

benefit schedule 2012

ALTERNATIVE HEALTHCARE

Includes consultations and medicine for aromatherapy, ayurvedics, homeopathy, iridology, jet therapy, naturopathy, osteopathy, phytotherapy, reflexology and acupuncture

R 5 800 per beneficiary limited to R12 600 per family per annum

100% of Scheme Tariff

APPLIANCES

Includes general medical and surgical appliances, wheelchairs, hearing aids, large orthopaedic orthotics, stoma products, nebulizers and glucometers

Limited to R18 700 per member family

100% of the Cost

BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS

Unlimited

100% of Scheme Tariff

CONSULTATIONS

In hospital
All consultations and visits by medical specialists and general practitioners

Unlimited

Up to 300% of the Scheme Tariff

Out of Hospital
All consultations by medical specialists and general practitioners

Single member – 20 visits
Member + 1 – 30 visits
Member + 2 – 40 visits

100% of the Scheme Tariff

DENTISTRY

Basic dentistry
Includes all basic dentistry by dental practitioners and general practitioners

Unlimited

100% of Scheme Tariff

Special dentistry
Includes all crowns, bridges, orthodontics, oral surgery, osseointegrated and orthognatic surgery

Limited to R23 600 per family per annum

100% of Scheme Tariff

HIV AND AIDS

Includes all services, materials and medicines relating to the treatment of HIV/AIDS

Benefits are available subject to the Aid for AIDS programme (refer to information on the Aid for AIDS programme in this booklet)

100% of the Cost

HOSPITALISATION

Includes private and public hospitals and clinics. Includes accommodation in a general ward only, intensive care or high care wards, use of operating theatres, equipment, medicines and surgical items

Unlimited

100% of the Scheme Tariff

INFERTILITY TREATMENT

Limited to interventions and investigations as prescribed by the Medical Schemes Act

100% of the Scheme Tariff

MATERNITY

In hospital
Includes accommodation, use of operating theatres, equipment, medicines and surgical items

Unlimited

100% of the Scheme Tariff

Out of hospital
Includes antenatal consultations, 2 x 2D scans, all pregnancy related tests and 6 post natal consultations and 1 amniocentesis

Unlimited

100% of the Scheme Tariff

MENTAL HEALTH

In hospital
Includes accommodation, procedures and consultations by a general practitioner, psychiatrist or psychologist

Unlimited

100% of the Scheme Tariff

Out of hospital
Includes consultations and procedures performed by a general practitioner, psychiatrist or psychologist

R6 100 per beneficiary and limited to R10 800 per family per annum

100% of the Scheme Tariff

MEDICINES

Routine medicines
Includes all legally prescribed medicines

R7 400 per beneficiary limited to R17 900 per family per annum

100% of the Single Exit Price plus the dispensing fee

Chronic medicines
Includes all medicine as approved by the Chronic medicine management programme (refer to inset on the Medicine Management Programme in this booklet)

R33 800 per beneficiary limited to R53 700 per family per annum

100% of the Single Exit Price plus the dispensing fee

Over the counter medicines

Included in the Routine medicine benefit limit, Limited to R250 per transaction

100% of the Single Exit Price plus the dispensing fee

OPTOMETRY

Includes frames, lenses, contact lenses and refractive surgery

R6 000 per beneficiary and limited to R12 000 per family per annum

100% of the Scheme Tariff

Eye tests

Limited to one eye test per beneficiary per annum

100% of the Scheme Tariff

PARAMEDICAL SERVICES

Includes audiology, dietetics, occupational therapy, speech therapy and podiatry

Benefit included in the Alternative Healthcare Services Benefit

100% of the Scheme Tariff

PATHOLOGY

In and out of hospital
Includes costs for blood and pathology

Unlimited

100% of the Scheme Tariff

PHYSIOTHERAPY

In hospital
Includes all physiotherapy received in hospital

Unlimited

100% of the Scheme Tariff

Out of hospital

Limited to R10 300 per family per annum

100% of the Scheme Tariff

PROSTHESIS

Internal
Refer to the list of benefits for specified devices

R22 900 per beneficiary

100% of the Scheme Tariff

External

Included in above limit

100% of the Scheme Tariff

RADIOLOGY

General radiology in and out of hospital
Refer to the list of benefits for specified devices

Unlimited

100% of the Scheme Tariff

Special radiology
Includes MRI scans, CT scans and angiograms

R12 500 per beneficiary and limited to R25 100 per member family

100% of the Scheme Tariff

SURGICAL PROCEDURES

Includes all surgical procedures performed by general practitioners and medical specialists

Unlimited

300% of the Scheme Tariff