



OVERVIEW

There for you

Many people regard their medical scheme mainly as a way to help cover visits to the doctors, or dentist, or to fund a new pair of spectacles. The monthly contributions then seem disproportionately high, and many medical scheme members (whatever scheme they belong to) complain that they are not getting value for money.

The first thing to understand is that a medical scheme is MAINLY there to help you when things go really wrong. It's comparable to your short-term insurance. You may go many years without claiming for anything, but when you're burgled, it's great to be able to claim for everything you've insured.

Likewise, members who are in accidents, develop cancer or need life-saving procedures are usually extremely relieved that they have a medical scheme to fall back on. And because the costs involved in these major medical events are often so high, this is where the benefit amounts are typically the highest, and where the Society spends most of its money.

During a typical member's lifetime, there will be many occasions where the Society's benefits would be extremely valuable. This "journey" shows different life stages and the type of healthcare challenges a member may face.

THE HEALTHCARE JOURNEY



Joins Scheme



Young and healthy; minimal healthcare needs



GP and Physio visits, Spectacles, etc.



Road accident or sports injury



Tonsil surgery or dental admissions



Child trauma injury



Premature birth



Maternity



Starts relationship; needs medical cover for partner



Chronic disease



Dread disease such as cancer



Lifestyle disease such as High Blood Pressure



Healthy lifestyle becomes increasingly important



Cardiac conditions or stroke



Cataract surgery



Hip replacement



After retirement; ageing process more pronounced.



Specialised treatment for back and neck pain, to avoid surgery

Medical costs can arise at any stage of your life. The Society offers a wide range of benefits to cater for these.

How claims are paid

Remember that the Society operates on a not-for-profit basis. To understand how the Society covers various claims so that you can stretch your benefits, look at the following distinction:

DAY-TO-DAY HEALTHCARE	HOSPITALISATION / MAJOR MEDICAL EVENTS
<p>These claims are paid at the Society Reference Price List (SRPL)* rate for the service rendered or benefit obtained.</p> <p>Should a provider charge more than the SRPL rate, the member will be liable for the difference between the SRPL rate and the rate charged by the provider.</p> <p>Benefit is paid at various percentages of the SRPL rate - for example, a GP consultation is a 90% benefit, orthodontics a 75% benefit and dentistry a 100% benefit.</p>	<p>If you use a Network Hospital (and obtained pre-authorization)</p> <ul style="list-style-type: none">• the hospital claim will be paid at the Negotiated Rate**.• service providers' professional fees at Network Hospitals will be paid at the Scheme Rate***, which is limited to 165% of the SRPL rate. <p>If you voluntarily use a non-Network Hospital (and obtained pre-authorization)</p> <ul style="list-style-type: none">• the hospital claim, as well as service providers, will be paid at the SRPL rate.

The above is a generalisation, to help you understand your benefits. There are also benefits paid at other rates (for example, in the case of medicine). Please see the benefits table on pages 45-58 for more specific information on how various benefits are covered.

*SRPL rates

Aligned to medical aid industry practice, the Society has its own reference price list, the De Beers Benefit **Society Reference Price List (SRPL)**, according to which benefits are calculated and claims are paid. The SRPL is adjusted annually to take account of inflation and other changes.

**Negotiated Rate


This is the rate that the Society negotiates with Network Hospitals for the payment of hospital accounts.

***Scheme Rate

This is the rate at which the Society pays benefits to all service providers for services rendered in Network Hospitals and for defined in-room procedures. The Scheme Rate is 165% of the SRPL rate.

The following pages offer a summary of the benefits offered by the Society, both in and out of hospital. Use the number in front of the benefit in which you are interested as a reference to find more detailed information about the specific benefit limits, conditions, co-payments, etc., in the benefits tables on pages 45-58.

 HEARING	24 Hearing aid
 TESTS	7 Pathology 8 Ra
 ONCOLOGY	5 Treatment out of

BENEFIT DESCRIPTION	NOTES RE EXTENT OF BENEFIT
 DIAGNOSTIC TESTING	
7. Pathology	<ul style="list-style-type: none">+ Benefit is paid at 90% of SRPL+ Unlimited, but subject to require
8. Radiology	<ul style="list-style-type: none">+ Benefit is paid at 90% of SRPL+ Unlimited, but subject to require
9. CT and MRI Scans <i>(In- and out-of-Hospital)</i>	<ul style="list-style-type: none">+ Benefit is paid at SRPL rate.+ Limited to 3 scans per benefici+ Subject to managed care proto















DAY-TO-DAY HEALTHCARE NEEDS



HOW TO SAVE MONEY

- Use the Society's Designated Service Providers.
- Negotiate with service providers (such as orthodontists) before committing to treatment.
- Request an appropriate generic equivalent for prescribed medication from your doctor or pharmacist.

 CONSULTATIONS	<ul style="list-style-type: none"> 2 GPs, specialists, registered homeopaths 3 GPs & specialists in-rooms procedures 27 Physiotherapy including Biokinetics and Chiropractic services 26 Auxilliary services, Audiology, Chiropody, Podiatry, Acupuncture, Dietician services, Occupational and Speech Therapy
 SIGHT	<ul style="list-style-type: none"> 16 Optical consultations, frames, lenses/contact lenses
 TEETH/JAW	<ul style="list-style-type: none"> 13 Conservative dentistry 14 Specialised dentistry 15 Orthodontic treatment
 MATERNITY	<ul style="list-style-type: none"> 29 Home confinement/Natural birth delivery
 MENTAL	<ul style="list-style-type: none"> 30 Mental health
 PROSTHESIS/TRANSPLANTS	<ul style="list-style-type: none"> 23 Artificial limbs (including eyes)
 HEARING	<ul style="list-style-type: none"> 24 Hearing aid
 TESTS	<ul style="list-style-type: none"> 7 Pathology 8 Radiology 9 CT and MRI scans 10 Bone Density scans
 ONCOLOGY	<ul style="list-style-type: none"> 5 Treatment out of hospital 6 PET and related CT scans
 NURSING	<ul style="list-style-type: none"> 4 Nursing practitioner 28 Private nursing
 EQUIPMENT	<ul style="list-style-type: none"> 20 Colostomy bags and catheters 21 Aids and appliances 21 Oxygen or renal 25 Wheelchairs
 MEDICINE	<ul style="list-style-type: none"> 12 Acute medicine 11 Chronic medicine















HOSPITALISATION/ MAJOR MEDICAL EVENTS

Many of the hospital benefits are subject to pre-authorisation and managed care protocols. Please check the detailed benefit tables and call the Society if you are uncertain about a benefit.



HOW TO SAVE MONEY

- Use one of the Society's Network Hospitals for procedures to enjoy higher cover. For admission to a Network Hospital (and provided that you had the treatment pre-authorised), claims for the Network Hospital will be settled at negotiated rates and associated service providers at Scheme Rate. Voluntary admissions to a non-Network Hospital will be settled at the lower SRPL rate. See pages 82-90 for the list of Network Hospitals.
- A number of procedures will also be covered at the higher Scheme Rate if performed in a GP's or specialist's rooms rather than in hospital. See pages 27 and 46.

 HOSPITALISATION	31 Hospitalisation (Including Day Cases, Fixed Fee Cases for Cataracts, In-rooms procedures in lieu of hospitalisation and alternative facilities)
 CONSULTATIONS	32 Professional fees charged by service providers (GPs, specialists, etc.) 40 Physiotherapy 40 Occupational, Speech Therapy and Dietician
 SIGHT	17 Cataract removal 18 Intra-ocular lenses 19 Refractive surgery 47 Corneal transplants
 TEETH/JAW	33 Maxillofacial and oral surgery
 MATERNITY	36 Maternity
 MENTAL	35 Psychiatric hospitalisation
 PROSTHESIS/TRANSPLANTS	37 Internal prosthesis (such as bone cement, cages, plates, screws, stents and pacemakers, etc.) 46 Organ transplants 45 Dialysis
 HEARING	38 Cochlear implants
 TESTS	9 CT and MRI scans 42 Pathology 43 Radiology
 ONCOLOGY	5 Treatment in hospital
 OTHER	34 Blood transfusions 44 Emergency road and air transport
 MEDICINE	39 Hospital medicines