Selfmed 80% 2014

Control Cont				
Control Cont	Description of Service/Treatment	Services rendered as part of hospitalisation – subject to pre-authorisation	Services rendered NOT as part of hospitalisation	
Normanization threates mediate and material used whilst hospitable. Note applicable Note applicable Note the mobile on a hospitab feating and another of discharge from hospital Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Note of Agreed Turiff RP applies), if purchased on date of discharge Rate - unlimited CHO-Casts Note of Medical Scheme Rate - unlimited CHO-Casts Note of Medical Scheme Rate - unlimited Note of Note of the rate believing subject to persurbations or unlimited and injection material administered in doctor's rooms Not applicable Note of Not	OVERALL MAXIMUM	None	None	
Supposed the terminant ab hospital folially (and spellacible) (and	HOSPITALISATION			
Nedicine received on discharge from bospital 10% of Agreed Tartff RP applies), if purchased on date of discharge MIRICK PARTITION (PROPERTY OF THE APPLIES) And Control (Property Of The Agreed Tartff RP applies), if purchased on date of discharge MIRICK PARTITION (PROPERTY OF THE AGREED AGE OF THE	Accommodation, theatre, medicine and material used whilst hospitalised	100% of Agreed Tariff	Not applicable	
HABCALTROMES **Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation**/Vists** Consultation** CHO-less** CHO-l	Outpatient treatment at hospital facility	Not applicable	Benefits as described in respect of doctor visits and acute medicine	
Serviciations/visits Considerations/visits	Medicine received on discharge from hospital	100% of Agreed Tariff (RP applies), if purchased on date of discharge		
Single member — max 15 visits Member + 10 trained — March 15 visits Member + 10 trained — March 15 visits Member + 10 trained + 20 trained expendants = max 45 vivits Member + 10 trained + 20 trained expendants = max 45 vivits Member + 10 trained + 20 t	MEDICAL PRACTITIONERS			
CEO ests 10% of Medical Scheme Rate – Inlimited to R2 400 per beneficiary per year 10% of Medical Scheme Rate – R1 100 co-payment applies 10% of Medical Scheme Rate – R1 100 co-payment applies 10% of Medical Scheme Rate – R1 100 co-payment applies 20% of Medical Scheme Rate – Inlimited S0% of Medical Scheme Rate – Inlimited 20% of Medical Scheme Rate – Inlimited Policy of Medical Scheme Rate – Inlimited 20% of Medical Scheme Rate – Inlimited 20% of Scheme Rate – Inlimited Policy of Medical Scheme Rate – Inlimited 20% of Scheme Rate – Inlimited Policy of Medical Scheme Rate – Inlimited Policy of Medical Scheme Rate – Inlimited Policy of Rate Path United	Consultations/Visits	80% of cost – unlimited	Single member = max 15 visits Member + 1 dependant = max 30 visits	
Affice Craces and radio-isotope studies (Benefits subject to separate measurborisation) 100% of Medical Scheme Rate - In 100 co-payment applies 80% of Medical Scheme Rate - unlimited 80% of Medical Scheme Rate - unlimited 80% of Ost for the following, subject to pre-authorisation: 100% of Medical Scheme Rate - unlimited 80% of Ost for the following, subject to pre-authorisation: 100% of Medical Scheme Rate - unlimited of Pupper and lower gastro-intestinal endoscopy (excl. signoidoscopy and anoscopy) 100% of Medical Scheme Rate - Unlimited or Soa 300 per implant 80% of Ost Indical Indication therapy Photocognation therapy Photo	Radiology	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate - unlimited	
tree-untionstation) 10% of Medical Scheme Rate - unlimited and show of cost for the following, subject to pre-authorisation: - Upper and lower gastro-intestinal endoscopy (e.d. signoidoscopy and anoscopy) show of cost of the following, subject to pre-authorisation: - Upper and lower gastro-intestinal endoscopy (e.d. signoidoscopy and anoscopy) show of cost present and show of cost present and show of cost present and show of cost unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Agreed Tariff (IPp applies) - unlimited and show of Medical Scheme Rate - unlimited and sh	ECHO-tests	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate - limited to R2 400 per beneficiary per year	
Ethical Procedures and Ethical Procedures are particularly and procedures are payable at 80% of cost - unlimited or photocoagulation threapy - Photodynamic therapy and other clinical procedures are payable at 80% of cost - unlimited or photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and other clinical procedures are payable at 80% of cost - unlimited or per photocoagulation threapy and the cost of a 30-scan is limited to 80% of Medical Scheme Rate - unlimited or to the cost of a 20-scan is limited to 20 scan is limited to the cost of a 20-scan is limited to 20 scan is limited	MRI-, CT-scans and radio-isotope studies (Benefits subject to separate pre-authorisation)	100% of Medical Scheme Rate – R1 100 co-payment applies	80% of Medical Scheme Rate - R1 100 co-payment applies	
Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) - Lase tronsillectomy - 24-bour oesophageal pel studies - Oesophageal motility - Photodynamic therapy -	Pathology	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate - unlimited	
Auterial and injection material administered in doctor's rooms Mot applicable 80% of Agreed Tariff (RP applies) – unlimited ATEMNY Tools als Cans 80% of Medical Scheme Rate – unlimited 80% of Medical	Clinical Procedures	80% of cost – unlimited	 Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) Laser tonsillectomy 24-hour oesophageal pH studies Oesophageal motility Yag laser Photocoagulation therapy Photodynamic therapy 	
ARTERNITY Toestal Scans 100% of Medical Scheme Rate – unlimited Benefits limited to 2 per beneficiary per year and the cost of a 3D-scan is limited to the cost of a 2D-scan To be self-funded 100% of Medical Practitioners and Hospitalisation Touchinement 100% of Medical Scheme Rate – unlimited to 8 per beneficiary per year and the cost of a 3D-scan is limited to 100% of cost, limited to R1 300 per family per year Medical Technology 100% of Medical Scheme Rate – unlimited 100% o	Cochlear Implants	100% of Medical Scheme Rate, limited to R63 300 per implant	Not applicable	
100% of Medical Scheme Rate – unlimited Benefits limited to 2 per beneficiary per year and the cost of a 3D-scan is limited to the cost of a 2D-scan is limited to the cost of	Material and injection material administered in doctor's rooms	Not applicable	80% of Agreed Tariff (RP applies) – unlimited	
Refets limited to 2 per beneficiary per year and the cost of a 3D-scan is limited to the cost of a 2D-scan is limited to the cost of a 2D-scan in 100% of cost, limited to R1 300 per family per year and the cost of a 3D-scan is limited to R1 300 per family per year and the cost of a 2D-scan in 100% of cost, limited to R1 300 per family per year and the cost of a 2D-scan in 100% of cost, limited to R1 300 per family per year and the cost of a 2D-scan in 100% of cost, limited to R1 300 per family per year and to R1 300 per family per year and the cost of a 2D-scan in 100% of Kedical Scheme Rate - unlimited and the spitalisation. ***********************************	MATERNITY			
Energits as described in respect of Medical Practitioners and Hospitalisation NUCLICIARY SERVICES Medical Technology 100% of Medical Scheme Rate – unlimited	Foetal Scans	100% of Medical Scheme Rate – unlimited	Benefits limited to 2 per beneficiary per year and the cost of a 3D-scan is limited	
Medical Technology 100% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 family per year solved in respect of services rendered not as part of hospitalisation 80% of Medical Scheme Rate – unlimited 10% of Medical Scheme	Ante-natal Classes	To be self-funded	100% of cost, limited to R1 300 per family per year	
Medical Technology 100% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 100% of Medical Scheme Rate – unlimited 100% of Med	Confinement	Benefits as described in respect of Medical Practitioners and Hospitalisation		
Elinical Technology 100% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 family per year 100% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 family per year 100% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 family per year 100% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 20 family per year 100% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – unlimited 100% of Medical Scheme Rate – unlimited 80% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R1 20 80% of cost 80% of cost	AUXILIARY SERVICES			
Physiotherapy Ph	Medical Technology	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate - unlimited	
family per year fopeech Therapy and Occupational Therapy 100% of Medical Scheme Rate – unlimited Treatment to form part of a Case Management Programme Prodiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, herbalists and biokinetics Aromatherapy, acupuncture and reflexology To be self-funded DPTICAL Limited to R4 500 per beneficiary to a maximum of R8 900 per family over two years Consultation Not applicable Not applicable Not applicable Not applicable Not applicable 80% of cost	Clinical Technology	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate - unlimited	
Treatment to form part of a Case Management Programme Prodiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, hospitalisation Aromatherapy, acupuncture and reflexology To be self-funded To be self-funded DPTICAL Limited to R4 500 per beneficiary to a maximum of R8 900 per family over two years Fonsultation Not applicable	Physiotherapy	100% of Medical Scheme Rate – unlimited	80% of Medical Scheme Rate – limited to R3 900 per beneficiary to a maximum of R11 200 per	
hospitalisation horpitalisation hospitalisation To be self-funded Limited to R4 500 per beneficiary to a maximum of R8 900 per family over two years hospitalisation hospitalisation Not applicable	Speech Therapy and Occupational Therapy			
Limited to R4 500 per beneficiary to a maximum of R8 900 per family over two years Consultation Not applicable Spectacles and Contact Lenses Not applicable Not applicable Not applicable 80% of cost	Podiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths, herbalists and biokinetics			
Consultation Not applicable 80% of cost spectacles and Contact Lenses Not applicable 80% of cost	Aromatherapy, acupuncture and reflexology	To be self-funded	To be self-funded	
pectacles and Contact Lenses Not applicable 80% of cost	OPTICAL		Limited to R4 500 per beneficiary to a maximum of R8 900 per family over two years	
·	Consultation	Not applicable	80% of cost	
Refractive Surgery To be self-funded To be self-funded	Spectacles and Contact Lenses	Not applicable	80% of cost	
	Refractive Surgery	To be self-funded	To be self-funded	

SECONDARY FACILI	ITIFS						
	rms part of a Case Manage	ment Programme	100% of cost, subject to approval by Case Manager	100%	6 of cost, subject to an	pproval by Case Manager	
REHABILITATION	inis part or a case manage	mener rogiumne	Only benefits for cases managed as part of a Case Manageme			· · · ·	
AMBULANCE SERVI	ICES		only serients for cases managed as part of a case manageme	ener rogianime, where a m	lealear report was sub-	Timeed by the attending physician	
Preferred Provider			Not applicable	100%	6 of Agreed Tariff for e	mergency transport to and from a hospital	
Non-preferred Pro	, ,		Not applicable			Rate, limited to R2 200 per family per year	
BLOOD TRANSFUSIO			100% of cost		100% of cost		
	GICAL PROSTHESIS / APPLIA	NCES	10070 01 0050	,	o		
Internal Prosthesis	S		Specific sub-categories with limits apply. Please refer to Mem	nbers' Guide for detail			
External Prosthesis	is		100% of cost, limited to R54 100 per family per year – subject to approval by case manager				
Orthopaedic Appl	liances		100% of cost limited to R8 000 per family per year – subject to				
Medical Appliance	es		Not applicable	80%	of cost, limited to R4 5	500 per family per year	
Hearing Aids			Not applicable			700 per family per year	
DENTISTRY							
Basic			80% of Medical Scheme Rate	80%	of Medical Scheme Ra	nte	
Specialised				80% of Medical Scheme Rate – limited to R6 300 per beneficiary to a maximum of R19 300 per family per year			
MAXILLA-FACIAL AI	ND ORAL SURGERY		50% of Medical Scheme hate limited to no 500 per Scheme	ary to a maximum or may	oo per idiriiiy per yedi		
Elective			80% of Medical Scheme Rate - unlimited	80%	of Medical Scheme Ra	ate - unlimited	
Non-elective			100% of Medical Scheme Rate - unlimited		6 of Medical Scheme F		
Implantology			80% of Medical Scheme Rate – implants (prosthesis) limited t				
PRESCRIBED MEDIC	CINE		1	7,	, ,		
Chronic (member	must apply for benefit)		Not applicable		of Agreed Tariff (RP ap 900 per family per yea	oplies), limited to R19 000 per beneficiary per year with a maximum of r	
Acute			Not applicable	80%	of Agreed Tariff (RP ap	oplies) limited to R4 700 per beneficiary to a maximum of R14 000 per	
Immunisations			Not applicable	famil	family per year		
Oral contraceptives and IUD's Not ap			Not applicable				
NON-PRESCRIBED MEDICINE (PAT)			Not applicable		of Agreed Tariff (RP ap e medicine maximum	oplies) - limited to R1 200 per family per year and subject to the	
CASE MANAGED / D	DISEASE MANAGED CONDITION	ONS / PROCEDURES					
Organ Transplants	S		The following benefits apply to organ donors in RSA: R43 300 beneficiary of the Scheme. Specific radiology and pathology			in respect of donors only allowed if the recipient of the organ is a vill also qualify for benefits	
Chronic Renal Fail	nic Renal Failure 100% of Medical Scheme Rate for kidney dialysis, including associated radiology and pathology services - unlimited						
Oncology							
Asthma, Chronic C	Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiocare Benefits managed by the Scheme and payable as per the applicable benefits described elsewhere in this summary						
Oxygen therapy 100% of cost of oxygen therapy (cylinders included) subject to Case Management							
AIDS AND HIV			Benefits managed as part of a Disease Management Program	nme			
FOREIGN CLAIMS			No benefits except for Namibian claims				
MENTAL HEALTH			·				
Clinical Psychology 100% of Medical Scheme Rate – unlimited – provided that treatment must form 80% of Medical Scheme Figure 100% of Case Management Programme						ate – limited to R7 500 per family per year	
Psychiatry			Benefits as described elsewhere in this summary for Medical	al Practitioners and Hospitalisation. Treatment to be obtained in a mental health institution, as approved by the Scheme			
PRESCRIBED MINIM	NUM BENEFITS (PMB)		Benefits subject to application and provided that the treatme provider, a co-payment (determined by the Scheme) will app		d/or chronic medicine is received from a designated service provider. If voluntarily obtained from any other		
		Contributions - effective 1	January 2014	ABBREVIATION: RP = Reference Pricing PMB= Prescribed Minimum Benefits		Medical Scheme Rate= Reference Price or such other rate	
	Principal member		Additional Minor Dependant (payable up to maximum 3)			as agreed by the Scheme	
Contributions	R4 937	R4 275	R857		This is only a summa	ary of the Benefits and Contributions. In case of a dispute	

This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules will apply. Reg. No: 1446