

CompCare

Medical Scheme



MEDX ED OPTION

Comprehensive Hospital Plan



2023 Information and
Benefit Guide



From only
R2 125
Per Month

Complete Cover. Committed Care. CompCare.

compcare.co.za

Administered by



Universal™

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



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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 a dynamic, young professional with your eye on the ball and the future firmly in your sights. Right now, you're looking to take care of the essentials, so what you need is the best hospital plan out there.

Let's face it, medical jargon and terminology can make your benefits about as easy to understand as nuclear science. Getting to grips with some key terms and concepts should, however, assist to shed some light on a subject that can at best be muddling.

So let's get started on explaining some of the basics of your cover: You pay your contribution, and based on that, we pay your claims. Claims are incurred when you visit a doctor/dentist/optometrist/specialist or any other registered healthcare provider or if you are hospitalised.

Claims are divided into two categories, namely routine or day-to-day, out-of-hospital claims and in-hospital (otherwise known as major medical risk) expenses. The MEDX ED option is a hospital plan and provides cover in-hospital through Netcare private hospitals which is paid from the Scheme's risk pool. Hospital expenses are unlimited, but sub-limits may apply to certain specified services.

In addition to the cover for in-hospital claims, you will benefit from a comprehensive range of Wellness and Preventative benefits which are also paid from the Scheme's risk pool. This option also offers postoperative rehabilitation benefits.

Glossary

A	Adult Dependant
AFB	Annual Flexi Benefit
AT	Agreed Tariff
ATB	Above Threshold Benefit
C	Child Dependant
CDL	Chronic Disease List
DSP	Designated Service Provider
ED	Efficiency Discount
MMAF	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
SPG	Self Payment Gap
TL	Threshold Level
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

MEDX ED offers you unlimited cover for in-hospital and hospital-related services at 100% of the Scheme rate at any Netcare hospital for planned procedures.

2



Day-to-Day Benefits

Are subject to Prescribed Minimum Benefits (PMBs).

3



Chronic Medication Benefits

27 Chronic Conditions Covered at any Dis-Chem pharmacy..



EXCEPTIONAL VALUE

4



PMBs and other Benefits Paid from Risk

All PMBs. Unlimited GP visits and Conservative Dentistry (for children younger than 6 years), Ambulance Services (Netcare 911).



EXCEPTIONAL VALUE

5



Wellness and Preventative Benefits Paid from Risk

MEDX ED includes Preventative Care, Emotional Wellness, Active Lifestyle Programmes, Women's Health, Kids' 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

Cover in any Netcare hospital. Voluntary, non-emergency admissions to a non-Netcare facility will attract a co-payment of 30% with a minimum of R7 500. Specified elective procedures may have a co-payment (excluding PMBs)

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

Hospitalisation

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*.

Hospital Related Accounts

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

Medicine in Hospital

Medicine Upon Discharge (TTO)

7 days' supply.

Organ Transplants

Unlimited for Prescribed Minimum Benefits.

Pathology

Limited to R28 000 PMF.

Auxillary Services in Hospital

Physiotherapy, biokinetics, dietitian, etc.

Limited to R3 100 PMF.

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

Surgical Prostheses

Overall limit of R33 000 PMF.

Sub-limits apply.

Specialised Radiology

MRI, CT, High resolution CT and PET scans.

Limited to R25 000 PMF.

Pre-authorization required for all MRI and CT Scans. High Resolution CT Scans/PET Scans subject to special medical motivation and pre-authorization.

No benefit for unauthorised scans, except for PMBs.

No benefit for screening purposes.

Surgical Procedures Out-of-Hospital

Unlimited for Prescribed Minimum Benefits.

Basic Radiology

Unlimited for Prescribed Minimum Benefits.

Surgical Procedures (Non-PMB)

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

Proctoscopy	R5 100
Nasal or sinus endoscopy	R5 100
Functional nasal surgery and septoplasty	R9 500
Hysteroscopy	R5 100
Flexible sigmoidoscopy	R5 100
Arthroscopy	R9 500
Minor gynaecological laparoscopic procedure	R5 100
Dental	R5 100
Excision lesion- benign and malignant	R5 100
Joint replacements- arthroplasty	EXCLUDED
Conservative back and neck treatment- spinal cord injections	EXCLUDED
Laminectomy and spinal fusion	EXCLUDED
Nissen fundoplication- reflux surgery	R24 300
Hysterectomy, except for cancer	R17 950
Laparoscopic hemi colectomy	R6 200
Laparoscopic inguinal hernia repair	R6 200
Laparoscopic appendectomy	R6 200
Adenoidectomy, myringotomy-grommets, tonsillectomy	R3 900
Laparoscopy, hysteroscopy, endometrial ablation	R9 500
Gastroscopy	R5 100
Colonoscopy	R5 100
Cystoscopy	R5 100

Overall Annual Limit (OAL) R37 500

What Does "100% of Scheme Rate" Mean?

SCHEME RATE refers to the maximum amounts 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 **UniversalOne 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.

Members have access to **post-operative rehabilitation** benefits. This benefit includes physiotherapy, occupational therapy and biokinetics (non-PMB).
14 days up to **R4 000 PB**

2 DAY-TO-DAY BENEFITS

Benefits are paid at 100% of the Scheme rate unless otherwise specified. The MEDX ED option covers day-to-day benefits for PMB conditions only. Additional benefits for:

Post-Operative Rehabilitation

Members have access to post-operative rehabilitation benefits. This benefit includes physiotherapy, occupational therapy and biokinetics (non-PMB). 14 days up to **R4 000 PB**.

Child Benefit

Unlimited GP consultations and conservative dentistry for children under the age of 6 years.

Exclusions

Apart from the general exclusions of the Scheme as listed under the hospitalisation section and related treatment, the following procedures are excluded, unless a PMB:

- Deep brain implants (e.g. Parkinson's Disease) and internal nerve stimulators.
- Corneal transplants
- Cochlear implants
- Bunion surgery
- All spinal surgery (including neck), except in the event of acute injury.
- All joint replacements, except in the event of acute injury.
- Laminectomy and spinal fusion.



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* at any Dis-Chem pharmacy

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.

Conditions Covered:

Addison's disease*

Asthma*

Bipolar mood disorder*

Bronchiectasis*

Cardiac arrhythmias*

Cardiomyopathy*

Chronic renal failure*

Congestive cardiac failure*

Chronic obstructive pulmonary disease*

Coronary artery disease*

Crohn's disease*

Diabetes insipidus*

Diabetes mellitus type 1 and 2*

Emphysema*

Epilepsy*

Glaucoma*

Haemophilia*

HIV/AIDS*

Hypercholesterolemia/

Hyperlipidaemia*

Hypertension*

Hypothyroidism*

Multiple sclerosis*

Parkinson's disease*

Rheumatoid arthritis*

Schizophrenia*

Systemic lupus erythematosus*

Ulcerative colitis*

Chronic Condition and Medicine Registration Process

In order to receive the chronic medication benefit, members must register their chronic medicine prescriptions with Universal Healthcare – administrator of the Scheme. 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 is no longer required.

Members must obtain their chronic medicines from a Dis-Chem pharmacy (including Dis-Chem Courier Pharmacy (DSP)). A 25% co-payment will be payable upon voluntary use of a non-DSP Pharmacy.

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, renal dialysis 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 (R520 PMF)
- Thermal Thermometer (R550 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.
- Emergency search and rescue.
- Child emergency benefit one visit at an emergency room per child younger than 6 years. Limited to R1 400 per event.

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 (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 unlimited cover for Prescribed Minimum Benefits.
- 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**

07

WELLNESS AND PREVENTATIVE CARE BENEFITS PAID FROM RISK

Kid's 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 visits:** Limited to 12 ante-natal visits with a GP, midwife or specialist. 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.
- **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.**
- **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.
- **Psychology: non-psychiatric admissions** – Limited to **R1 900 PMF.**
- **Alcoholism, drug dependence and narcotics** – PMB Only.
- **Psychiatry** – Subject to pre-authorisation and protocols.
- **Clinical psychologists** – PMB only
- **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.**



*Scheme Protocols Apply

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CompCare Medical Scheme

MEDX ED OPTION 2023

Contributions Effective from 1 January 2023

Monthly	Principal Member	Adult Dependant	Child Dependant*
Contribution	R2 125	R2 125	R665

*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





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Complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267

Email: complaints@medicalschemes.com

Web: medicalschemes.com

Administered by



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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.