

| 2021 Benefits | Descriptions | Shuttle plan limits |
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Statutory Prescribed Minimum Benefits

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| Statutory Prescribed Minimum Benefits (PMB) | <ul style="list-style-type: none"> Services rendered by Public Hospitals or any Designated Service Provider (DSP). Prime Cure Protocols Apply. All services to be delivered at Designated Service Provider only, alternatively through referral by a Prime Cure DSP/DSPN to a Prime Cure approved non-DSP provider subject to preauthorisation of all referrals through the Prime Cure Call Centre. Benefit: 100% of cost. | <p>Included</p> <p>Annual limits: No Limits.</p> |
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Hospitalisation

Pre-authorization is required, a co-payment of **R5 000** is applicable for elective admissions without authorisation. Co-payments may apply for certain procedures or surgeries that are not performed in a Day Clinic.

A co-payment of **R2 000** is required if the listed procedures are not done in a Day Clinic or Free Standing contracted theatres. Listed procedures include: Gastrosopes, Colonoscopies, Cystoscopies, Hysteroscopies, Arthroscopies, Sigmoidoscopies, Tonsils and adenoidectomies in children, Grommets and Wisdom teeth.

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| Private and Public Hospitals, Registered Unattached Operating Theatres and Day Clinics | <ul style="list-style-type: none"> Accommodation in a general ward, high care ward and intensive care unit. Theatre fees. Medicines, materials and hospital equipment. Visits by medical practitioners. Confinement and midwives. 100% of the Prime Cure agreed tariff at a Designated Service Provider Network. | <p>Included.</p> <p>Preferred Provider Network - 100%. Unlimited.</p> |
| Secondary Facilities | <p>All services rendered by sub-acute facilities, hospice and rehabilitation facilities.</p> <p>All services rendered by nursing services and private nurse practitioners, including psychiatric nursing but excluding midwife services.</p> | <p>Included.</p> <p>R10 500 per Family and subject to Network Provider Agreed Rates.</p> |
| Psychiatric Hospitalisation | | <p>Included.</p> <p>Prescribed Minimum Benefits only.</p> |
| Maxillo-facial | | <p>Included.</p> <p>Limited to R16 000 per Family</p> |
| In-hospital Dental | | <p>Included.</p> <p>Limited to trauma, less than seven years and impacted third molars.</p> |

Specialist Services

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| In-hospital Services | All services including confinements, surgical procedures and operations, the cost of in-hospital anesthetics and assistance at surgical procedures and operations performed in-hospital. | <p>Included.</p> <p>Unlimited.</p> |
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Specialist Services

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| Out-of-hospital Services | <p>Consultations and visits.</p> <p>Procedures performed in provider's rooms and all other services, including material supplied for injections, pathology and radiology unless stated otherwise in this Document.</p> | <p>Included.</p> <p>Five Consultations per family per year, maximum three per beneficiary for Non-Chronic Disease List (CDL), Non-Prescribed Minimum Benefits PMB conditions. Limits for non-PMB visits: R6 800 per family and R3 400 per beneficiary per annum.</p> |
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General Practitioner (GP) and Nursing Services

Subject to Prime Cure Protocols. Members are required to complete the symptom checker via the Suremed Mobile App prior to accessing benefit for non-emergency conditions.

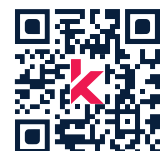
| | | |
|---------------------------------|--|---|
| In-hospital Services | <p>All services including confinements, surgical procedures and operations, the cost of In-hospital anesthetics and assistance at surgical procedures and operations performed In-hospital.</p> | <p>Included.</p> <p>Unlimited.</p> |
| Out-of-hospital Services | <p>Consultations and visits.</p> <p>Procedures performed in provider's rooms and all other services, including material supplied for injections, pathology and radiology unless stated otherwise in this Document.</p> | <p>Included.</p> <p>Unlimited through Designated Service Providers.</p> |

Clinical Technologists

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| For Services Provided In-hospital | <p>100% of the Prime Cure agreed tariff.</p> | <p>Included.</p> <p>Preferred Provider Network at 100% of Agreed Rates subject to pre-authorisation.</p> |
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Dental Services

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| Conservative Dentistry | <p>Including ordinary fillings, extractions, preventative treatment and fluoride application according to a list of approved codes.</p> | <p>Included.</p> <p>Unlimited when clinically appropriate, subject to Prime Cure protocols Fluoride treatment only covered for Children under 12 years.</p> |
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| Dental Services | | |
| Dentistry Emergency Visits | Out of preferred provider's contracted dental network according to a list of approved codes. | Included. Emergency pain and sepsis treatment and extractions only, one per beneficiary per year . |
| Prescribed Medication and Injection Material | | |
| Acute Sickness Conditions | 100% of the Prime Cure agreed tariff. | Included. Unlimited provided an authorisation is obtained for the referrer of the service. |
| Chronic Sickness Conditions | 100% of the Prime Cure agreed tariff. | Included. Subject to scheme list of chronic conditions including Prescribed Minimum Benefits. |
| To-Take-out Medicines (TTO) | Subject to a Prime Cure medicines formulary. | Included. Limited to seven days post hospital supply. |
| Self-Medication Benefit | 100% of the Prime Cure agreed tariff. | Included. R330 per beneficiary per annum, maximum of R110 per event (a maximum of three events per beneficiary per annum). |
| Radiology | | |
| Specialised Radiology | MRI, CAT and/or GALLIUM SCANS and/or RADIOISOTOPES. 100% of the Prime Cure agreed tariff at a Designated Service Provider. Subject to pre-authorisation. Subject to Prime Cure protocols | Included. Preferred Provider 100% Prime Cure Tariff Specialised Radiology R19 000 per family per annum and R9 000 per beneficiary per annum . This is a combined limit for limit for in-and out-of-hospital specialised radiology including CT and MRI scans, unless it is a PMB. |
| Basic Radiology | In-hospital and Out Of Hospital are covered at 100% of the Prime Cure agreed tariff. | Included. Unlimited , subject to an authorisation being obtained for the referral. |



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| Pathology and Medical Technology | | |
| Pathology | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Unlimited. |
| Chemotherapy and Radiotherapy | | |
| Chemotherapy and Radiotherapy | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Prescribed Minimum Benefits only. |
| Renal Dialysis | | |
| Renal Dialysis | 100% of the Prime Cure agreed tariff. | Included. Prescribed Minimum Benefits only. |
| Physiotherapy | | |
| Physiotherapy | In-hospital services 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Subject to pre-authorisation. |
| Clinical Psychology | | |
| Clinical Psychology | 100% of the Prime Cure agreed tariff. | Included. Prescribed Minimum Benefits only. |
| Blood Transfusions | | |
| Blood Transfusions | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Unlimited. |
| Ambulance Services and Emergency Transport Services | | |
| Road and Air | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Unlimited. |
| After Hours Emergency Care | | |
| General Practitioner Consultations and Outside Preferred Provider Network or Contracted Providers Consulted After Hours | Speech, Occupational Therapy, Psychology and Physiotherapy. 100% of the Prime Cure agreed tariff. | 100% of Agreed Rate. Limited to one visit per beneficiary or two per family. Limited to R1 055 per event including all services. |
| Emergency Out Of Preferred Provider Network Visits | 100% of the Prime Cure agreed tariff. | Included. Unlimited. |



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| Auxiliary Services | | |
| Statutory Prescribed Minimum Benefits | Speech, Occupational Therapy, Psychology and Physiotherapy. 100% of the Prime Cure agreed tariff. | Subject to Prime Cure Protocols. Prescribed Minimum Benefits only. |
| Internal Surgical Implants | | |
| Internal Surgical Implants | 100% of cost. | 100% - PMB rules apply. Limited to R28 500 per beneficiary unless a PMB. |
| Other Medical and Surgical Implants | | |
| Other Medical and Surgical Implants | 100% of cost. | 100% of cost. R3 700 per family per annum. PMB rules apply. |
| Optical | | |
| Eye Examinations | 100% of the Prime Cure agreed tariff. | One Optometric examination per beneficiary per annum. |
| Spectacles | 100% of the Prime Cure agreed tariff. | One pair of spectacles per beneficiary per 24 month period. |
| Frames | 100% of the Prime Cure agreed tariff. | One Frame for spectacles allowed per beneficiary every 24 months. |
| Pregnancy Tests, Post and Antenatal Care and Preventative Care | | |
| Pregnancy Tests, Post and Antenatal Care and Preventative Care | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Unlimited when clinically appropriate, subject to Prime Cure protocols. |
| HIV / AIDS | | |
| Out-of-hospital Benefit | 100% of the Prime Cure agreed tariff at a Designated Service Provider. | Included. Unlimited. |
| Organ Transplant | | |
| Organ Transplant | 100% of cost. | No limit - Prescribed Minimum Benefits rules apply. |

