

MEDXXI 2015



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Description of Service/Treatment	Services rendered as part of hospitalisation - subject to pre-authorisation	Services rendered NOT as part of hospitalisation
HOSPITALISATION		
Accommodation, theatre, medicine and material use whilst hospitalised	100% of Agreed Tariff	Not Applicable
Outpatient treatment at hospital facility	Not Applicable	To be Self funded
Medicine received on discharge from hospital	100% of Medical Scheme Rate (RP Applies), if purchased on date of discharge, subject to maximum of 7 days supply	
MEDICAL PRACTITIONERS		
Consultations / Visits	100% of Medical Scheme Rate - Unlimited	Self Funded except for 1 pap smear per year, 100% of MSR, except for PMB's
Radiology	100% of Medical Scheme Rate - Unlimited	Self Funded except for 1 mammogram per year, 100% of MSR, except for PMB's
ECHO-tests	100% of Medical Scheme Rate - Unlimited	To be Self funded
MRI-, CT-scans and radio-isotope studies (Benefits subject to separate pre-authorisation)	100% of Medical Scheme Rate R 1,600.00 co-payment applies	100% of Medical Scheme R 1,600.00 co-payment applies
Pathology	100% of Medical Scheme - Unlimited	To be Self funded
Clinical Procedures	100% of Medical Scheme Rate - Unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Members' Guide for details. No benefits for elective procedures unless funded as PMB treatment: - Joint Replacements - Spinal surgery	100% of Medical Scheme Rate Subject to pre-authorisation: - Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) - Laser tonsillectomy - 24-hour oesophageal pH studies - Oesophageal motility - Yag laser - Photocoagulation therapy - Photodynamic therapy All other clinical procedures = To be self-funded
Cochlear Implants	100% of Medical Scheme Rate - Limited to R 27,800.00 per implant	Not Applicable
Material and injection material administered in doctor's rooms	Not Applicable	To be Self funded
MATERNITY		
Foetal Scans	100% of Medical Scheme Rate	100% of Medical Scheme Rate - limited to 2 per year
Pre-Childbirth Education	Not Applicable	100% of cost - limited to R 1,400.00 per family per year
Ante-Natal Consultations	Not Applicable	100% of Medical Scheme Rate - limited to 2 per year
Confinement	Benefits as described in respect of Hospitalisation and Medical Practitioners	
AUXILIARY SERVICES		
Physiotherapy	100% of Medical Scheme Rate - Unlimited	To be Self funded
Medical Technology	100% of Medical Scheme Rate - Unlimited	To be Self funded
Clinical Technology	100% of Medical Scheme Rate - Unlimited	To be Self funded
Speech Therapy and Occupational Therapy	100% of Medical Scheme Rate - Unlimited	To be Self funded
Podiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, herbalists and biokinetics	To be Self funded	To be Self funded
Aromatherapy, acupuncture and reflexology	To be Self funded	To be Self funded
OPTICAL		
Consultation	Not Applicable	To be Self funded
Spectacles and Contact Lenses	Not Applicable	To be Self funded
Refractive Surgery	To be Self funded	To be Self funded
SECONDARY FACILITIES		
Treatment that forms part of a Case Management Programme	100% of Cost- Subject to approval by Case Manager	
REHABILITATION		
Only for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending physician		

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AMBULANCE SERVICES			
Preferred Provider (ER24)	Not Applicable	100% of Agreed Tariff - For emergency transport to and from a hospital	
Non-preferred Provider	Not Applicable	100% of Medical Scheme Rate - Limited to R 2,300.00 per family per year, limit will not apply to PMB's	
BLOOD TRANSFUSIONS			
	100% of cost	100% of cost - Subject to pre-authorisation	
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES			
Internal Prosthesis	Specific sub-categories with limits apply. Please refer to Member Guide for details		
External Prosthesis	100% of cost - Limited to R 51,900.00 per family per year - subject to approval by Case Manager		
Orthopaedic Appliances	100% of cost - Limited to R 7,400.00 per family per year - subject to Case Management		
Medical Appliances	Not Applicable	To be Self funded	
Hearing Aids	Not Applicable	To be Self funded	
DENTISTRY			
Basic	To be Self funded	To be Self funded	
Specialised	To be Self funded	To be Self funded	
MAXILLA-FACIAL AND ORAL SURGERY			
Elective	To be Self funded	To be Self funded	
Non-elective (excluding extractions)	100% of Medical Scheme Rate R 1,100.00 co-payment applies, PMB's 100% of cost subject to PMB protocol	100% of Medical Scheme Rate - Unlimited, PMB's 100% of cost subject to PMB protocol	
Implantology	To be self funded	To be self funded	
PRESCRIBED MEDICINE			
Chronic (Member must apply for benefit)	Not Applicable	To be Self funded - Except PMB	
Acute	Not Applicable	To be self funded	
Immunisations	Not Applicable	To be self funded	
Oral & injectable contraceptives	Not Applicable	100% of Medical Scheme Rate- Limited to R 1,300.00 per family per year	
NON-PRESCRIBED MEDICINE (PAT)			
	Not Applicable	To be Self funded	
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES			
Organ Transplants	The following benefits apply to organ donors in RSA: R41,300.00 for a live donor, R 24,700.00 for a cadaver. Benefit in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific radiology and pathology tests associated with transplant procedure also qualify for benefit, limit will not apply to PMB's		
Chronic Renal Failure	100% of Medical Scheme Rate for kidney dialysis, incl. associated radiology and pathology tests - unlimited		
Oncology	Benefit managed as part of an Oncology Benefit Management Programme and subject to use of Preferred Provider Network. Overall limit of R 151,400.00 per family per year. No benefit for biological drugs. Please refer to Member Guide for more details		
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare	Benefit managed by the Scheme and payable as per the applicable benefit described elsewhere in this summary		
Oxygen therapy	100% of cost of oxygen therapy (cylinders included) subject to Case Management		
AIDS AND HIV	Benefits managed as part of a Disease Management Programme		
FOREIGN CLAIMS	No benefit, except for Namibian claims		
MENTAL HEALTH			
Clinical Psychology	100% of Medical Scheme Rate - Unlimited - provided that treatment must form part of Case Management Programme	To be self funded	
Psychiatry	Benefit as described elsewhere in this summary for Medical Practitioners and Hospitalisation. Treatment to be obtained in a mental health institution, as approved by the Scheme		
PRESCRIBED MINIMUM BENEFITS (PMB)	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a designated service provider. If voluntarily obtained from any other provider, a 40% co-payment will apply. Scheme protocol apply		
CONTRIBUTIONS - EFFECTIVE 1 JANUARY 2015			
Contributions:	Principal member R 1,349.00	Additional Adult Dependant R 1,343.00	Additional Minor Dependant (payable up to maximum 3) R 690.00
ABBREVIATIONS: RP= Reference Pricing PMB= Prescribed Minimum Benefits Medical Scheme Rate= Reference Price or such other rate as agreed by the Scheme This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules apply. Reg. No: 1446			