

IMPORTANT CONTACT NUMBERS**Hospital Pre-authorisation:** 0861 888 302**Customer Call Centre:** 011 703 3010 or Toll free 0800 003 149 – General Enquiries**Netcare 911:** 082 911 – Ambulance Services**Direct Medicines:** 0861 444 405 – Chronic Medication**Aid for AIDS:** 0860 100 646 – HIV/AIDS Treatment

DIAMOND PLAN BENEFITS

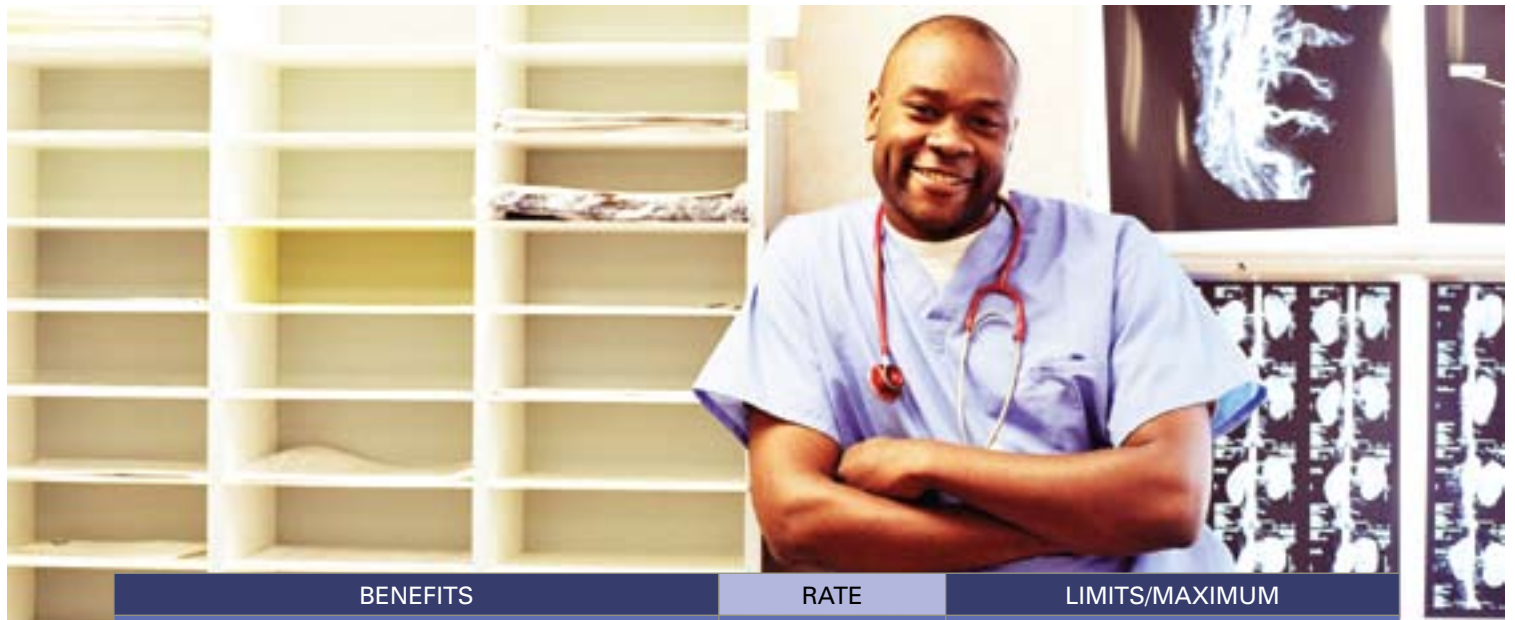
The Afrox Medical Aid Society pays benefits with annual limits per family. Benefits are calculated on a pro rata basis from the date of admission to the end of that benefit year.

Only claims from registered practitioners will be met subject to the Rules of the Society. A co-payment of R1 500 will be payable by the member for hospitalisation in a facility other than the preferred provider (hospital network).

Note: The Society will pay claims at the Society Rate on behalf of members for services listed in this brochure. Currently, the Society Rate is equal to the National Health Reference Price List (NHRPL) rate.

BENEFITS	RATE	LIMITS/MAXIMUM
A. MAJOR MEDICAL EXPENSES		
HOSPITALISATION (Subject to pre-authorisation from Qualsa on 0861 888 302)		
<ul style="list-style-type: none"> Private and government hospital ward accommodation 	Negotiated rate or 100% of Society Rate	Pre-authorisation required
<ul style="list-style-type: none"> Intensive care and high care wards 	Negotiated rate or 100% of Society Rate	Confirmation required every 72 hours
<ul style="list-style-type: none"> Medical practitioners and associated medical disciplines in hospital (includes GPs, specialists and physiotherapists) 	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Excludes hospital accommodation related to refractive surgery, actual cost of dental implants, rehabilitation treatment and accommodation in a private ward 		
<ul style="list-style-type: none"> Psychiatric hospitalisation subject to separate psychiatric benefit 	100% of Society Rate	See psychiatry on page 3
<ul style="list-style-type: none"> Motor vehicle accidents and third party injuries are subject to legal undertaking, accident injury report and police report being provided to the Society 	100% of Society Rate	
OTHER MAJOR MEDICAL EXPENSES (Subject to pre-authorisation)		
<ul style="list-style-type: none"> Organ transplants (includes immunosuppressant drugs) 	Negotiated rate or 100% of Society Rate	Pre-authorisation required
<ul style="list-style-type: none"> Renal dialysis 	Negotiated rate or 100% of Society Rate	Pre-authorisation required R55 490 per family
<ul style="list-style-type: none"> Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology) 	100% of Society Rate	Pre-authorisation required from Qualsa
<ul style="list-style-type: none"> Oncology medication 	100% of Society Rate	Pre-authorisation required from Direct Medicines for authorisation of medication
<ul style="list-style-type: none"> Rehabilitation (available only directly after disabling event) 	100% of Society Rate	Pre-authorisation required Subject to case management
<ul style="list-style-type: none"> Treatment in a sub-acute facility (instead of hospitalisation only) 	100% of Society Rate	Pre-authorisation required Subject to case management
INTERNAL SURGICAL PROSTHESES (Subject to pre-authorisation; motivation and quotation required)		
Includes pacemakers, electronic devices, hip replacements, knee replacements and cardiac stents	Per negotiated quote cost	R38 540 per family
OTHER MEDICAL SERVICES FROM MAJOR MEDICAL EXPENSES		
a. Diagnostic radiology and pathology	100% of Society Rate	Pre-authorisation from Qualsa required for MRI, CT and nuclear medicine scans
b. General practitioners and specialists		Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Includes consultations and non-surgical procedures 	100% of Society Rate	12 consultations per person
Preventative benefit <ul style="list-style-type: none"> PSA test (related disease: prostate cancer) Pap smear (related disease: cervical cancer) DEXA scan (related disease: osteoporosis) Fasting glucose test (related disease: diabetes) Lipogram (related disease: cholesterol) Mammogram (related disease: breast cancer) 	100% of Society Rate	1 per annum for males 1 per annum for females 1 every 2 years for females 1 per annum for all members 1 per annum for all members 1 per annum for females

BENEFITS	RATE	LIMITS/MAXIMUM
c. Optical <ul style="list-style-type: none"> Eye tests and includes all visual tests Lenses and frames (includes reading glasses) and/or contact lenses Excludes refractive surgery 	100% of Society Rate 100% of Society Rate	Limited to 1 eye test per beneficiary per year R1 670 per family per annum
d. Ambulance services <ul style="list-style-type: none"> Netcare 911 (road and air) Non-preferred provider (road only), i.e. any other registered ambulance service 	Preferred provider Non-preferred provider	Unlimited R4 240 per family per annum
e. Physiotherapy and biokinetics	100% of Society Rate	20 treatments per condition per person
PROCEDURES OUT-OF-HOSPITAL		
<ul style="list-style-type: none"> Out-of-hospital procedures conducted in doctor's rooms: Includes sterile trays, materials, syringes and needles Out-patient procedures instead of hospitalisation, e.g. colonoscopy, gastroscopy etc. Payment of doctor's consultations subject to specified consultation benefits 	100% of Society Rate 100% of Society Rate 100% of Society Rate	Fees above Society Rate for patient's own account Pre-authorisation required from Qalsla Fees above Society Rate for patient's own account
PSYCHIATRY – Motivation required		
<ul style="list-style-type: none"> In-patient psychiatric treatment: Includes hospitalisation and related treatment which includes medication, consultations by a psychiatrist, psychologist, occupational therapist, social worker and a physiotherapist Out-patient treatment: Includes psychiatrist and clinical psychologist only Excludes educational, remedial, IQ or EQ testing, school readiness testing and marriage counselling 	Negotiated rate or 100% of Society Rate 100% of Society Rate	Fees above Society Rate for patient's own account Fees above Society Rate for patient's own account
EXTERNAL APPLIANCES		
<ul style="list-style-type: none"> Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulisers, orthopaedic boots and hiring of equipment Includes home oxygen concentrator 	As per negotiated quote cost As per negotiated quote cost	Annual limit of R6 800 per family Motivation and quotation required Certain criteria need to be met in order for home oxygen concentrator to be authorised
PRESCRIBED MINIMUM BENEFITS		
<ul style="list-style-type: none"> Includes 26 diseases on Prescribed Minimum Benefit chronic disease list HIV/AIDS treatment plan HIV/AIDS medication 	100% of cost at a State facility or from a service provider of choice at Society Rate according to authorised Qalsla Care Plan 100% of Society Rate	Limited to authorised Qalsla Care Plan or 100% of cost at a State facility To be authorised and managed by Aid for Aids (0860 100 646), e.g. doctor's consultations, blood tests etc. To be authorised and supplied by the Designated Service Provider, Direct Medicines (0861 444 405)



BENEFITS	RATE	LIMITS/MAXIMUM
B. DENTAL BENEFITS – Motivation and quotation required		M R4 160 per annum M+1 R5 830 per annum M+2+ R7 500 per annum
<ul style="list-style-type: none"> In- or out-of-hospital 	100% of Society Rate	As per dental benefit limits Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Includes specialist procedures such as orthodontic procedures, periodontal procedures, crowns, dentures, bridgework, cost of dental implants and related costs Includes all prophylaxis procedures, oral hygienists, fillings, x-rays and all related accounts submitted as per conservative dentistry codes Specialist and/or dentist's fees 	100% of Society Rate	As per dental benefit limits Fees above Society Rate for patient's own account Motivation and Care Plan required for orthodontic procedures
C. MEDICATION		
ACUTE MEDICATION		
<ul style="list-style-type: none"> Includes all medicines prescribed and/or dispensed by GPs, homeopaths, pharmacists, dentists and specialists for acute conditions Includes medication dispensed by a pharmacist Includes to-take-out drugs dispensed by hospitals 	100% of Single Exit Price as per legislation After deduction of 20% levy (min R20; max R50)	M R3 010 M+1 R3 340 M+2 R3 630 M+3+ R4 000
CHRONIC MEDICINES – Authorisation to be obtained from Designated Service Provider Direct Medicines on 0861 444 405		
<ul style="list-style-type: none"> As per Afrox chronic disease list 	100% of Single Exit Price as per legislation	Medication can be obtained from Direct Medicine or any Retail Pharmacy
<ul style="list-style-type: none"> Chronic medicine users must be registered with Direct Medicine 		Medication can be obtained from Direct Medicine or any Retail Pharmacy
D. ALTERNATIVE SERVICES BENEFIT		
		Annual limit of R7 850 per family
<ul style="list-style-type: none"> Includes home or private nursing instead of hospitalisation only 	100% of Society Rate	Pre-authorisation and motivation required 42 days and nights per person: R100 per day R130 per night
<ul style="list-style-type: none"> Includes consultations by homeopaths, dieticians, chiropractors, speech therapists, audiologists, occupational therapists, podiatrists, clinical psychologists and social workers 	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Excludes educational, remedial, IQ or EQ testing, school readiness testing and marriage counselling 		