

ANNEXURE C

EXCLUSIONS AND LIMITATIONS

1. EXCLUSIONS

Notwithstanding anything in these Rules to the contrary, the Fund shall not be liable for payment of expenses incurred by a member in the following respects:-

- 1.1 costs incurred for treatment arising out of an injury sustained by a member or dependant for which any other party is liable or cases covered by the Workmen's Compensation Act, unless the Committee is satisfied that there is no reasonable prospect for the member or dependant recovering medical costs from the other party. In cases where a claim is repudiated by the parties concerned, the member shall be entitled to such benefits for the service rendered, as would have applied under normal conditions, irrespective of the lapse of time;
- 1.2 costs incurred for treatment by any person not registered with the Health Professions Council, (other than a Chiropractor or Homeopath registered under the Associated Health Services Act No. 63 of 1982) or a person not registered with the South African Nursing Council as a Nurse;
- 1.3 costs incurred for operations, treatments and examinations for cosmetic purposes or the member's own choosing, including breast and nasal reconstruction operations, where this has no connection with any illness, presumed illness, accident or other medical disability; specifically in this regard (but without derogation of the generality of the foregoing) no benefits will be paid in respect of any examinations, operations or surgical procedures relating to jaw, ear, eye-lids or abdomen without the prior written approval of the Committee;
- 1.4 wilfully self-inflicted injuries;
- 1.5 travelling expenses or the cost of holidays for recuperative purposes;
- 1.6 costs incurred for treatment of obesity, impotency and infertility or contraception;
- 1.7 costs for artificial insemination of a person as defined in the Human Tissue Act, 1983 (Act 65 of 1983); pregnancy tests if negative;
- 1.8 appointments cancelled or not kept by members;
- 1.9 the purchase of bandages, cotton wool and similar aids; patent foods, including baby foods; contraceptives and slimming preparations; patent medicines and proprietary preparations; applicators, toiletries and beauty preparations; tonics and apparatus and drugs as advertised to the public; household, biochemical herbal remedies, vitamins and mineral supplements;
- 1.10 costs incurred in respect of sunglasses or night driving glasses, whether prescribed by a specialist or optometrist or not;
- 1.11 private nursing fees in respect of both mother and child in post partum cases;
- 1.12 costs incurred for special nursing while a patient is hospitalised;
- 1.13 alcoholism, narcotism or drug addiction;

- 1.14 insanity, venereal or other sexually transmitted diseases; or Acquired Immune Deficiency Syndrome (A.I.D.S.) or HIV infection, including all phases and consequences thereof;
- 1.15 any congenital disease, abnormality, infirmity, chronic disease from which members or their dependants were suffering at the commencement of membership, or any illness, accident or sequelae attributable to such conditions; all costs in respect of sickness conditions that were specifically excluded from the benefit when the member joined the Fund;
- 1.16 costs incurred for treatment of an illness or injury sustained by a member or a dependant of a member where, in the opinion of the Committee such illness or injury is directly attributable to irregular, criminal or immoral habits, failure to carry out the instructions of a Medical Practitioner or any negligent conduct whatsoever arising from any omission or commission or to gross negligence or misconduct;
- 1.17 hospitalisation, including theatre fees, ward and theatre drugs, dressings and other medical requirements, in respect of organ transplants of any nature;
- 1.18 costs for treatment relating to cystic fibrosis of the lungs and pancreas, haemophilia and spinal bifida, unless provided in a provincial hospital;
- 1.19 uvulo-palatopharyngioplasty (UPPP);
- 1.20 costs incurred for treatment required because of an injury sustained in an accident whilst driving or being driven in or on a motor vehicle, cycle, motor cycle or any other type of mechanical vehicle or whilst travelling in any form of public transport or travelling in an aircraft, irrespective of whether a fare paying passenger or not;
- 1.21 costs incurred for injuries sustained whilst participating in professional sport, speed contests, speed trials, parachute jumping or hang-gliding or any other activity of a similar nature;
- 1.22 costs incurred as a result of unrest situations;
- 1.23 medical services rendered outside the Republic of South Africa and the territory of Namibia; provided that a claim may at the discretion of the Management Committee be included in the benefits prescribed in the "Table of Benefits";
- 1.24 costs of medicines supplied on the prescription of a medical practitioner or a dentist if the quantity of medicines prescribed exceeds one month's supply: Provided that in cases of long-standing or chronic illnesses, the Committee may, at its discretion, authorise the acceptance of claims if the medicines prescribed exceeds one month's supply;
- 1.25 purchase or hire of medical, surgical or other appliances, which shall include artificial limbs;
- 1.26 costs incurred in excess of the "Table of Benefits";
- 1.27 mammary surgery except where this is related to carcinoma, tumours and abscesses;
- 1.28 suicide or attempted suicide or any condition resulting therefrom.

Note: In case of doubt, or in the event of any dispute arising as to whether any service falls within the scope of these exclusions and the Fund's coverage, such doubt or dispute shall be decided by the Committee: Provided that nothing herein contained shall affect or detract from the right of the Committee to waive exception or to make an ex-gratia payment or contribution in its sole discretion.

2. LIMITATION OF BENEFITS

- 2.1** The maximum benefits to which a member and his dependants are entitled in any benefit year are limited as set out in Annexure B.
- 2.2** In the first year of membership, new members are entitled to the benefits set out in the third column of Annexure B, with the maximum benefits being adjusted in proportion to the period of membership calculated from the date of admission to the end of the 12 month period.
- 2.3** Unless otherwise decided by the Committee, benefits in respect of medicines obtained on a prescription are limited to one month's supply for every such prescription or repeat thereof.