

CompCare

Medical Scheme



SCAN TO SIGN UP NOW

UNISAVE OPTION

Discretionary Savings Plan



2023 Information and Benefit Guide



From only
R3 154
Per Month

Complete Cover. Committed Care. CompCare.

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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 young at heart and big on life, so you know what you want: the freedom of flexibility and cover you can count on!

Let's face it, medical jargon and terminology can make your benefits feel about as easy to understand as nuclear science! Getting to grips with some key terms and concepts will help shed some light on the subjects that can get confusing.

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. Your day-to-day claims are paid from your annual savings, also referred to as your Personal Medical Savings Account (PMSA), and in-hospital claims are paid from the Scheme's risk pool. Hospital expenses are unlimited, but sub-limits may apply to certain specified services.

You have a set amount of savings per year that you can use for day-to-day claims. If you don't use all your savings in one year, the balance will carry forward to the following year and remain available to you. If you have used all your savings before the end of the year, you will need to pay subsequent day-to-day claims from out of your pocket.

Glossary

A	Adult Dependant
AT	Agreed Tariff
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

UNISAVE offers you unlimited cover for in-hospital and hospital-related services.

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, Wellness and Preventative Benefits, Ambulance Services (Netcare 911).



EXCEPTIONAL VALUE

5



Wellness and Preventative Benefits Paid from Risk

UNISAVE 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 contribution tables.



Please Note:

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

1

Major Medical Expenses

HOSPITAL BENEFITS

Benefits are unlimited and paid at 100% of the Scheme rate 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

100% of AT.

Basic Radiology

100% of AT.

Auxillary Services in Hospital

Physiotherapy, biokinetics, dietitian, etc. Limited to **R3 200 PMF**. Subject to a separate pre-authorization and clinical protocols. To be recommended by the treating medical practitioner.

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

Surgical Prostheses

Overall limit of **R35 000 PMF**.

Sub-limits apply.

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

Specialised Radiology

MRI, CT, High resolution CT and PET scans.

Limited to **R27 500**. The first **R1 000** is paid from available savings, except for PMBs.

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

100% of AT. Unlimited.

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	R27 480
Conservative back and neck treatment - spinal cord injections	R18 500
Laminectomy and spinal fusion	R41 750
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)	R35 000

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.

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

Paid from PMSA.

A referral from a GP is required before seeking treatment from a specialist except for services provided by an ophthalmologist, gynaecologist, dermatologist, 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

Paid from PMSA.

Acute medication

Prescription medication - Schedule 3 and higher.

Over the counter medication (OTC)

Including homeopathic medication and sports supplements with a NAPPI code.

Surgical and Medical Appliances

Paid from PMSA

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

Pre-authorisation required and sub-limits apply.

Auxiliary Services

Paid from PMSA.

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

Optometry

Paid from PMSA.

100% of SAOA rate (Subject to PMSA).

Eye test

1 Visit PB.

Lenses and contact lenses

100% of SAOA rate (Subject to PMSA).

Frames

100% of SAOA rate (Subject to PMSA).

Radial Keratotomy and Excimer laser

Paid from PMSA.

Pathology

100% of AT. Subject and limited to available PMSA.

Radiology

Paid from PMSA.

Basic radiology

Including black and white X-rays and ultrasound.

Specialised radiology

MRI, CT, High resolution CT and PET scans.

The first **R1 000** is paid from available savings, except for PMBs. Limited to **R27 500** per year in and out of hospital, unless otherwise pre-authorised. Pre-authorisation required for all MRI and CT scans. High resolution CT scans or PET scans subject to special medical motivation and pre-authorisation.

No benefit for unauthorised scans. No benefit for screening purposes.

Contact 0860 111 090 or email

preauthorisation@universal.co.za

Dentistry

Paid from PMSA

Basic dentistry

Conservative and restorative.

Unlimited conservative dentistry per child younger than 6 years once PMSA is depleted.

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 is no longer a requirement.

Conditions covered:

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

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 Benefit

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-authorisation 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** 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**, per year (25% co-payment on non-PMB medicine).

Contact **0860 111 090** or email **oncology@universal.co.za** for pre-authorisation 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 PMSA.
- **Step-down nursing facilities, hospice and rehabilitation.**

Email: **alternativecare@universal.co.za** for pre-authorisation.

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

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 classes: Paid from savings.** Limited to 12 antenatal classes and **R900 per pregnancy**, including a lactation consultation with a midwife.
- **Antenatal visits:** Limited to 12 antenatal 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 2nd year.

Emotional wellness*

- **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 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.

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).

Preventative care*

- **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 for beneficiaries over the age of 20 years. Once every 5 years.



***Scheme Protocols Apply**

UNISAVE OPTION 2023

Contributions Effective from 1 January 2023

Monthly	Principal Member	Adult Dependant	Child Dependant*
Risk	R2 367	R1 977	R710
Savings	R 787	R657	R235
Total	R3 154	R2 634	R945
Annual Benefit Amounts for 2023			
Annual Savings	R9 444	R7 884	R2 820

*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

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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

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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.