

## 2012 Sasolmed benefit schedule

(Administered by Medscheme Holdings (Pty) Ltd)

Benefit Category	Benefits	Limits	Authorisation
<b>Overall annual limit</b>		<b>No limit</b>	
<b>Alternative healthcare</b>			
Consultations, treatment and legally prescribed, registered medicines by a registered homeopath, acupuncturist, naturopath, osteopath	100% of the lower of cost or Sasolmed Tariff	No limit 20% member co-payment deductible	
<b>Ambulance services</b>			
Emergency transport of a patient only. If prior authorisation is not obtained, no benefit will be available. In case of emergency, authorisation must be obtained within 24 hours	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval from the contracted provider, for medically justified cases only
<b>Appliances - in and out of hospital</b>			
<b>Normal medical / surgical</b>			
Crutches, walking aids, nebulisers, anti-embolism stockings, soft collars, corsets, slings, moon boots, hearing aids, and repair thereof, glucometers, wheelchairs etc.	100% of the lower of cost or Sasolmed Tariff for hiring or purchasing of medical appliance which does not form an integral part of an operation	R9 200 per family for normal and special appliances. Included (every 2 years, starting 01 January 2011): <ul style="list-style-type: none"> <li>• blood pressure monitor limited to R700 per family</li> <li>• nebuliser limited to R750 per family</li> <li>• walking aids limited to R1000 per family</li> </ul>	
<b>Stoma products</b>	100% of the lower of cost or Sasolmed Tariff	No limit	
<b>Special appliances</b>			
Special neck and back braces and any custom-made appliances, home nursing equipment, etc	100% of the lower of cost or Sasolmed Tariff	Included in normal appliances	Subject to approval
<b>Home oxygen</b>			
Including oxygen therapy equipment (not including hyperbaric oxygen treatment), home ventilators, external fixators, long leg callipers, cylinders, concentrators and ventilation expenses	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Blood</b>			
<b>Blood equivalents, blood products and transportation</b>	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Consultations and visits</b>			
<b>General Practitioner - in and out of hospital</b>	100% of the lower of cost or Sasolmed Tariff	No limit 20% member co-payment deductible (Out of hospital only)	Preferred General Practitioner
<b>Specialist - in hospital</b>	150% of the lower of cost or Sasolmed Tariff	No limit	
<b>Specialist - out of hospital</b>	100% of the lower of cost or Sasolmed Tariff	No limit 20% member co-payment deductible	GP referral for specialists
<b>Dentistry (excluding all cosmetic procedures and orthognathic surgery)</b>			
<b>Basic dentistry</b>			
Consultations and visits (including oral hygienist consultations and dental therapists), plastic dentures and dental technicians fees	100% of the lower of cost or Sasolmed Tariff	No limit	Dental management programme
<b>Advanced dentistry</b>			
Including inlays, crowns, bridges, study models, metal base partial dentures, treatment by periodontist and prosthodontists and the dental technicians' fees for all such dentistry	100% of the lower of cost or Sasolmed Tariff	R7 400 per beneficiary limited to R9 500 per family 20% member co-payment deductible	Dental management programme
<b>Osseo-integrated implants</b>			
Including hospitalisation, dental practitioner, anaesthetist and cost of the implants	100% of the lower of cost or Sasolmed Tariff	Subject to the advance dentistry limit 20% member co-payment deductible	Subject to approval by Medscheme
<b>Orthodontic treatment</b>			
	100% of the lower of cost or Sasolmed Tariff	Subject to the advance dentistry limit 20% member co-payment deductible	Subject to approval
<b>Oral surgery</b>			
In and out of hospital	100% of the lower of cost or Sasolmed Tariff	Subject to the advance dentistry limit 20% member co-payment deductible	Subject to approval by Medscheme (In hospital only)
<b>Maxillo facial surgery - trauma only (Excluding oral and elective surgery)</b>	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme (In hospital only)
<b>Hospitalisation - private and provincial hospitals and day clinics</b>			
<b>In hospital</b>			
Accommodation in a general ward or high care ward, intensive care unit, theatre fees and theatre medicines, medicines, materials, hospital equipment and blood transfusions	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme

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Out-patient	100% of the lower of cost or Sasolmed Tariff	No limit	
Facility fee and consultations for casualty / emergency room facility	100% of the lower of cost or Sasolmed Tariff	No limit 20% member co-payment deductible	Subject to approval by Medscheme
Medicines given in hospital to take home		Subject to the acute and chronic medicine limits	
Alternatives to hospitalisation: Sub-acute facilities, private nurse practitioners, hospice, nursing services/agencies and physical rehabilitation facilities	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Infertility</b>			
(Treatment only)	100% of the lower of cost or Sasolmed Tariff	Prescribed minimum benefit only	Subject to approval by Medscheme
<b>Immune deficiency syndrome (HIV/AIDS)</b>			
Anti-retroviral and related medicines as well as related pathology and tests	100% of the lower of cost or Sasolmed Tariff	No limit	Registration on Aid for Aids recommended
<b>Maternity</b>			
<b>Hospitalisation</b> (Public or private hospitals) Accommodation, theatre fees, labour ward fees, dressings, medicines and materials	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Medical services and midwifery</b> Ante-natal consultations	100% of the lower of cost or Sasolmed Tariff	12 visits per event 20% member co-payment deductible	
Pregnancy scans, tests and amniocentesis	100% of the lower of cost or Sasolmed Tariff	2 x 2D Scans per event; 4 post-natal consultations by midwife per event; One amniocentesis per event including pathology tests relating to amniocentesis	
Delivery by a GP or specialist	150% of the lower of cost or Sasolmed Tariff	No limit	
<b>Medicines and injection material</b>			
<b>Acute medicines and injections</b> (Including contraceptives)	100% of single exit price plus dispensing fee	M0: R3 300; M1: R5 500; M2: R7 600; M3 +: R9 700 20% member co-payment deductible	Subject to MPL* / MEL*
<b>Pharmacy advised therapy</b> Over the counter medication	100% of single exit price plus dispensing fee	R1 000 per family with a maximum of R200 per purchase	Subject to MPL* / MEL*
<b>Chronic medicines</b>	for PMB Medicines (in formulary) 100% of single exit price plus dispensing fee	No limit for PMB medicines	Subject to approval by chronic medication programme - MPL* applies
	for PMB Medicines (out of formulary) 100% of single exit price plus dispensing fee	No limit for PMB medicines 40% member co-payment deductible	Subject to approval by chronic medication programme - MPL* applies
	for non-PMB Medicines 100% of single exit price plus dispensing fee	R16 000 per beneficiary 20% member co-payment deductible	Subject to approval by chronic medication programme - MPL* applies
<b>Specialised drugs</b>	for non-PMB Medicines 100% of single exit price plus dispensing fee	R150 000 per member family	Subject to approval by Medscheme
<b>Mental health (including alcoholism and drug dependency)</b>			
<b>Mental health</b>	100% of the lower of cost or Sasolmed Tariff	R37 000 per member family (all inclusive) mental health limit	Subject to approval by Medscheme
<b>Hospitalisation</b> Accommodation in general ward, ECT fees, medicines, materials and hospital equipment (The treatment must be at an accredited psychiatric treatment facility) Maximum of 3 days if referred by a GP	100% of the lower of cost or Sasolmed Tariff	Subject to mental health limit	Subject to approval by Medscheme
<b>Consultations, visits and procedures</b> In and out of hospital	100% of the lower of cost or Sasolmed Tariff	Subject to mental health limit R12 700 per member family 20% member co-payment deductible for consultations and visits (Out of hospital only)	Subject to approval by Medscheme

MPL\* - medicine price list  
MEL\* - medicine exclusion list

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<b>Non-surgical procedures and tests</b>			
In hospital (150% for specialists)	100% of the lower of cost or Sasolmed Tariff	No limit	
Out of hospital	100% of the lower of cost or Sasolmed Tariff	No limit	
<b>Optical</b>			
Overall optical limit	(Every 24 month period commencing 1 January 2011)	R2 900 per beneficiary (all inclusive) overall optical limit	Optometry management
<b>Frames</b> (Every 24 month period commencing 01/01/2011)	100% of the lower of cost or Sasolmed Tariff	R900, subject to the overall optical limit	Optometry management
<b>Spectacle lenses</b> (Every 24 month period commencing 01/01/2011)	100% of the lower of cost or Sasolmed Tariff	Subject to the overall optical limit	Optometry management
<b>Contact lenses</b> (Every 24 month period commencing 01/01/2011)	100% of the lower of cost or Sasolmed Tariff	Subject to the overall optical limit	Optometry management
<b>Eye examinations</b> (Annually)	100% of the lower of cost or Sasolmed Tariff	One per beneficiary per annum	Optometry management
<b>Refractive surgery (including Lasik, Radial Keratotomy and Phakic lens insertion)</b>			
In and out of hospital Limited to one refractive procedure per beneficiary, per lifetime	100% of the lower of cost or Sasolmed Tariff	R10 000 per beneficiary	Subject to approval by Medscheme
<b>Organ and haemopoietic stem cell (bone marrow) transplants</b>			
Transplantation, anti-rejection medicine and post-transplantation biopsies and scans	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Oncology</b>			
Consultations, visits, treatment, medication and materials used in mammograms, chemotherapy, radiotherapy, radiology and pathology	100% of the lower of cost or Sasolmed Tariff	R450 000 per member family	Subject to approval by Medscheme and registration on the oncology disease management programme
Specialised medicine (Biologicals)	100% of the lower of cost or Sasolmed Tariff	R150 000 per member family (Included in the oncology benefit)	Subject to approval by Medscheme
Positron emission tomography (PET) scan	100% of the lower of cost or Sasolmed Tariff	Two per member family	Subject to approval by Medscheme
<b>Additional medical services</b>			
Audiology, dieticians, hearing aid acoustics, occupational therapy, podiatry, speech therapy, social workers and orthoptics	100% of the lower of cost or Sasolmed Tariff	No limit 20% member co-payment deductible	
<b>Pathology</b>			
In hospital	100% of the lower of cost or Sasolmed Tariff	No limit	
Out of hospital	100% of the lower of cost or Sasolmed Tariff	R3 800 per beneficiary	If referred by a GP or medical specialist
<b>Physical therapy</b>			
In hospital (excluding chiropractors)	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to case management
Out of hospital (excluding x-rays by a chiropractor)	100% of the lower of cost or Sasolmed Tariff	R3 400 per beneficiary 20% member co-payment	If referred by a GP or medical specialist
<b>Prosthesis</b>			
<b>Internal</b> (surgically implanted)	100% of the lower of cost or Sasolmed Tariff	R42 000 per beneficiary	Subject to approval by Medscheme
<b>External</b> (e.g. artificial limbs and eyes)	100% of the lower of cost or Sasolmed Tariff	R42 000 per beneficiary	Subject to approval by Medscheme
<b>Renal dialysis</b>			
Chronic and acute	100% of the lower of cost or Sasolmed Tariff	No limit	Subject to approval by Medscheme
<b>Radiology and radiography</b>			
<b>General radiology</b> In and out of hospital	100% of the lower of cost or Sasolmed Tariff	No limit One bone densitometry scan per beneficiary per annum	Subject to approval by Medscheme (In hospital only)
<b>Specialised radiology</b> In and out of hospital MRI and MUGA scans, radio isotope studies and angiography	100% of the lower of cost or Sasolmed Tariff	R18 000 per member family	Subject to approval by Medscheme
<b>Surgical procedures</b>			
In and out of hospital	100% of the lower of cost or Sasolmed Tariff (150% for specialists in hospital)	No limit	Subject to approval by Medscheme (In hospital only)

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## Wellness benefit

This is an additional risk benefit and focuses on Wellness. Sasolmed covers you and your family for these annual tests, procedures and injections that will assist you in carefully monitoring your health. The age and gender limits have been determined by clinical input.

Test, procedure or medicine	Age	Benefit	Gender	Test done	Test results	
100% of the lower cost or Sasolmed tariff	Pap smear	13+	One per beneficiary	Female		
	Mammograms	30+	One per beneficiary	Female		
	Cholesterol <sup>1</sup>	20+	One per beneficiary	All		
	Flu vaccination <sup>2</sup>	18+	One per beneficiary	All		
	Pneumonia vaccination <sup>2</sup>	18+	One per beneficiary	All		
	Blood glucose	All	One per beneficiary	All		
	Bone density scans	50+	One per beneficiary	Female		
	General Practitioner visit	All	One per beneficiary	All		
	HIV test	All	One per beneficiary	All		
	TB test	All	One per beneficiary	All		
	Midstream urine dipstick test	All	One per beneficiary	All		

Notes: <sup>1</sup> This will include a lipogram

<sup>2</sup> Recommended for risk patients: Elderly (60, 65 plus); smokers; diabetics; cancer; recurrent lung disease; asthmatics; bronchitis; liver; kidney and heart failure; wasting and debilitating disease.

### Eligible immunisations

Age	Vaccine	Test done
At birth	BCG, Polio	
6 weeks	Polio, Diphtheria, Tetanus and Whooping Cough (DTP), Hepatitis B, Haemophilus influenza B (HIB) Rotavirus, Pneumococcal	
10 weeks	Polio, Diphtheria, Tetanus and Whooping Cough (DTP), Hepatitis B, Haemophilus influenza B (HIB) Rotavirus, Pneumococcal	
14 weeks	Polio, Diphtheria, Tetanus and Whooping Cough (DTP), Hepatitis B, Haemophilus influenza B (HIB), Pneumococcal	
9 months	*Measles, Pneumococcal	
18 months	Polio, Diphtheria, Tetanus and Whooping Cough (DTP), *Measles, Haemophilus influenza B (HIB)	
6 years	Diphtheria and Tetanus (DT)	
12 years	Diphtheria and Tetanus (DT)	
12-25 years	1 HPV, female only	

\* We suggest that an MMR - Measles, Mumps and Rubella (German Measles) be offered in place of Measles, if parents prefer

## Rehabilitation programme

Benefit category	Benefit	Limit	Authorisation
<b>Cardiac programme</b>	<p>100% of the lower cost or Sasolmed Tariff</p> <ul style="list-style-type: none"> <li>20 weeks program is proposed <ul style="list-style-type: none"> <li>Your Biokineticist conducts an initial assessment and uses the results to determine an individualized plan of care and rehabilitation.</li> <li>A goal-oriented program is developed to help you return to daily activities, sports and/or work.</li> <li>Your treatment progresses based on your level of pain and tolerance to rehabilitation.</li> <li>Home exercises and self-care techniques are instructed throughout your course of rehabilitation.</li> <li>Treatment emphasizes achieving exceptional outcomes.</li> </ul> </li> </ul> <p><b>The core programme</b> Exercise and education, provided by Biokineticists, form the base of the program. Monitored and supervised exercise improves cardiovascular function and modifies cardiac risk factors. A wide variety of exercise options are available, including treadmills, recumbent bicycles and weight training equipment. Education sessions focus on nutrition, exercise guidelines, stress reduction, and blood pressure and cholesterol control.</p>	One per beneficiary	Subject to approval by Member Care
<b>Smoking cessation programme</b>	<p>100% of the lower cost or Sasolmed Tariff</p> <ul style="list-style-type: none"> <li>Success guaranteed (Vendor claims a 92% success rate)</li> <li>One initial session with follow-up sessions</li> <li>Drugs only used for back-up.</li> </ul>	One per beneficiary	Subject to approval by Member Care