

CompCare

Medical Scheme



SCAN TO SIGN UP NOW

SELFNET OPTION

Flexible Savings Plan



2023 Information and
Benefit Guide



From only
R1 977
Per Month

Complete Cover. Committed Care. CompCare.

compcare.co.za

Administered by



Universal™

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.



VISIT YOUR HEALTHCARE PROVIDER ONLINE | u-consult.co.za

WHY COMPCARE?

01 We're One of The Top Schemes in South Africa

This is proven by our solid 44-year track record and solvency levels of more than 43%, which makes us one of the most financially stable Schemes in SA.

02 Wide Range of Options

Get the value you deserve and choose the perfect option to fit not only your personal lifestyle, needs and budget but also that of your employees. Our efficiency discounted options ensure savings on contributions of up to 25% when choosing Dis-Chem pharmacies for chronic medication and Netcare hospitals for planned, elective procedures.

03 Benefits That Boost Your Active Lifestyle*

At CompCare healthy, eating and sports nutrition programmes, as well as fitness assessments and exercise prescription programmes with access to registered biokineticists and exercise facilities, come as part of the deal.

04 Women's Health*

Mammograms, HPV (cervical cancer) vaccination and contraceptives.

05 Men's Health*

Prostate checks and PSA blood test.

06 Kid's Health*

Newborn hearing screening and congenital hypothyroidism benefit. Baby wellness visits, three additional paediatric consultations paid from risk, access to Paed IQ, a telephonic advisory service that's available 24/7 for any health-related child-care issues, childhood immunisations, school readiness assessments, pre-school eye, hearing and dental screening, occupational therapist visits for children, a fitness assessment and exercise prescription programme, as well as a nutritional assessment and healthy eating plan. Kids under 6 get unlimited visits to the GP and basic dentistry. Paid from risk.

07 Cover for Professional and Adventure Sports*

In addition to solid healthcare cover, we bring you total peace of mind when participating in extreme and adventure sports.

08 Unlimited Oncology

We've got you covered with our unlimited cancer treatment programme, subject to our treatment protocols at our designated service provider (DSP) for oncology.

09 Mental Health*

Unlimited professional telephonic emotional health and wellbeing support, around-the-clock, and referrals for face-to-face counselling should this be required.

10 Superior Services and Benefits

Delivered through our partnership with leading healthcare administrator, Universal Healthcare Administrators.

*Scheme protocols apply



**10
REASONS**
to choose CompCare.

UNDERSTANDING YOUR OPTION

You're all about seizing the moment and living life to the fullest. You want healthcare cover you can rely on, but you also want freedom of choice when it comes to your day-to-day spending and medical savings.

Understanding your healthcare cover benefits can sometimes feel like you are trying to get to grips with a foreign language.

Don't worry – we are here to help demystify some key terms and concepts. First off: you pay monthly contributions, which you pay every month much like you do an insurance premium, and we pay your claims based on the benefits as per your chosen option.

Claims arise when you need to consult a registered healthcare provider such as a doctor, dentist, optometrist or specialist. You also claim for hospitalisation.

Claims fall into two categories – either routine, day-to-day out-of-hospital claims or in-hospital, classified as major medical risk expenses.

Your day-to-day claims are paid by the Scheme from your annual medical savings, also known as your Personal Medical Savings Account (PMSA).

In-hospital claims are paid from the Scheme's risk pool – in other words the Scheme funds are kept aside for such claims, that do not affect your PMSA.

Hospital expenses are unlimited, but there may be sub-limits for certain specified services.

Each year, you are allocated a set amount of savings that you can use for day-to-day medical expenses – should you not use all your savings in one year, the balance will carry over to the next year, remaining available to you.

If you use up all your savings before the end of the year, any subsequent day-to-day claims will need to be covered out of your own pocket.

Glossary

A	Adult Dependant
C	Child Dependant
CDL	Chronic Disease List
DSP	Designated Service Provider
MMAP	Maximum Medical Aid Price
OTC	Over-the-Counter Medicine
P	Principal Member
PB	Per Beneficiary
PMB	Prescribed Minimum Benefits
PMF	Per Member Family
PMSA	Personal Medical Savings Account
PP	Preferred Provider
RP	Reference Pricing
SAOA	South African Optometric Association
TTO	To Take Out (Medicine taken on discharge from hospital)

Medical Cover Without The Co-Pays:

You can get more with CompCare by using our extensive network of healthcare providers. Avoid co-payments and out of pocket payments by using one of the following Universal Healthcare Networks:

- Hospitals
- Oncologist
- Pharmacist
- Biokineticists
- Dietitians
- Psychosocial counsellors

1

Unlimited Hospitalisation

SELFNET offers you unlimited cover for in-hospital and hospital-related services at 100% of the Scheme rate. Specialists are paid at 100% of the Scheme rate.

2



Day-to-Day Benefits

Savings can be used as and when you want.

3



Chronic Medication Benefits

27 Chronic Conditions Covered.



EXCEPTIONAL VALUE

4



PMBs and other Benefits Paid from Risk

All PMBs, Unlimited GP visits and Conservative Dentistry (for children < 6 years), paid from risk. Ambulance Services (Netcare 911).



EXCEPTIONAL VALUE

5



Wellness and Preventative Benefits Paid from Risk

SELFNET includes Preventative Care, Emotional Wellness, Active Lifestyle Programmes, Women's Health, Kid's Wellness and Men's Health Benefits.

6



Contributions

Please refer to page 9 for the 2023 contributions.



Please Note:

Treatment is subject to pre-authorisation, case management, specialist programmes and Scheme protocols.



1

Major Medical Expenses

HOSPITAL BENEFITS

Benefits are unlimited at any Netcare hospital and paid at 100% of the Scheme rate unless otherwise specified. Overall Annual Limit (OAL) unlimited.

Hospitalisation

Voluntary, non-emergency admissions to a non-Netcare facility will attract a co-payment of 30% with a minimum amount of R7 500.

Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website (compcare.co.za) for a list of co-payments and exclusions*. Benefits provided through the Netcare group of private hospitals.

Hospital Related Accounts

GP visits, specialists, radiology, surgical procedures blood transfusions. Specialists paid at 100% of the Scheme rate.

Medicine in Hospital

Medicine Upon Discharge (TTO)

7 days' supply.

Organ Transplants

100% of cost.

Unlimited for Prescribed Minimum Benefits.

Pathology

Combined in-and-out of hospital limit of R23 500 PMF.

Basic Radiology

Combined in and out of hospital limit of R21 100 PMF.

Auxiliary Service in Hospital

Physiotherapy, biokinetics, dietitian, etc. Limited to R3 100 PMF.

Email: casemanagement@universal.co.za for pre-authorization.

Surgical Prostheses

Subject to PMSA for Non PMBs.

Sub-limits apply.

Contact our pre-authorization department to find out about our special arrangements for hip and knee replacements.

Email: casemanagement@universal.co.za for pre-authorization.

Specialised Radiology

MRI, CT, high resolution CT and PET scans. Limited to R21 000 PMF.

Subject to Universal Care approved codes for specialised radiology. Pre-authorization required for all MRI and CT Scans.

High Resolution CT Scans/PET Scans subject to special medical motivation and pre-authorization.

Surgical Procedures Out-of-Hospital

100% of AT

Subject and limited to available PMSA for non-PMBs.

Surgical Procedures Out-of-Hospital

The following procedural co-payments are payable on specified elective procedures (excluding PMBs).

Proctoscopy	PMSA
Nasal or sinus endoscopy	R5 500
Functional nasal surgery and septoplasty	R10 570
Hysteroscopy	PMSA
Flexible sigmoidoscopy	PMSA
Arthroscopy	PMSA
Minor gynaecological laparoscopic procedure	R5 100
Dental	PMSA
Excision lesion- benign and malignant	R5 100
Joint replacements- arthroplasty	PMSA
Conservative back and neck treatment- spinal cord injections	PMSA
Laminectomy and spinal fusion	PMSA
Nissen fundoplication- reflux surgery	PMSA
Hysterectomy, except for cancer	PMSA
Laparoscopic hemi colectomy	PMSA
Laparoscopic inguinal hernia repair	PMSA
Laparoscopic appendectomy	R6 200
Adenoidectomy, myringotomy-grommets, tonsillectomy	R3 900
Laparoscopy, hysteroscopy, endometrial ablation	R9 500
Gastroscopy	PMSA
Colonoscopy	PMSA
Cystoscopy	PMSA

Overall Annual Limit (OAL)	Subject to PMSA for Non PMBs
----------------------------	------------------------------

What Does "100% of Scheme Rate" Mean?

SCHEME RATE refers to the maximum amount that a medical scheme will pay for specific treatments and procedures.

100% OF SCHEME RATE means the Scheme will pay 100% of what is specified in the Scheme rules.

Please note that some providers might charge more than what the Scheme will pay for and the member is liable for that shortfall.

Contact **0860 111 090**, email preauthorisation@universal.co.za or download the **Universal.one App** for CompCare members for pre-authorization.

For hospital account queries, email: hospitalaccounts@universal.co.za



Hospital Pre-Authorisation Process

It's the member's responsibility to make sure that all non-emergency hospital admissions are authorised by either requesting pre-authorization via the MobiApp, phoning **0860 111 090** or by sending an email to preauthorisation@universal.co.za. These must be authorised at least 48 hours prior to admission. The hospital utilisation management team will need the following details: name of the patient being admitted, medical

aid number, hospital name, date of admission, name and practice number of admitting practitioner, ICD 10 and procedural codes. A penalty will apply for late requests for authorisations.

Emergency admissions must be authorised on the first working day after admission. A penalty will apply should the member not obtain authorisation. This also applies to oncology treatment.

2

These Benefits are Subject to Your Savings (PMSA)

DAY-TO-DAY BENEFITS

Benefits are paid at 100% of the Scheme rate unless otherwise specified.

Consultations, Procedures and Materials

GPs and Specialists

A referral from a GP is required before seeking treatment from a specialist except for services provided by an ophthalmologist, dermatologist, gynaecologist, oncologist or urologist (for beneficiaries over the age of 40) and a paediatrician in respect of children under the age of 2 years, or where multiple visits to a specialist have been authorised. Non-referral will attract a 30% co-payment. Please remember to obtain pre-authorisation for any procedures.

Medicine

Acute medication

Prescription medication - Schedule 3 and higher.

Over the counter medication (OTC)

(OTC) including schedule 0, 1 and 2 medicines and homeopathic medicines.

Unlimited in PMSA

Auxiliary Services

Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics.

Surgical and Medical Appliances

Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixators.

Pre-authorisation required and sub-limits apply.

Optometry

100% of SAOA rate.

Eye test

1 Visit PB.

Lenses and contact lenses Frames

Radial Keratotomy and Excimer Laser

Subject and limited to available PMSA

Radiology

Basic radiology

Including black and white X-rays and ultrasound.

Specialised radiology

MRI, CT, High resolution CT and PET scans.

Combined in and out of hospital limit of **R21 100 PMF**. Subject to Universal Care approved codes for Specialised radiology. Pre-authorisation required for all MRI and CT Scans.

High Resolution CT Scans/PET Scans subject to special medical motivation and pre-authorisation.

Contact 0860 111 090 or email
preauthorisation@universal.co.za

Pathology

Combined in-and-out of hospital limit of **R23 500 PMF**.

Dentistry

Basic dentistry

Conservative and restorative.

Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays. Subject to protocols.

A quotation must be submitted for approval prior to the commencement of treatment. No benefit for orthodontic treatment for patients older than 18 years.

Email address for dental authorisation
dental@universal.co.za



Specialist Referral Process

A referral from a GP is required before seeking treatment from a specialist, failing which said specialist consultation will attract a 30% co-payment on the visit as well as related services. Members are required to notify the Scheme of a specialist visit prior to booking the consultation by requesting a "Spec Auth". This can be done by contacting the Call Centre or by sending an email to specauth@universal.co.za.

The following information is required:

- Referral letter from the member's GP on the practice letterhead.
- Member medical aid number.
- Name of dependent.
- Member's correct contact numbers.
- Intended date of specialist consultation.
- Specialist's name, practice number and contact details.

Should a specialist refer the member to another specialist, the referral letter from the specialist referring to the other specialist needs to be provided (the visit to the first specialist should have been authorised). The member is not required to go back to their GP for another referral letter in this instance.

A GP referral is not required in the following instances:

- One gynaecologist visit per female, over the age of 16, per year.
- One urologist visit per male, over the age of 40, per year.
- Paediatrician consultations for children under the age of 2.
- Specialist visits during pregnancy.
- Oncologist's consultations, as this will be approved as part of an oncology Management Programme.
- Optical and dental specialist consultation (ophthalmologists and orthodontists).
- Visits to a dermatologist. Remember to obtain pre-authorisation for any procedures.
- Where multiple specialist visits have been authorised.



Contact **0861 222 777**, email compcare@universal.co.za or visit the **Universal.one App** for CompCare members.



VISIT YOUR HEALTHCARE PROVIDER ONLINE

u-consult.co.za

REMEMBER!

- 1 Always obtain Pre-authorisation
- 2 Sign any documentation you submit
- 3 Take note of the appropriate contact details

Specialist Pre-authorisation email
specauth@universal.co.za

General hospital Pre-authorisation email
preauthorisation@universal.co.za

3

27

Chronic Conditions Covered

Chronic Medication*

27 Chronic conditions (Chronic Disease List - CDL) are covered.

Once you have registered there is an unlimited benefit with no co-payments or levy if the medicine is listed on the Scheme's formulary and the price of the medicine is equal to or less than the reference price of the product. A 25% co-payment will apply if medicine is not on the formulary.

Chronic Condition and Medicine Registration Process

In order to receive the chronic medication benefit, members must register their chronic medicine prescriptions with Universal. To register your chronic medicine prescription with Universal, either you, your doctor or your pharmacist will be required to contact Universal telephonically on **0861 222 777** or send an email to chronicmedicine@universal.co.za. The completion of chronic medication application forms are no longer a requirement.

Conditions Covered:

- | | |
|--|---|
| Addison's disease* | Glaucoma* |
| Asthma* | Haemophilia* |
| Bipolar mood disorder* | HIV/AIDS* |
| Bronchiectasis* | Hypercholesterolemia / hyperlipidaemia* |
| Cardiac arrhythmias* | Hypertension* |
| Cardiomyopathy* | Hypothyroidism* |
| Chronic renal failure* | Multiple sclerosis* |
| Congestive cardiac failure* | Parkinson's disease* |
| Chronic obstructive pulmonary disease* | Rheumatoid arthritis* |
| Coronary artery disease* | Schizophrenia* |
| Crohn's disease* | Systemic lupus erythematosus* |
| Diabetes insipidus* | Ulcerative colitis* |
| Diabetes mellitus type 1 and 2* | |
| Emphysema* | |
| Epilepsy* | |

4

Benefits Paid by the Scheme (Unless Otherwise Indicated)

PMBS AND OTHER BENEFITS PAID FROM RISK



Prescribed Minimum Benefits (PMBs)*

All PMBs are defined in the Medical Schemes Act No 131 of 1998.

Organ transplants and plasmapheresis are paid in terms of PMB protocols.

COVID-19 Benefits

Members who have tested positive for COVID-19 will have access to the following benefits in addition to the Prescribed Minimum Benefits:

- Pulse Oximeter (R820 PMF)
- Nebulizer (R550 PMF)
- Thermal Thermometer (R440 PMF)

Pre-authorization and managed care protocols apply.

Please See Emergency Events Below*:

- Emergency roadside assistance and ambulance transportation.
- Hospital emergency room/casualty emergency visits resulting in a hospital admission will be paid from the in-hospital benefit.
- Hospital emergency room/casualty emergency visits as a result of physical injury caused by an external force will be paid in full.
- Hospital emergency room/casualty emergency visits not requiring admission will be paid from your savings.
- Emergency search and rescue.
- Child emergency benefit one additional visit at an emergency room per child younger than 6 years. Limited to R1 400.

Oncology and Speciality Care*

- Unlimited oncology including chemotherapy and radiotherapy at the Scheme's oncology DSP.
- Biological agents and specialised medication – limited to R170 000 PMF per year (25% co-payment on non-PMB medicine).

Contact 0860 111 090 or email oncology@universal.co.za for pre-authorization and any oncology related queries (not account related).

- Wound care in lieu of hospitalisation.
- Oxygen home ventilation.
- Home nursing visits - limited to 20 days PMF. Subject to savings.
- Step-down nursing facilities, hospice and rehabilitation.

Email: alternativecare@universal.co.za for pre-authorization.

Emergency Care

What to do in the event of an emergency:

Call the emergency medical services provider, **Netcare 911** on **082 911**.

Please note: To avoid a 25% co-payment, authorisation needs to be obtained at the time of the emergency, or within 24 hours thereafter.

*Scheme Protocols Apply

**Emergency Medical Transport Services:
Netcare 911 - 082 911**

WELLNESS AND PREVENTATIVE CARE BENEFITS PAID FROM RISK

CompCare's Preventative Care Benefits

Kids' Health & Wellness*

- A newborn hearing screening benefit.
- A newborn congenital hypothyroidism benefit.
- Baby wellness visits, childhood immunisations, school readiness assessments, **pre-school eye and hearing screening, a dental screening**, and one additional emergency room visit limited to **R1 400 per event** for children < 6 years.
- **Three additional paediatric consultations** paid from risk.
- **Access to Paed IQ, a telephonic advisory service that's available 24/7 for any health-related child-care issues.**
- **Unlimited GP consultations and basic dentistry** for children < 6 years. Paid from risk.
- **Initial occupational therapy** consultation.
- **Kid's fitness assessment and exercise prescription** programme.
- **Kid's nutritional assessment and healthy eating** programme.

Men's Health & Wellness*

- **Access to all Preventative Care benefits.**
- **Access to all Active Lifestyle programmes.**
- **Access to all Emotional Wellness benefits.**
- **Prostate specific antigen (PSA) blood test, paid from risk.** One test per male beneficiary over the age of 40 per annum.

Women's Health & Wellness*

- **Access to all Preventative Care benefits.**
- **Access to all Active Lifestyle programmes.**
- **Access to all Emotional Wellness benefits.**
- **Antenatal classes: Paid from savings.**
- **Antenatal visits:** Limited to 8 antenatal visits with a GP, midwife or specialist paid from risk. Subject to clinical protocols. Maternity bag issued on registration on maternity programme.
- **Confinements:** Includes 2 x 2D ultrasound pregnancy scans. Members can opt for a 3D scan which will be paid at the rate of a 2D scan.
- **Fitness assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, virtual consultations, exercise prescription and regular monitoring.
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription and regular monitoring.
- **One additional nutritional and fitness assessment per pregnant women per pregnancy.**
- **Contraceptives:** Limited to **R3 200 PB** for oral contraceptives (RP applies) or IUD device. For female beneficiaries up to the age of 55 years.
- **HPV (Cervical Cancer) vaccine** for female beneficiaries between the ages 12 and 18 years.
- **Papsmear:** One test per female over the age of 18 per annum.
- **Mammogram:** One test per female beneficiary over the age of 35 every second year.

Emotional Wellness Benefits*

- **Psychiatric treatment in hospital** – Subject to pre-authorisation and protocols.
- **Alcoholism, drug dependence and narcotics** – PMB only.
- **Psychiatry** – subject to savings.
- **Clinical psychologists** – Subject to savings.
- **Psychosocial counselling benefit** – Paid from risk. Unlimited telephonic counselling sessions through the Universal Wellness Care Centre, with an option for referral to face-to-face sessions with qualified psychologists, social workers or registered counsellors to a maximum of 3 referral sessions PB per year.

Preventative Care Benefits*

- **GP wellness consultation:** One per year, excludes procedures. Limited to tariff codes 0190/1/2 and diagnosis codes (ICD10) Z00.0 or Z00.1.
- **Health check:** Blood pressure, blood sugar, cholesterol, BMI and waist circumference – One measurement PB over the age of 18 years, limited to **R250 per event.** Only at DSP pharmacy.
- **Rapid HIV tests.**
- **Preventative malaria medication** when required.
- **Flu vaccine:** One PB.
- **Tetanus vaccine:** One vaccination when required.
- **Glaucoma test:** One PB.
- **Colorectal cancer screening:** One bowel cancer screening test every two years for beneficiaries between the ages of 45 and 75.
- **Lipogram:** One fasting lipogram per beneficiary over the age of 20 years. Once every 5 years.

Active Lifestyle Programmes*

- **Fitness assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, virtual consultations, exercise prescription and regular monitoring.
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription, and regular monitoring.
- **Cover for injuries resulting from professional and adventure sports.**
- **Specified sports supplements:** Subject to savings and the over-the-counter medicine (OTC) benefit limit (provided there is a valid NAPPI code).

*Scheme Protocols Apply

SELFNET OPTION 2023

Contributions Effective from 1 January 2023

Monthly	Principal Member	Adult Dependant	Child Dependant*
Risk	R1 622	R1 622	R574
Savings	R355	R355	R125
Total	R1 977	R1 977	R699
Annual Benefit Amounts for 2023			
Annual Savings	R4 260	R4 260	R1 500



*A **child dependant** is a dependant who is under the age of 21 years or a full time student up to the age of 27 years. An **adult dependant** is a dependant who is 21 years or older. These rates are only applicable to the main member and a maximum of three child dependants

MEDICAL SCHEME GONE MOBILE

EVERYTHING YOU NEED, AT THE TOUCH OF A BUTTON

At CompCare we are always improving our member experience to put the power of your medical scheme in your hands. Our member App is your mobile gateway to information, allowing you to view and edit your medical scheme option, benefits and claims anywhere, anytime.

Simple, seamless and super convenient, the App makes it quick and easy for you to check anything from claims to benefits and where your closest doctor is.



Start by simply downloading the Universal.one App from the Apple and Google Play Store and follow the prompts on your smart device to install, continue and register with your CompCare member number and dependant code. You will be able to:



CLAIMS

Submit new claims and view your claims history.



HOSPITAL PRE-AUTHORISATION

Submit new pre-auth requests and view your hospital pre-auth history.



QUERY

Submit queries and view important contact details.



MEMBERSHIP CARD

See a digital version of your membership card so you're never caught without it again. You can even send it on as and when needed.



BENEFITS

View all your benefits, annual limits and your available balances.



AND MUCH MORE

Request your tax or member certificates. See all your registered chronic conditions, register new conditions, update your scripts and apply for an extended supply. Access your personal details, your dependant details and your scheme details.



DOWNLOAD NOW





Contact details

CompCare:

Universal Place, 15 Tambach Road, Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777

Email: compcare@universal.co.za

Website: compcare.co.za

Complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267

Email: complaints@medicalschemes.com

Web: medicalschemes.com

Administered by



Universal™

This brochure is a summary of the benefits of CompCare Medical Scheme. All information relating to the 2023 CompCare Medical Scheme benefits and contributions are subject to formal approval by the Council for Medical Schemes. On joining the Scheme, all members will receive a detailed member brochure, as approved. The final registered rules of the Scheme will apply.

All limits are pro-rated when a member or a beneficiary joins the Scheme during the year, calculated from the date of registration to the end of that financial year. If you leave the Scheme before the year is up and have used all the funds in your savings account, you will owe the Scheme the advanced portion of the Medical Savings Account you have used as it is a pro-rated benefit allocated in advance for the full benefit year. This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of a discrepancy between the summary and the rules, the rules will prevail.

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.