

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)

B I M A F TABLE OF BENEFITS

	SERVICE	% Benefit NHRPL/ MSR	ANNUAL MAXIMUM LIMIT
Medical Benefits			
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 21 days P.F.P.A.
	2 I.C.U. & High Care Ward	100%	
	3 Theatre Fees	100%	Maximum of R6 000.00 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%	R4 000 P.B.P.A / R7 000 P.F.P.A.
G2	Specialists	90%	
Radiology/Pathology Benefits			
H1	Radiology/Pathology	80%	R2 500 P.B.P.A. / S.T.A.M.L. of R5 000 P.F.P.A.
H2	MRI/CAT Scans	80%	Contact the Office for Details

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BIMAF TABLE OF BENEFITS

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.B.P.A. / S.T.A.M.L. of R4000 P.F.P.A.</i>
Medication Benefits			
	<u>The cost of medicine</u>		<i>R3 000 P.B.P.A. / S.T.A.M.L. of R6 000 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>R3 500 P.B.P.A. / S.T.A.M.L. of R7 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>R3 000 P.B.P.2. / Subject to a limit of R6 000 P.F.P.2.</i>
	: - Frames and Lenses		Included in above limit
	: - Eye Testing	80%	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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