

2012 BENEFIT STRUCTURE

Category	Sub-category	Monetary Limit	Major Medical	Day-to-Day (Routine) Benefit	Authorisation
OVERALL ANNUAL LIMIT (OAL)		R750 000 per family Limited to R375 000 per beneficiary	X		
ALTERNATIVE HEALTHCARE	Treatment & Medicine Homeopathy only	Savings, thereafter Day-to-Day Benefits		X	
AMBULANCE SERVICES	Emergency transport of patient only	100% of the lower of cost or Scheme Tariff, subject to authorisation by contracted ambulance service	X		Netcare 911
APPLIANCES	Medical & Surgical (including hearing aids), home oxygen cylinders, concentrators, & ventilation	R10 900 per beneficiary limited to R18 700 per family Overall Annual Limit	X		Subject to Scheme approval Health Risk Solutions Hospital Management
BLOOD	Blood equivalents & products	Overall Annual Limit	X		Health Risk Solutions Hospital Management
CONSULTATIONS AND VISITS	General Practitioners & Specialists				
Out Patient		Savings, thereafter Day-to-Day Benefits		X	
In Hospital		Overall Annual Limit	X		Health Risk Solutions Hospital Management
DENTISTRY	Basic Dentistry - Including dental technician & plastic dentures	Overall Annual Limit	X		
	Advanced/ Specialised Dentistry Metal base dentures, crowns, bridges, inlays, oral surgery, orthodontics (only for under 21 years), periodontics & prosthodontics	R5 170 per beneficiary	X		Scheme approval for orthodontics
	Osseointegrated Implants and Othorgnathic Surgery Including hospital accommodation, dental practitioner, anaesthetist & cost of implants	R6 600 per beneficiary	X		Health Risk Solutions Dental Management
	Maxillo Facial	Overall Annual Limit	X		Health Risk Solutions Dental Management
HOSPITALISATION	In Patient Accommodation, intensive care, high care, theatre fees, medication, materials & hospital equipment	Overall Annual Limit	X		Health Risk Solutions Hospital Management
	Emergency Room Visits	Savings, thereafter Day-to-Day Benefits		X	
	Alternatives to Hospitalisation Step-down facilities	R18 300 per beneficiary limited to R26 000 per family	X		Health Risk Solutions Hospital Management
IMMUNE DEFFICIENCY SYNDROME	Services, materials, medicine & tests	Subject to Scheme protocols and managed care programmes	X		Aid for Aids & MPL
INFERTILITY		No benefit in the private sector	X		Health Risk Solutions Hospital Management
MATERNITY	Hospitalisation - Accommodation, theatre fees, labour ward fees, drugs, dressings, medicines & materials	Overall Annual Limit	X		Health Risk Solutions Hospital Management
	Medical Services & Midwifery 12 Ante-natal consultations, tests, post-natal services & midwifery (2x 2D scans per pregnancy)	R5 800 per event	X		
MEDICINE & INJECTION MATERIAL	Acute Medicine	Savings, thereafter Day-to-Day Benefits		X	MPL & MEL
	Pharmacy Advised Therapy	Savings, thereafter Day-to-Day Benefits Limited to R210 per purchase		X	MPL & MEL Health Risk Solutions
	Chronic Medicine	R19 400 per beneficiary	X		Medicine Management
MENTAL HEALTH	Psychology & Psychiatry				
In Hospital & Out of Hospital		R28 900 per family for In & Out of hospital with a sub-limit of R8 400 for consultations	X		Health Risk Solutions Hospital Management
	Substance Abuse	Included in the R28 900 per family	X		
NON-SURGICAL PROCEDURES & TESTS	In Hospital	Overall Annual Limit	X		Health Risk Solutions Hospital Management
	Out of Hospital	Savings, thereafter Day-to-Day Benefits		X	
ONCOLOGY	Radiotherapy & Chemotherapy	R296 500 per family	X		Health Risk Solutions Hospital Management
OPTOMETRY	Eye Examination	One per beneficiary per annum	X		
	Frames, Lenses, Contacts & Readers	R1 980 per beneficiary - per 2 year cycle (cycle commenced 1/1/2011)	X		
	Refractive Surgery	Savings, thereafter Day-to-Day Benefits		X	
ORGAN TRANSPLANTS	Harvesting, transplantation & anti-rejection medicines	R403 000 per family	X		Health Risk Solutions Hospital Management
PARAMEDICAL SERVICES	Audiology, dieticians, hearing aid acoustics, occupational therapy, orthoptics, podiatry, speech therapy & social workers	Savings, thereafter Day-to-Day Benefits		X	
PATHOLOGY & MEDICAL TECHNOLOGY	In & Out of Hospital	Overall Annual Limit	X		Health Risk Solutions Hospital Management
PHYSICAL THERAPY	In Hospital	Overall Annual Limit	X		Health Risk Solutions Hospital Management
	Out of Hospital	Savings, thereafter Day-to-Day Benefits		X	
PROSTHESIS	Internal	R48 700 per family	X		Health Risk Solutions Hospital Management
	External	R31 000 per family	X		Health Risk Solutions Hospital Management
RADIOLOGY & RADIOGRAPHERS	Specialised MRI's, CT Scans, PET Scans, & Angiograms	Overall Annual Limit	X		Health Risk Solutions Hospital Management
	General In & Out of Hospital	Overall Annual Limit	X		
RENAL DIALYSIS	Chronic	R247 000 per family	X		Health Risk Solutions Hospital Management
SURGICAL PROCEDURES		Overall Annual Limit	X		Health Risk Solutions Hospital Management
WELLNESS BENEFIT		Overall Annual Limit	X		

All benefits are paid at 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 between the summary & the rules, the rules will prevail.
 A copy of the Rules can be obtained from the Registrar of Medical Schemes or Medscheme.

2012 CONTRIBUTION TABLE

SAVINGS (as a % of total contributions): 15%				
Contributions including savings (15% savings level)				
Income Group	Monthly Income	Member	Per adult dependant*	Per child dependant**
130	0-1 400	R1 493	R1 123	R298
290	1 401-3 200	R1 852	R1 391	R372
450	3 201-4 900	R2 097	R1 576	R419
610	4 901-6 700	R2 218	R1 664	R445
770	6 701-8 400	R2 318	R1 742	R465
930	8 401-10 200	R2 444	R1 833	R491
940	10 201-13 200	R2 577	R1 931	R515
999	13 201-PLUS	R2 662	R1 998	R533
Contributions excluding savings				
Income Group	Monthly Income	Member	Per adult dependant*	Per child dependant**
130	0-1 400	R1 269	R954	R253
290	1 401-3 200	R1 574	R1 182	R316
450	3 201-4 900	R1 782	R1 339	R356
610	4 901-6 700	R1 885	R1 414	R378
770	6 701-8 400	R1 970	R1 480	R395
930	8 401-10 200	R2 077	R1 558	R417
940	10 201-13 200	R2 190	R1 641	R438
999	13 201-PLUS	R2 262	R1 698	R453
Savings (15% savings level)				
Income Group	Monthly Income	Member	Per adult dependant*	Per child dependant**
130	0-1 400	R224	R169	R45
290	1 401-3 200	R278	R209	R56
450	3 201-4 900	R315	R237	R63
610	4 901-6 700	R333	R250	R67
770	6 701-8 400	R348	R262	R70
930	8 401-10 200	R367	R275	R74
940	10 201-13 200	R387	R290	R77
999	13 201-PLUS	R400	R300	R80
Routine (Day-to-Day) Benefits				
Member	R2 680	Member+1	R3 900	
Member+2	R4 330	Member+3+	R4 530	