## **ALLIANCE-MIDMED MEDICAL SCHEME**

#### **BENEFITS**

(Effective 1 January 2021)

(unless otherwise stated below)

#### A ENTITLEMENT TO BENEFITS

Beneficiaries are entitled to the Prescribed Minimum Benefits and the benefits stipulated in paragraph B of this Annexure and Annexure D.

Entitlement to benefits is subject to the Rules, Annexure A to the Rules, Annexure A, Appendix 1 to the Rules, Annexure B to the Rules, Annexure B, Appendix 1 to the Rules, Annexure C to the Rules and Annexure D to the Rules and with specific references to paragraphs C and D of this Annexure.

#### A.1 GENERAL PROVISIONS

- Where specifically indicated in this annexure that a Member's entitlement to benefits shall be subject to such Hospital and Major Benefit Management Programme, the Member shall be obliged to furnish any information required by the Scheme to perform its duties. Specifically, the Scheme may require particulars of diagnosis, clinical investigations, procedures and treatment by the attending medical practitioner of the Beneficiary prior to admission of the Beneficiary to Hospital.
- 2. Should a patient request admission to Hospital and has co-morbidities that may put him/ her at risk, the Scheme reserves the right to suggest/redirect the patient to a more appropriate facility.
- 3. The Scheme applies Managed Care principles and evidence-based policies and has a right to intervene on all (potential high risk/ high costing) cases and request a second opinion if necessary.

- 4. Except in the case of an emergency, a request for pre-authorisation shall be made, at least 72 (seventy-two) hours prior to the intended admission date, to the Hospital and Major Benefit Management Programme before a Beneficiary is admitted to a Hospital or day clinical or before a Beneficiary receives a relevant health service at such institution and Hospital updates must be provided within 24 (twenty-four) hours, and every twenty-four hours thereafter while the Beneficiary is in the Hospital or facility.
- In the event of an emergency, the Scheme shall be notified of such emergency within one working day after admission to Hospital.

Should a request for pre-authorisation for a planned procedure not be made within 72 (seventy-two) hours or within 24 (twenty-four) hours in the event of an emergency, a R1 500 co-payment will apply.

## 6. Proportionate Adjustment of Benefits

For a Member admitted during the course of a financial year, the maximum benefits available to such Member shall be adjusted in proportion to the period of Membership from the admission date to the end of the financial year; provided that there shall be no adjustment in respect of optometry benefits and provided that there shall be no reduction in limits per case.

#### 7. Territorial Application

7.1 Unless specifically stated otherwise, the benefits available in terms of these Rules shall be provided only within the borders of the Republic of South Africa. The Scheme shall not be required to make special arrangements to obtain foreign services or medicines for special conditions and this includes harvesting and transportation of organs for transplant and any medicine or medical services of any kind available only outside the Republic of South Africa. A Member requiring assistance for himself or a Beneficiary with regard to potential health care costs incurred while travelling in foreign countries, must make separate provision for such costs.

- (Foreign Claims) are allowed in emergencies only and only where the applicable travel insurance policy does not make provision for such medical benefits. The Scheme will require a copy of the travel insurance policy/letter repudiating the foreign claim/s. The benefit payable will be subject to the same benefits that apply to services rendered locally and are subject to the same limits where applicable. Foreign claims will be processed and refunded to Members in South African Rand at the applicable exchange rates at the time of service, and only on the Member's return to South Africa.
- 7.3 Emergency Condition means, in relation to a Beneficiary, the sudden and at the time, unexpected onset of an Accidental Injury or Illness during an insured journey that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the Beneficiary's life in serious jeopardy.

#### 8. Authorisation

Where the Scheme or its Administrator (relevant healthcare management programme), or the Medical Advisor requires authorisation for a specific treatment or procedure, the Beneficiary or a person acting on his behalf must contact the Scheme, initially by telephone call to the relevant call centre, and thereafter by written communication delivered or faxed in order to confirm the authorisation requested or received. The Member or his Beneficiary is responsible for ensuring that communications reach the Scheme and for maintaining records of such communication. The Scheme will maintain records of communications that it received.

Where the Scheme requires pre-authorisation as per the Rules, the Scheme will provide a pre-authorisation for in-hospital services included in the initial pre-authorisation and any service provider that will provide services in the hospital must also obtain pre-authorisation for the services that they plan to render during the beneficiary's hospitalisation.

## 9. REQUIREMENTS OF HEALTHCARE MANAGEMENT PROGRAMMES

Subject to the Hospital and Major Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate for general medical and surgical appliances.

### B3.2 Out of Hospital

All appliances in excess of R500 are subject to pre-authorisation.

**B3.2.1** Subject to the Chronic Disease Management Programme and Pharmaceutical Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate for the following medical and surgical appliances:-

- Nebulisers:
- Glucometers;
- Peak Flow meters; and
- Disposable materials;

Used to monitor and treat diabetes.

**B3.2.2** Subject to the Hospital and Major Benefit Management Programme and Pharmaceutical Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate for:-

- Oxygen;
- Cylinders;
- Concentrators;
- Home ventilators and attachments; and
- Humidifiers;

Excluding CPAP machines, subject to submitting two quotations, and medical advisor approval.

B3.2.3 Hearing aids are subject to benefit limits (refer D3), pre-authorisation, a report by an ENT Specialist/Audiologist with at least seven years' experience, and 3 (three) written quotations, of which one must be from the nominated ENT Specialist/ Preferred Service Provider:

One hearing aid unit per beneficiary per ear, every three years, based on the date of service that falls after the start of the 2020 benefit year.

**B3.2.4** 100% of the lower of the cost or Alliance-Midmed rate for all other medical and surgical appliances including wheelchairs.

#### B4. Blood, blood equivalents and blood products

Subject to the Hospital and Major Benefit Management Programme:

- **B4.1** 100% of the lower of the cost or Alliance-Midmed rate for blood and blood products.
- **B4.2** 100% of the lower of the cost or Alliance-Midmed rate for blood equivalents, (refer D4).
- **B5.** Consultations and visits Subject to financial and quantity limits as specified in the benefit schedule. Combined limit with consultations specified in Rule B12 Mental Health.

These consults apply to General Practitioners, Specialists and Nurse Practitioners only.

### B5.1 In Hospital

#### **B5.1.1** General Practitioners

100% of the lower of the cost or Alliance-Midmed rate for consultations and visits by General Practitioners.

## **B5.1.2** Specialist (including Psychiatrist)

150% of the lower of the cost or Alliance-Midmed rate for consultations and visits by Specialist, refer D5.

### B5.2 Out of Hospital (Subject to limits per family size)

- **B13.2.1** 100% of the lower of the cost or Alliance-Midmed rate for all non-surgical procedures performed by a General Practitioner.
- **B13.2.2** 150% of the lower of the cost or Alliance-Midmed rate for all non-surgical procedures performed by a Medical Specialist.

### B14. Optometry

Each Beneficiary is entitled to either Spectacles or Contact Lenses in a 24-month benefit cycle. Benefits are subject to Optical Managed Care protocols and Managed Care Interventions.

### B14.1 Optometric examinations, Frames and Lenses (refer D14)

#### B14.1.1

	Scho	eme Benefit (Paid from Risk)		onal Optical Savings Benefit (Paid from Positive Savings Only)	
Consultation	100% of the cost for a Composite Consultation to a maximum of R592 of the refraction, a glaucoma screening, visual fields screening and biometrics eye evaluation.  A frame to the maximum value of			Nil	
Frames	A fra	me to the maximum value of R1 291.	A frame to the maximum value of		
Lenses	One pair of either	Single vision lenses to the value of R495 per pair.	One pair of either	Single Vision Lenses to the maximum value of R676 per pair.	
			Bifocal lenses to the value of R1 506 per pair.		Bifocal lenses to the maximum value of R1 890 per pair.
		Multifocal lenses to the value of R1 936 per pair.		Multifocal lenses to the maximum value of R2 439 per pair.	
Lens Enhancements	Lens e	Lens enhancements to the value of R861		hancements to the value of R539	
		OR			
Contact lenses	A be	enefit to the value of 1,398	A be	enefit to the value of R1 323	

B14.1.2 The Optical Savings Benefit amounts may be accessed if the member has positive savings and to protect the benefit structure integrity, payments from positive savings will be limited to the amounts in the Additional Optical Savings Benefit Table. Optical claims from

B16.2 100% of MRP in respect of registered medicines used in Radiotherapy and Chemotherapy.

B16.3 100% of the lower of the cost or Alliance-Midmed rate for stem cell harvesting and transplantation including Chemotherapy, limited to Allogeneic and Autologous grafts derived from the South African Bone Marrow Registry

### B17. Pathology and Medical Technology

#### B17.1 In Hospital

100% of the lower of the cost or Alliance-Midmed rate for all tests performed by a Pathologist or Medical Technologist.

### B17.2 Out of Hospital

100% of the lower of the cost or Alliance-Midmed rate for all tests performed by a Pathologist or Medical Technologist.

### B18. Physical therapy

### B18.1 In Hospital

100% of the lower of the cost or Alliance-Midmed rate for Physiotherapy and Biokinetics.

### B18.2 Out of Hospital

100% of the lower of the cost or Alliance-Midmed rate for Physiotherapy and Biokinetics.

### B19. Prosthesis (Subject to obtaining a PAR)

B19.1 Internal Prostheses (Subject to the Hospital and Major Benefit Management Programme and the following sub-limits):-

### **B19.1.1** Cardiac / Vascular Prostheses and Appliances

100% of the lower of the cost or Alliance-Midmed rate per Member Family per annum sublimit, to include:-

- Stents (Cardiac, Peripheral and Aortic)
- Valves
- Pacemakers
- Implantable defibrillators

## B19.1.2 Joint Prostheses (maximum of one per beneficiary per year) (Subject to failed conservative treatment and the Joint Replacement Protocol)

100% of the lower of the cost or Alliance-Midmed rate, subject to a per Member Family per annum sub-limit, and a co-payment, per joint, on joint replacements (hips, knees, shoulders and elbows), (refer D19).

## B19.1.3 Orthopaedic Prostheses and Appliances (Subject to failed conservative treatment and Risk Management)

100% of the lower of the cost or Alliance-Midmed rate (refer D19) and to include

- Spinal fixation devices (maximum two levels unless motivated)
- Fixation devices non-spinal
- Implantable devices, disc prosthesis, Kyphoplasty
- Bone lengthening devices

#### **B19.1.4** Neuro Stimulators and Deep Brain Stimulators

100% of the lower of the cost or Alliance-Midmed rate, subject to a per Member Family per annum sub-limit.

#### **B19.1.5** Internal Sphincters and Stimulators

100% of the lower of the cost or Alliance-Midmed rate, subject to a per Member Family per annum sub-limit.

### B19.1.6 Intraocular lenses

100% of the lower of the cost or Alliance-Midmed rate, subject to a per lens per annum sub-limit.

### B19.2 External Prostheses (not surgically implanted)

100% of the lower of the cost or Alliance-Midmed rate, subject to a per Member Family per annum sub-limit.

### B20. Renal dialysis (acute and chronic)

Subject to PMBs and the Hospital and Major Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate for consultations, visits and all services and materials associated with the cost of Renal Dialysis.

### B21. Radiology and radiography

### B21.1 General radiology

### **B21.1.1** In Hospital (Subject to limits per family size)

100% of the lower of the cost or Alliance-Midmed rate for diagnostic radiology tests and scans.

### B21.1.2 Out of Hospital (Subject to limits per family size)

100% of the lower of the cost or Alliance-Midmed rate for diagnostic radiology tests and scans.

### B21.2 Specialised radiology

#### B21.2.1 In Hospital

Subject to the Hospital and Major Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate.

### **B21.2.1.1** Subject to pre-authorisation for the following:

100% of the lower of the cost or Alliance-Midmed rate for:

- Coronary and Cerebral Angiography
- MRI scans (excluding MRI scans ordered by a General Practitioner)
- Nuclear imaging and Radio Isotope scans
- Neurological Interventional Radiological procedures
- MUGA scans
- Stealth station.

### B21.2.1.2 All other specialised radiology

100% of the lower of cost or Alliance-Midmed rate with the following provisos:

- bone densitometry scans are performed by a Specialist, except where the Bone
   Densitometry forms part of the Life Stages Benefit
- contrast and non-contrast brain scans will only be paid if ordered by a Specialist.
   However, in case of emergencies, that is, head injuries and Strokes, only non-contrast scans will be paid for if ordered by a General Practitioner;
- full sinus scans will only be paid if ordered by a Specialist; however, limited sinus scans
   will be paid for if ordered by a General Practitioner.

#### **B21.2.2** Out of Hospital Radiology

100% of the lower of the cost or Alliance-Midmed rate with the following provisos:

**B21.2.2.1** Bone Densitometry scans when performed by a Specialist, and if preauthorised by the Hospital and Major Benefit Management Programme, except where the Bone Densitometry forms part of the Life Stages Benefit;

- **B21.2.2.2** Full sinus scans will only be paid if ordered by a Specialist; however, limited sinus scans will be paid for if ordered by a General Practitioner;
- **B21.2.2.3** Full body scans (MRI and CT) will be paid for if pre-authorised by the Hospital and Major Benefit Management Programme.
- **B22.** Remedial & Other Therapies and Alternative Healthcare Practitioners

#### **B22.1** General services

100% of the lower of the cost or Alliance-Midmed rate for services in respect of:

- Audiology
- Dietetics
- Hearing aid acoustics
- Occupational therapy
- Podiatry
- Speech therapy
- Social Workers (See Clause B12.2.1)

Provided that a treatment plan is approved where on-going treatment is required.

In-Hospital services subject to pre-authorisation.

B22.2 Homeopathy, Naturopaths, Osteopaths, Chiropractics and Orthoptics (no in Hospital benefit – Subject to available funds in the Personal Medical Savings Account (PMSA) only)

#### **B22.2.1** Consultations

100% of the lower of the cost or Alliance-Midmed rate.

#### B22.2.2 Medicines

100% of MRP for registered homeopathic medicines prescribed by a registered homeopath.

- B22.3 Autism Benefit Subject to specified Managed Care Protocol.
- B22.4 Attention Deficit Hyperactivity Disorder (ADHD) Subject to specified Managed Care
  Protocol
- B22.5 Nursing services: private nurse practitioners, agencies and home health care services

Subject to PMBs and the Hospital and Major Benefit Management Programme:

100% of the lower of the cost or Alliance-Midmed rate for consultations, assessments, procedures, nursing, excluding midwifery.

- **B22.6** 100% of the lower of the cost or Alliance-Midmed rate for out-of-hospital wound care services, subject to a per Member Family per annum sub-limit.
- B23. Surgical procedures

This paragraph expressly excludes services provided in respect of maternity (see paragraph B10) and organ transplants (see paragraph B15).

Subject to the Hospital and Major Benefit Management Programme:

- **B23.1** 100% of the lower of the cost or Alliance-Midmed rate for surgical procedures performed by a General Practitioner.
- **B23.2** 150% of the lower of the cost or Alliance-Midmed rate for surgical procedures performed by a Medical Specialist.
- B24. Compulsory Childhood Immunisations (Subject to the Life Stages/Preventative Health Benefits)

**B24.2.6** Bone Densitometry – Females 50 years and older, once every three years

**B24.2.7** Infant Hearing Screening – New-born to 8 weeks, once only.

**B24.2.8** Colorectal cancer screen (faecal occult blood test) - Beneficiaries 50 years and older, once

per year.

B25. Trauma Benefit

When a beneficiary have been exposed to a traumatic event such as vehicle accidents, attacks, hijacking, child abuse, armed robbery, family violence and animal attacks, the Scheme will pay a limited amount, without the need for pre-authorisation, for trauma services provided by a registered trauma counsellor. The medical treatment will be managed under the emergency and other benefit rules.

The benefit covers assistance, 24 hours 7 days a week, at the time of an event or incident, the evacuation of the injured and traumatized and limited after care. It typically relates to vehicle accidents, assaults and attacks, hijacking, child abuse, house breaking, armed robbery, theft, family violence and animal attacks.

C. BENEFIT LIMITS

Where no restriction or allocation of the benefit is indicated in column 4 of the table below, the benefit is unlimited, subject to C2.

C2 There is no overall annual limit.

Charging of benefits – refer to Annexure A.

C4 Benefit table (see below – C4).

C5 Dependant categories are:

M0 = Member without dependants

M1 = Member with one dependant

M2 = Member with two dependants

M3 = Member with three dependants

M4+= Member with four or more dependants

**C6** Except where indicated differently in column 4 of the table below, all benefit limits are per annum.

### D Table of benefit limits

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	ММР	LSB	PMSA
		Ref Para	limit		į	
D1						
Alcohol and		B1	Subject to			
Drug			registration in the	x		
Dependency			preferred provider			
			facility			
D2						
Emergency &		B2	Europ Assist except	x		
Ambulance			in the event of an			
services			emergency. Limited			
			to R3 953 per			
			beneficiary per		i	
			annum for other			
			providers			
D3						
Appliances	In Hospital	B3.1	R9 863per	x		
			beneficiary per			
	Out of	B3.2	annum			
	Hospital	B3.2.1				
	As listed	B3.2.2				
		B3.2.4				
	Hearing aids	B3.2.3	R 9 467.00 per unit	Х		
į			every three years. R			
			1,000 co-payment			
			per unit			
D4	Blood and		R 22 451.00 per			
	blood	B4.1	member family per	х		
	products		year			

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	ММР	LSB	PMSA
		Ref Para	limit			
Blood, blood	Blood		Preauthorisation			
equivalents and	equivalents		required for costs			
blood products		B4.2	exceeding R21 484			
			subject to PMB			
D5						
Consultations	In Hospital	B5.1.1	R496 per GP	X		
and visits for			consultation			
General		B5.1.2	Specialist	X		
Practitioners			consultation fees			
			available to			
			members from the			
  -			call centre			
	_			×		
	Out of	B5.2.1	The Alliance-	M0 - Limited to a		
	Hospital		Midmed rate is	max of 6 consults		
			R496 per	per Member		
			consultation for	Family per annum		
			scheduled and un-			
			scheduled visits	M+1: Limited to a		
				max of 11		
				consults per		
				Member Family		
				per annum		
				M+2: Limited to a		
				max of 15		
				consults per		
				Member Family		
				per annum		
				M+3: Limited to a		
				max of 19		
				consults per		
				Member Family		
				per annum		
				1		

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	MMP	LSB	PMSA
		Ref Para	limit			
				M+4: Limited to a		1
				max of 21		
				consults per		
				Member Family		
				per annum		
				M+5: Limited to a		
				max of 25		
				consults per	,	
				Member Family		
				per annum		
				M+6: Limited to a		
				max of 27		
				consults per		
	}			Member Family		
				per annum		
	Enhanced	B5.2.2	Consultation fee -	Х		
	Consultations		R558 per procedure	Limited to 3 per		
	– minor		Facility fee – R356	annum.	İ	
	procedures		per procedure			
	Enhanced	B5.2.3	Consultation fee -	X		
	Consultations		R558 per procedure			
i	- Circumcision		Facility fee – R356			
			per procedure			
Consultations	In Hospital	B5.1.2		х		
and visits for						
Specialists						
	Out of	B5.2.4		Х		
	Hospital			M0: Limited to a		
				max of 4 consults		
				per Member		
				Family per annum		

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	MMP	LSB	PMSA
		Ref Para	limit			
D6	Conservative	B6.1	Subject to DMP			
Dentistry			paid at Alliance-			
			Midmed rate.			
	Specialist	B6.2		x		
	Dentistry					
	Anaesthetics	B6.3				
D7	In-patient	B7.1		X		
Hospitalisation						
	Out-patient	B7.2		X		
				Subject to a R50		
				co- payment per		
				out- patient visit		
	Alternatives to	B7.3.1 &	R47 978 per	X		
	hospitalisation	B7.4	Member Family			
	and					
	rehabilitation					
D8		== .				
Immune	Anti-retroviral	B8.1	Unlimited per	Х		
deficiency	medicines		Beneficiary			ŀ
related to	Balanad	no 2				
HIV/AIDS	Related	B8.2	Included in B8.1			
	medicines					
	All other		Included in			
	HIV/AID	B8.3	paragraph B8.1			
	related		harakrahii port			
	services					
D9	SEI VICES					
Infertility		B9	Public Sector or PSP	х		
y		5,5	and subject to	^		
			PMBs			
D10						
Maternity	In Hospital	B10.1	No limit	x		
materinty		510.1	TWO MITTE	^		

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	MMP	LSB	PMSA
		Ref Para	limit			
	Out of	B10.2	No limit	Х		
	Hospital			Consultations are		
				limited to:-		
				One consultation		
				per month in the		
				first 6 months		
				Two consultations		
				per month in	:	
				months 6 and 7		
				One consultation		
				1		
				per week in month 9		
				month 9		
D11						
Medicines and	Acute	B11.1.1	M0 R 5 660	x		
injection	medication		M1 R10 338			
material			M2 R 12 011			
			M3 R 13 917			
			M4 R15 689			
			M5 R 16 336			
			M6 R18 119			
			TTO'S Included in			
			the limits			
			but no co-payment			
i			is applicable			
	PAT	B11.2	Limited to 12			
			purchases to a			
			minimum of R10			
	ļ.		and a maximum of			
			R163 per purchase.			
			10% co-payment to			Х
			a maximum of R20			
			applies.			

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	MMP	LSB	PMSA
e.		Ref Para	limit			
	PMB and Non-	B11.3	M0 R 21 025	Х		
	PMB Chronic		M+ R 43 979			
	medication					
D12		-		Х		
Mental health	In Hospital	B12.1	R 49 217 per			
			Member Family at			
			non-PSP and 100%			
			of Alliance-Midmed			
			rate for PMB			
			related service at			
			PSP.			
	Out of	B12.2	Subject to available	Х		
	Hospital		benefit			
			B5.2.1/B5.2.2			
D13						
Non-surgical	In Hospital	B13.1		х		
procedures and	Out of	B13.2	M0 R 5 514	Х		
tests	Hospital		M+ R8 565			
D14			Subject to Optical			
Optometry	Frames	B14.1.1	Management	х		х
			Programme.			
	Lenses	B14.1.1	,			
	-		Subject to Optical	x	ł	
			Management	^		X
			Programme.			
Ī	Lenses	B14.1.1	Subject to Optical			
		ļ	Management	х		X
			Programme.			

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	ММР	LSB	PMSA
		Ref Para	limit			
D16						
Oncology		B16	Subject to pre-	X		
			authorisation and			
		Į.	РМВ.			
			R514 5000 per			
			Beneficiary overall			
			limit unless PMB			
			criteria are met.			
D17				Х		
Pathology &	In Hospital	B17.1	Unlimited			
medical	Out of	B17.2	M0 R 5 837	X		
technology	Hospital		M+ R 9 067	5% co-payment to		
				a maximum of		
				R50		
D18	In Hospital	B18.1	R 7 161 per	Х		
Physical			Member Family. No			
therapy &			limit in Intensive			
Biokinetics			Care			
	Out of	B18.2	R 4 163 per		}	x
	Hospital	D10.2	Member Family			^
D19	Cardiac /	B19.1	Wiember Family	Х		
Prostheses –	Vascular	513.1		^		
Internal and	Prostheses	B19.1.1	R56 723 per			
External	and		Member Family per			
	Appliances		annum			
	Joint	B19.1.2	Maximum of one	X	-	
	Prostheses		per beneficiary per			
			year			
			R 48 215 per			
			Member Family per			
			annum.			
			R5 000 co-payment			
			per joint			
		i				

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	ММР	LSB	PMSA
		Ref Para	limit			
	Orthopaedic	B19.1.3	R 56 723 per	X		
	Prostheses		Member Family per			
	and		annum			
	Appliances					
	Neuro	B19.1.4	R 34 034 per	Х		
	Stimulators		Member Family per			
	and Deep		annum			
	Brain					
	Stimulators					
	Internal	B19.1.5	R 54 454 per	Х		
	Sphincters		Member Family per			
	and		annum			
	Stimulators					
	Intraocular	B19.1.6	R 3 765 per lens per			
	Lenses		annum			
	External	B19.2	R 43 684 per	Х		
	Prostheses		Member Family per			
	(not surgically		annum			
	implanted)					
D20	Acute and	B20		Х		
Renal dialysis	chronic					
D21						
Radiology &	General	B21.1	MO R 1 551	х		!
Radiography	In Hospital	B21.1.1	M1 R 2 422			
			M2 R 3 608			
			M3 R 4 538			
	Specialised	B21.2	R 12 110 per			
į	In Hospital	B21.2.1	Member Family	х		
	General	B21.1	M0 R1 551	Х		
	Out of	B21.1.2	M1 R2 422			
	Hospital		M2 R3 608			
			M3 R4 538			

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	ММР	LSB	PMSA
		Ref Para	limit			
	Specialised	B21.2	R12 110 per	Х		
	Out of	B21.2.2	Member			
	Hospital		Family			
D22	General	B22.1	R 5 015 per	Х		
Remedial &	services – as	B22.1	Member Family	х		
Other Therapies	listed –					
Hospital	In Hospital					
	Out of					
	Hospital					
	Homeopathy	B22.2		X		
				Subject to a co-		
				payment of R10		
				per consult.		
	Autism	B22.3		Х		
				Subject to		
				Managed Care		
				Protocols		
	Attention	B22.4		Х		
	Deficit			Subject to		
	Hyperactivity			Managed Care		
	Disorder			Protocols	ŀ	
	Out-of-	B22.6	R 11 937 per			
	hospital		Member Family per			
	wound care		annum.			
D23						
Surgical		B23.1	Subject to pre-	Х		
procedures		B23.2	authorisation			
D24	Compulsory	B24			Ì	
Life Stages	immunisations		All benefits are	Х	х	
Benefit	Flu vaccines	B24.1.1	subject to the			
	Pneumococcal	B24.1.2	Lifestage Benefit			
	Vaccination	024.1.2	Programme			
	vaccination					

1	2	3	4	5	6	7
Category	Sub - category	Cross	Monetary	MMP	LSB	PMSA
		Ref Para	limit			
	Cervical	B24.1.3			<del> </del>	
	Cancer					
	Vaccines					
	Male HPV	B24.1.4				1
	Vaccines					
	Diagnostic	B24.2				
	tests					
	Cholesterol	B24.2.1				
	test					
	Prostate	B24.2.2				
	Antigen					
	Blood sugar test	B24.2.3				
	Pap Smear	B24.2.4				
	Mammogram	B24.2.5				
	Bone	B24.2.6				ŀ
	Densitometry					
	Infant Hearing	B24.2.7				
	Screening					
	Colorectal	B24.2.8				
}	cancer					
	screening					
	(faecal occult					
	blood test)					
	The cost of	B25	R2 573	Х		
	counselling					
	related to a					
	traumatic					
	violent event					