneficiary	Pathology: Subject to OOH Limit
Casualty GP Visits: 2 Per family		General Radiology (5.) Subject to OOH Limit
Notes:		
1. "Out of Area" visits are to be used when a beneficiary is out of town on business or on holiday		
2. "Specialist Visits" will only be covered by the Scheme if a GP refers a member & an authorisation number is obtained by the GP's practice		
3. "Acute Medicines" are routine, day to day medicines prescribed by a doctor, including immunisations, not registered under the Chronic Medicines programme - excluding Pharmacy Advised Therapy (PAT)		
4. "Auxiliary" includes Alternate Health Care, Physical Therapy, Paramedical, Chiropractor, Dietician, Occupational Therapy, Physiotherapy, Speech Therapy, etc		
5. "General Radiology" (Out of Hospital) will only be covered by the Scheme if referred by a GP or Specialist		
CHRONIC MEDICINE BENEFITS		
100% of single exit price plus the negotiated dispensing fee, to a maximum as dictated by legislation, limited to R21 310 per beneficiary or R35 550 per family per annum		Subject to the contract with the Designated Service Provider (DSP) UJi GMD & Medscheme Chronic Medicine Programme. (See reverse side for details)
OTHER BENEFITS***	SUB-CATEGORY	LIMIT
ALCOHOLISM & DRUG DEPENDANCY		100% of the lower of cost or Scheme Tariff included in the Mental Health Benefits
AMBULANCE SERVICES	Emergency road & air transport (patients only)	100% of the lower of cost or Scheme Tariff
APPLIANCES	Medical & surgical appliances, including hearing aids, wheelchairs	100% of the lower of cost or Scheme Tariff limited to R18 780 per beneficiary per annum
	Home Oxygen Cylinders, Concentrators & Ventilator Expenses	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
BLOOD & BLOOD EQUIVALENTS	In & Out of Hospital	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
CONSULTATIONS & VISITS	See OUT OF HOSPITAL (OOH) BENEFITS Above	
	In Hospital (GP & Specialist)	100% of the lower cost or Scheme Tariff Subject to the Overall Annual Limit
DENTISTRY	Basic Dentistry Treatment by Dental Practitioner & Therapist including Minor Oral Surgery, Oral Medical Procedures, Plastic Dentures & Technical fees	100% of the lower of cost or Scheme Tariff limited to R2 640 per beneficiary per annum
	Advanced Dentistry Inlays, Crowns, Bridges, Mounted Study Models, Metal Base Dentures, treatment by Periodontists & Prosthodontists & Dental Technician fees	100% of the lower of cost or Scheme Tariff limited to R5 800 per family per annum
	Oseoo integrated Implants & Orthogenetic Surgery (Functional corrections of malocclusions)	100% of the lower of cost or Scheme Tariff Subject to the Advanced Dentistry Limit
	Oral Surgery Consultations, Visits, Removal of teeth, Para-Orthodontic Surgical Procedures, & Preparation of jaws for prosthesis performed by Maxillo-facial Specialists	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
	Maxillo-Facial Surgery	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
	Orthodontic Treatment	100% of the lower of cost or Scheme Tariff Subject to the Advanced Dentistry Limit
HOSPITALISATION	Private & Public Hospitals, Registered Unattached Operating Theatres & Day Clinic (In-patient Care) Accommodation in General Ward, High Care Ward & Intensive Care Unit, Theatre Fees, Medicines, Materials, Hospital Equipment & Transport of Blood (excl)	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
	Out-patient Care & Out-patient Services, Materials & Medicines (excluding medicines for a patient to take home; see medicines & injection materials)	100% of the lower of cost or Scheme Tariff Subject pre-authorisation Subject to the Overall Annual Limit
	Alternatives to Hospitalisation. Step-Down Nursing Facilities, Private Nursing, Rehabilitation Centres & Hospices	100% of the lower of cost or Scheme Tariff limited to R19 625 per family for nursing services Other Services/facilities: subject to the Overall Annual Limit
IMMUNE DEFICIENCY RELATED TO HIV/AIDS	Anti-retroviral & related medicines, related treatment including Pathology & Radiology	Limited to interventions as prescribed by the Medical Schemes Act Subject to the relevant managed healthcare programme & to registration & case management by the programme
INFERTILITY		Limited to interventions & investigations as prescribed by the Medical Schemes Act Subject to Scheme protocols & managed care programmes
MATERNITY	Hospitalisation (Public or Private Hospitals). Accommodation, Theatre fees, Labour Ward fees, Dressings, Medicines & Materials in Hospital, normal delivery by a General Practitioner, Medical Specialist or Midwife. A letter of motivation is required for Caesarean section.	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
	Out of Hospital. Medical services including ante-natal consultations & post-natal services, pregnancy scans & amniocentesis	100% of the lower of cost or Scheme Tariff limited to R8 545 per event
MEDICINES & INJECTION MATERIALS	Contraceptives	100% of single exit price plus the negotiated dispensing fee, to a maximum as dictated by legislation, subject to the Overall Annual Limit (Pharmacist's administration fee excluded)
	Pharmacy Advised Therapy Medicines prescribed & dispensed by a pharmacist	100% of single exit price plus the negotiated dispensing fee, to a maximum as dictated by legislation, limited to R480 per beneficiary per annum (Pharmacists administration fee excluded)
	Childhood Immunisation	100% of the lower cost or Scheme Tariff subject to the Overall Annual Limit
MENTAL HEALTH	Hospitalisation (Public or Private Hospitals). Accommodation, in a General Ward, Electro Convulsive Treatment (ECT) fees, Medicines, Materials & Hospital Equipment	100% of the lower of cost or Scheme Tariff limited to R9 335 per beneficiary per annum, limited to & included in the Overall Annual Limit
	General Practitioners, Psychiatrists, Psychologists, Psychiatric Nurse Practitioners. Consultations, Visits & Procedures In & Out of Hospital	100% of the lower of cost or Scheme Tariff limited to R3 795 per beneficiary per annum
	Social Workers	Limited to 2 consultations per beneficiary per annum and FURTHER is subject to and included in the GP, Psychiatrists, Psychologists & Psychiatric Nursing limit of R3 795 per annum.
NON-SURGICAL PROCEDURES & TESTS	Procedures performed by General Practitioners and Medical Specialists In & Out of Hospital	100% of the lower of cost or Scheme Tariff Subject to Overall Annual Limit
ONCOLOGY	Treatment, Medication, Materials used in Radiotherapy & Chemotherapy including Consultations & Visits	100% of the lower of cost or Scheme Tariff Subject to Overall Annual Limit
OPTOMETRY	Frames, Lenses	Subject to the contract with the Preferred Provider Network (PPN) (See reverse for details)
	Contact Lenses	
	Eye examination	
	Readers	R170 per beneficiary per annum, subject to Overall Annual Limit
	Refractive Surgery Hospitalisation & Services by Medical Specialists	100% of the lower of cost or Scheme Tariff limited to R7 910 per beneficiary per annum. Limited to and included in the Overall Annual Limit.
ORGAN TISSUE TRANSPLANTS	Harvesting of organ or tissue & transplantation thereof, including consultations & visits & the cost of post operative anti-rejection medicines	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
PATHOLOGY & MEDICAL TECHNOLOGY	Test performed by General Practitioners, Medical Specialists, Medical Technologists & Private Nurse Practitioners - (In Hospital)	100% of the lower of cost or Scheme Tariff Subject to the overall Annual Limit - (In Hospital)
PROSTHESES	External & Internal Prostheses	100% of the lower of cost or Scheme Tariff limited to R32 600 per member per annum
RADIOLOGY (specialised)	Out-patient & In-patient care Magnetic Resonance Imaging (MRI), CAT Scans & Angiography	100% of the lower of cost or Scheme Tariff limited to R9 335 per family per annum
RENAL DIALYSIS ACUTE & CHRONIC	All services & materials including consultations & Visits	100% of the lower of cost or Scheme Tariff Subject to the Overall Annual Limit
SURGICAL PROCEDURES	Procedures performed by Clinical Technologists, General Practitioners & Medical Specialists excluding services provided for Refractive Surgery & Organ Transplants	100% of the lower of cost or Scheme Tariff

NOTE:
This summary is for information purposes only & does not supercede the Rules of the Scheme. In the event of any discrepancy the Rules will prevail. A copy of the Rules can be obtained from Medscheme.
*** Included in & Subject to the Overall Annual Limit