

Plan Type	New Generation with Threshold	New Generation with Threshold
Plan Operation - Hospitalisation	100% - 200% Gap cover for certain services/procedures	100% - 200% Gap cover for certain services/procedures
- Day-to-day	Medical Savings Account and limited Above Threshold Benefit (ATB)	Medical Savings Account and limited Above Threshold Benefit (ATB)
Overall Annual Maximum	Unlimited	Unlimited
Hospital Benefit		
1 Private Hospital Care	Any Private Hospital	Any Private Hospital
2 Co-payment	Non-PMB Specialised Radiology (10%), use of non DSP for Oncology (40%)	Voluntary use of non-DSP (40%), Non PMB for Internal prosthesis and devices (25%). Varying copays for specific procedures (R1 000 - R5 000)
3 Oncology	Unlimited, DSP, R318 000 for Medicine & Specialised medicine, R20 225 for Scans, R31 800 limit for terminal care	Unlimited, DSP, R318 000 for Medicine & Specialised medicine, R20 225 for Scans, R31 800 limit for terminal care
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	R750 per admission on day of discharge	R750 per admission on day of discharge
8 Psychiatric Hospitalisation	DSP. R50 000 p/f, R12 000 substance abuse rehab sublimit	DSP. R50 000 p/f, R13 400 substance abuse rehab sublimit
Radiology/Pathology/Prosthesis		
1 Basic Radiology	100% of Scheme Tariff, unlimited	100% of Scheme Tariff, unlimited
2 MRI, CT & PET Scans	R22 840 p/f, 10% co-payment for non-PMB	R24 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 R56 700 p/f, 25% co-payment for Non-PMB	Limited to R56 700 p/f, 25% co-payment for Non-PMB, R30 000 pb for hips and Knees, included in limit
5 External Appliances/Prosthesis	Combined with Internal benefit. No co-pay. Appliances limited to R5 670 p/f	Combined with Internal benefit. No co-pay. Appliances limited to R5 670 p/f
Sub Acute Facilities		
1 Hospice	Limited to R120 000 per family at DSP	Limited to R120 000 per family at DSP, R33 500 sublimit for terminal care
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, Comprehensive Formulary	53 Conditions: Single R13 300, Family R26 600, Comprehensive Formulary
Day-to-day Benefit		
Overall Annual Maximum	Subject to available Personal Savings Account(MSA) and ATB	Subject to available Personal Savings Account(MSA) and ATB
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	25%, PM: R14 472, AD: R13 248, Child: R2 700	20%, PM: R12 888, AD: R11 796, Child: R2 460
Annual Threshold	PM: R15 365, AD: R14 040, Child: R2 875	PM: R16 700, AD: R15 300, Child: R3 100
Self Payment Gap	PM: R893, AD: R792, Child: R175	PM: R3 812, AD: R3 504, Child: R640
Above Threshold Benefit	PM: R4 535, AD: R3 400, Child: R2 270	PM: R4 535, AD: R3 400, Child: R2 270
GP's and medication		
1 General Practitioners	Subject to available MSA/ATB	Subject to available MSA/ATB
2 Specialists	Subject to available MSA/ATB	Subject to available MSA/ATB
3 Prescribed Medication	Subject to available MSA/ATB	Subject to available MSA/ATB
4 Pharmacy Advised Medicine	Subject to available MSA/ATB, max R200 per script	Subject to available MSA/ATB, max R210 per script
Radiology & Pathology		
1 Basic Radiology	Subject to available MSA/ATB	Subject to available MSA/ATB
2 MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit
3 Pathology	Subject to available MSA/ATB	Subject to available MSA/ATB
Dental Benefit		
1 Conservative Dentistry	Subject to available MSA/ATB	Subject to available MSA/ATB
2 Specialised Dentistry	Limited to R15 900 per family p/a, protocols apply, certain services subject to MSA/ATB	Limited to R16 500 per family p/a, protocols apply, certain services subject to MSA/ATB
Optical Benefit		
1 Examination	Subject to available MSA/ATB, accum of R3 000 to threshold for optical benefits, 1 test p/b per annum	1 test p/b /24 months at DSP, subject to MSA/ATB, accumulation of R3 000 to threshold for optical benefit, R16 200 pf for refractive surgery
2 Lenses	Subject to available MSA/ATB, R150 for Readers p/b/p/a, accumulation of R3 000 to threshold for optical benefit	Subject to available MSA/ATB, R160 for Readers p/b/p/a, accumulation of R3 000 to threshold for optical benefit
3 Frames	Subject to available MSA/ATB, accum of R3 000 to threshold for optical benefits	Subject to available MSA/ATB, accum of R3 000 to threshold for optical benefits
4 Contact Lenses	Subject to available MSA/ATB. R15 400 limit for refractive surgery from Risk	Subject to available MSA/ATB. R15 400 limit for refractive surgery from Risk
Auxiliary Services		
1 Physiotherapy	Subject to available MSA/ATB	Subject to available MSA/ATB
2 Psychiatry	R4 240 p/f, subject to In-hospital Psychiatry limit	R4 470 p/f, subject to In-hospital Psychiatry limit
3 Psychology	Subject to Psychiatry limit	Subject to 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 - 2 911	Scheme - 73 390 This Option - 2 911
3 Administrator	Self-administered	Self-administered
4 Scheme (Option) age profile	Average age- 38.1 (54.3); Pensioner %-13.0% (41.8%)	Average age- 38.1 (54.3); Pensioner %-13.0% (41.8%)
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%, 2018- 10.9%
Contributions		
Salary	All	All
Principal	4830	5370
Adult	4413	4917
Child	903	1026

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.