

Plan Type	Traditional comprehensive	Traditional comprehensive
Plan Operation - Hospitalisation	100% - 200% Gap cover for certain services/procedures	100% - 200% Gap cover for certain services/procedures
- Day-to-day	Set Day-to-day limit according to family size (OAL) and certain sublimits	Set Day-to-day limit according to family size (OAL) and certain sublimits
Overall Annual Maximum	Unlimited	Unlimited
Hospital Benefit		
1 Private Hospital Care	Any Private Hospital Voluntary use of non-DSP (40%), Non-PMB Specialised Radiology (10%)	Any Private Hospital Voluntary use of non-DSP (40%), Non-PMB Specialised Radiology (10%) and Internal prosthesis and devices (20%). Varying copays for specific procedures (R1 000 - R5 000)
2 Co-payment		
3 Oncology	R450 000 per family per annum, R180 000 for specialised medicine, R31 800 limit for terminal care, pre-auth and DSP	R450 000 per family per annum, R180 000 for specialised medicine, R33 500 limit for terminal care, pre-auth and DSP
4 Organ Transplants	Unlimited, subject to use of DSP network	Unlimited, subject to use of DSP network
5 Dialysis	Unlimited, subject to use of DSP network	Unlimited, subject to use of DSP network
6 Maternity - Natural Birth	Unlimited, 200% Specialist & Midwife GAP cover	Unlimited, 200% Specialist & Midwife GAP cover
- Elective Caesarean	Unlimited, 200% Specialist GAP cover	Unlimited, 200% Specialist GAP cover
7 To take home medication	R700 per admission on day of discharge	R700 per admission on day of discharge
8 Psychiatric Hospitalisation	Limited to R37 100 p/f per annum at DSP	Limited to R37 100 p/f per annum at DSP
Radiology/Pathology/Prosthesis		
1 Basic Radiology	100% of Scheme Tariff, unlimited	100% of Scheme Tariff, unlimited
2 MRI, CT & PET Scans	R19 110 p/f, 10% co-payment for non-PMB	R20 000 p/f, 10% co-payment for non-PMB
3 Pathology	100% of Scheme Tariff, unlimited	100% of Scheme Tariff, unlimited
4 Internal Prosthesis	Limited to R43 100 p/f, 25% co-pay apply for non PMB's	Limited to R43 100 p/f, 25% co-pay apply for non PMB's, R30 000 pb for hips and Knees, included in limit
5 External Appliances/Prosthesis	Combined with Internal benefit. No co-pay. Appliances limited to R12 190 p/f	Combined with Internal benefit. No co-pay. Appliances limited to R12 800 p/f
Sub Acute Facilities		
1 Hospice	Limited to R80 000 per family at DSP	Limited to R80 000 per family at DSP
2 Nursing	Combined with Hospice benefit	Combined with Hospice benefit
3 Ambulance Services	Unlimited - Netcare 911	Unlimited - Netcare 911
Chronic Benefit		
27 CDL chronic conditions	Unlimited - DSP network & Comprehensive Formulary	Unlimited - DSP network & Comprehensive Formulary
Additional chronic conditions	53 Conditions: Single R12 625, Family R25 245, Restrictive Formulary applies after limits depleted	44 Conditions: Single R13 000, Family R26 600, Restrictive Formulary applies after limits depleted
Day-to-day Benefit		
Overall Annual Maximum	Individual limits per service category	Individual limits per service category
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	No Savings but OAL (M R9 860, M+1 R13 820, M+2 R15 330, M+3 R16 885, M+4+ R18 270)	No Savings but OAL (M R10 400, M+1 R14 550, M+2 R16 150, M+3 R17 800, M+4+ R19 250)
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
GP's and medication		
1 General Practitioners	Subject to OAL	Subject to OAL
2 Specialists	Subject to OAL	Subject to OAL
3 Prescribed Medication	Subject to OAL	Subject to OAL
4 Pharmacy Advised Medicine	OAL applies, R770 p/b and R1 320 p/f, R200 per script	OAL applies, R810 p/b and R1 390 p/f, R210 per script
Radiology & Pathology		
1 Basic Radiology	Subject to OAL	Subject to OAL
2 MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit
3 Pathology	Subject to OAL	Subject to OAL
Dental Benefit		
1 Conservative Dentistry	Unlimited, limited procedures	Unlimited, limited procedures
2 Specialised Dentistry	Limited to R15 900 per family p/a, protocols apply	Limited to R20 000 per family p/a, protocols apply
Optical Benefit		
1 Examination	R2 835 per beneficiary per 24 months, 1 test p/b	1 test p/b subject to OAL, R16 000 pf for refractive surgery
2 Lenses	Included in Examination benefit/ 24 months, R150 for Readers p/b/p/a	1 pair lenses pb/24 months subject to OAL
3 Frames	Included in Optical limit: See Examination	R900 pb/24 months subject to OAL
4 Contact Lenses	Included in Optical limit: See Examination. R15 400 limit for refractive surgery	See lenses above
Auxiliary Services		
1 Physiotherapy	Subject to OAL	Subject to OAL
2 Psychiatry	Subject to In-hospital Psychiatry limit	Subject to In-hospital Psychiatry limit
3 Psychology	Subject to In-hospital Psychiatry limit	Subject to In-hospital Psychiatry limit
4 HIV/AIDS	Unlimited, Lifesense Disease Management registration required	Unlimited, Lifesense Disease Management registration required
Financial and Demographic		
1 Date of information	Council for Medical Schemes Report 1/10/2017	Council for Medical Schemes Report 1/10/2017
2 Principal Members	Scheme - 73 390 This Option - 4 754	Scheme - 73 390 This Option - 4 754
3 Administrator	Self-administered	Self-administered
4 Scheme (Option) age profile	Average age- 38.1 (45.9); Pensioner %-13.0% (21.2%)	Average age- 38.1 (45.9); Pensioner %-13.0% (21.2%)
5 Solvency ratio Scheme growth	Solvency- 52.1% 2016 Scheme growth- .2.2%	Solvency- 52.1% 2016 Scheme growth- .2.2%
6 Past Scheme increases	2014- 9.4%, 2015- 8.5%, 2016- 9.6%, 2017- 9.6%, 2018- 10.9%	2014- 9.4%, 2015- 8.5%, 2016- 9.6%, 2017- 9.6%, 2019- 11.6%
Contributions		
Salary	All	All
Principal	4641	5247
Adult	3252	3687
Child	942	1086

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.