

Subject to the provisions of the Fund Rules, Members and their Dependants are entitled to the following benefits
(unless excluded as provided for in Exclusions and Limitations)

TABLE OF BENEFITS

	SERVICE	% Benefit NHRPL/ MSR	ANNUAL MAXIMUM LIMIT
A	Statutory prescribed minimum benefits	80%	Services rendered by Public Hospitals at scale of benefit or cost whichever is the lesser. S.T.A.M.L.
B1	Hospitals & Day Clinics		
	1 Ward fees	100%	S.T.A.M.L. Max of 42 days P.F.P.A.
	2 I.C.U. & High Care Ward	100%	
	3 Theatre Fees	100%	Maximum of R4 600 per operation
	4 Drugs—Ward & Theatre	100%	S.T.A.M.L.
	5 Out-Patient Fees	100%	S.T.A.M.L.
B2	Hospitals—Confinements		
	1 Ante-natal Visits	100%	Limited to 8 visits
	2 Normal confinement	100%	S.T.A.M.L.
	3 Caesarean section	100%	S.T.A.M.L.
B3	Hospitals—Other		
	1 Fixed fee procedures	100%	S.T.A.M.L.
	2 <u>Prosthesis</u>		
	(a) Internal & Implantable	50%	M.C.A.R. / S.T.A.M.L.
	(b) External	50%	M.C.A.R. / S.T.A.M.L.
C	Medical Practitioners		
	1 Non-surgical treatments	80%]
	2 Major surgical procedures	90%]
	3 Surgical procedures	80%]- S.T.A.M.L.
	4 Anaesthetics— Minor	80%]
	5 Anaesthetics— Major	90%]
D	Auxiliary Services		
	1 Ambulance services	80%	<u>Only by Road</u> Limit per trip P.B.P.A. (Contact Office)
	2 Blood transfusions	100%	S.T.A.M.L.
E	Medical & Surgical Appliances		M.C.A.R.
	1 Hearing Aids	50%	Limit R1 500 P.B.P.2.
	2 Surgical Appliances	50%	P.B.M.P.
	3 Oxygen cylinders	50%	P.B.M.P.
	4 Nebulisers	50%	P.B.M.P.
	5 Prosthetists/Orthotists	50%	R.B.M.P.
F	Radiotherapy, Chemotherapy and Kidney dialysis	80%	M.C.A.R. / S.T.A.M.L.
Consultation Benefits			
G1	General Practitioners	85%	R5 000 P.F.P.A.
G2	Specialists	95%	
Radiology/Pathology Benefits			
H1	Radiology/Pathology	85%	R2 500 P.F.P.A.
H2	MRI/CAT Scans	80%	Contact the Office for Details

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Auxiliary Benefits			
I1	Psychiatric	-	Limit 10 treatments <i>P.B.P.A.</i>
I2	Clinical Psychologists	-	Limit 10 treatments <i>P.B.P.A.</i>
I3	Chiropractors	-	Limit 10 treatments <i>P.B.P.A.</i>
		-	Limit 1 x-ray only <i>P.B.P.A.</i>
I4	Dieticians	-	Approval required
I5	Homeopaths—consultations	-	Limit 10 treatments <i>P.B.P.A.</i>
I6	Occupational therapists	80%	Limit 10 treatments <i>P.B.P.A.</i>
I7	Orthoptists	-	<i>R.B.M.P.</i>
I8	Physiotherapists	-	Limit 15 treatments <i>P.B.P.A.</i>
I9	Podiatrists	-	
I10	Social workers	-	
I11	Speech Therapists/Audiologists	-	Limit 15 treatments <i>P.B.P.A.</i>
		→	Combined Benefit <i>R2 000 P.F.P.A.</i>
Medication Benefits			
	The cost of medicine		<i>R4 500 P.F.P.A.</i>
J1	Prescribed by a medical practitioner	80%	Included in above limit
J2	Homeopathic medication	80%	Included in above limit
J3	Over the counter medication	80%	Contact Office for Details
J4	Chronic Medicine	80%	Contact Office for Details
Dental Benefits			
K1	General Dentistry	80%	<i>R5 000 P.F.P.A.</i>
K2	Lab Fees	80%	Treated as dental benefits
K3	Prosto/Perio/Orthodontics	100%	<i>R10 000 P.F.P.2</i>
K4	Maxillo-facial & oral surgeon	80%	Treated as medical benefits
Optical Benefits			
L1	Optical Services		<i>R6 000 P.F.P.2.</i>
	: - Frames and Lenses		Included in above limit
	: - Eye Testing	85%	Treated as optical benefits

Legend	Description
NHRPL	= National Health Reference Price List - The reference price list for health services published by the Council for Medial Schemes.
P.F.P.A.	= Per Family Per Annum
P.F.P.2.	= Per Family Per Two Consecutive Benefit Period Cycles
P.B.P.A.	= Per Beneficiary Per Annum
P.B.P.2.	= Per Beneficiary Per Two Consecutive Benefit Period Cycles
MSR	= Medical Scheme Rate
M.C.A.R.	= Management Committee Approval Required
P.B.M.P.	= Must be PRESCRIBED by a Medical Practitioner
R.B.M.P.	= Must be REFERRED by a Medical Practitioner
S.T.A.M.L.	= Subject to Annual Maximum Limit

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