

**AFROX MEDICAL AID SOCIETY
BENEFITS 2006**

BASE PLAN (with effect 1 January 2006)

| BENEFITS | RATE | | | LIMITS/ MAXIMUM |
|--|----------------------|------------------------|------------------------|-------------------------|
| Overall annual limits per family if using other than Designated Service Provider (DSP) or state hospitals | M R226 840 | M+1 R340 260 | M+2 R453 680 | M+3+ R567 100 |

Please note that the above overall annual limits per family do not apply to members who receive treatment in Designated Service Provider (DSP) or provincial hospitals. A co-payment of R1500 will be payable by the member for hospitalisation in a facility other than the Designated Service provider (DSP) (hospital network), except for PMB's. (Statutory Prescribed Minimum Benefits) subject to Annexure D – 100% of cost – No limit.

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| HOSPITALISATION - Provincial, Private Hospitals and Clinics (Excludes: hospital accommodation related to refractive surgery, cost of dental implants and osseo-integration, rehabilitation treatment and accommodation in a private ward, psychiatric hospitalisation.) GPs, specialists & technician's procedures & consultations, physiotherapy, chemotherapy, ward & theatre fees, drugs & blood transfusions, internal appliances, dressings, anaesthetics & TTOs (Maxillo-facial surgery for cancer cases only). | 100% of NHRPL | Pre- authorisation required |
| Kidney Dialysis (In or Out of Hospital) Renal Unit & Technician's Fees including immunosuppressant drugs | 100% of NHRPL | Pre- Authorisation required |
| Organ Transplants & Related Accounts: Including immunosuppressant drugs | 100% of NHRPL | R56 710 per family Pre- authorisation required |
| Intensive Care and High Care Wards Doctor's Certificate & Society Approval Required | 100% of NHRPL | Confirmation required every 72 hours |
| Confinements Complications for mother or baby to be paid from hospitalisation benefit | 100% of NHRPL | Pre- authorisation required |
| Confinements (Midwife & home confinement) Includes Ante-natal Examinations but excludes Ante-natal Classes | 100% of NHRPL | Pre- authorisation required |
| Surgical (Internal) Prosthesis Pacemakers, electronic devices, hip replacement | The lower of cost or 3 | R28 355 per family Pre- |

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| joints, knee joints | times the NHRPL rate | authorisation required |
| Motor Vehicle Accidents and Third Party Injuries (Subject to legal undertaking, accident injury report and police report being provided to the Society) | 100% of NHRPL | Unlimited subject to Designated Service Provider (DSP) |
| Ambulance Services (Road Only) Designated Service Provider (DSP) | 100% of cost | R3 400 per family Unlimited |
| Diagnostic Radiology and Pathology (Including materials) Prior Society approval is compulsory for MRI, CAT Scans, Bone Densitometry & Foetal Scans in excess of 2 per confinement & X-rays by chiropractor | 100% of NHRPL | Pre- authorisation required |
| Specialist Dentistry (In or out of hospital) Orthodontic, periodontal, crowns, dentures, bridgework, dental implants, osseointegration and related accounts Hospital account will be paid from hospitalisation benefit. | 100% of NHRPL | M R3 400 p.a. per family M+1 R4 540 p.a. per family M2+ R5 670 p.a. per family |
| Dental Surgery (In hospital only) Surgical removal of wisdoms, roots & drainage of abscess Hospital account will be paid from hospitalisation benefit. | 100% of NHRPL | Pre- authorisation required |
| Chronic Medicines On application to Designated Service Provider (DSP) | 100% of cost (through Preferred Provider) | Application through DSP |
| Prescribed Minimum Benefit Conditions CDL's | 100% of cost at a state facility or DSP (or subject to par.5 of Annexure D) | Unlimited |
| Specialist Consultations Specialist treatments by anaesthetists, physicians, radiotherapists, neurologists, neurosurgeons, surgeons, orthopaedic specialists, ENT surgeons, thoracic surgeons, urologists, ophthalmologists (material included in limits where applied) Prior Society approval is compulsory for MRI, CAT Scans & Bone Densitometry, failing which such claims may be rejected. | 100% of NHRPL | Subject to overall hospital limit |
| Gynaecologist Consultations | 100% of NHRPL | Limit to 1 visit per female p.a. |

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| Mammograms | 100% of NHRPL | Limit to 1 per annum |
| Procedures Out of Hospital by GPs and Specialists (Excludes consultation fee) Out of hospital procedures conducted in rooms or hospitals: Includes sterile tray, materials, syringes & needles. | 100% of NHRPL | Unlimited |
| Home and Private Nursing – In lieu of Hospitalisation | 100% of NHRPL | R6 240 per family Dr's Certificate & Pre- authorisation required |
| Psychiatry (Hospitalisation & treatment in rooms) Psychiatric conditions including anorexia nervosa, bulimia and related accounts (At state registered institutions only) | 100% of NHRPL | Annual Limit R37 430 per family Pre- authorisation required |
| Physiotherapy (Post-hospitalisation only) This benefit is only available after hospitalisation | 100% of NHRPL | Annual Limit R3 740 per family Dr's Certificate & Pre- authorisation required |
| Speech and Occupational Therapy This benefit is only available after hospitalisation. | 100% of NHRPL | Annual Limit R6 240 per family Dr's Certificate & Pre- authorisation required |
| External Appliances Includes hearing aids, wheelchairs, surgical collars, and nebulisers for children under 10 years, orthopaedic boots and the hiring of equipment. | 100% of cost | Limit R5 670 per family Pre- authorisation required |
| Specialist Materials Includes oxygen therapy & stoma therapy materials. | 100% of NHRPL | Combined limit R11 340 per family Pre- authorisation required |
| Optical Refraction (eye test) including tonometry & visual screening. Refractive surgery is an Exclusion – See Annexure C, C.1.30 | 100% of NHRPL (Available at SAOA providers) | Limited to one eye test per beneficiary per year |

SAOA –South African Optometric Association

The Scheme provides an Elective Services Fund (Insured Benefits), for General Practitioner consultations, Acute Medication and Optometry with the following limits:

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| Single member | R 650 per member |
| Family Unit | R1 000 per family |

MEDICAL SAVINGS FUND

All the following benefits will be paid by the Society from the Medical Savings Fund at the rates shown.

Contributions to the Medical Savings Fund are limited to a fixed R50.00 pmpm (in line with the Medical Schemes Act, 1998 and Regulations identified).

The total of all payments made from these benefits is subject to pro rata apportionment calculated from the date of admission to the end of that benefit year.

| BENEFITS | SOCIETY PAYS |
|--|--|
| GP Consultations (Out patients, out of hospital consultations) | 100% of NHRPL |
| Certain Specialist Consultations (in addition to the Base Plan benefits) Dermatologists, Plastic surgeons, Gynaecologists, Paediatricians, Physical Medicine Practitioners | 100% of NHRPL Rates |
| Alternative Services Homeopaths, Chiropractors | 100% of NHRPL Rates |
| Other Services Clinical Psychology, Social workers, Speech Therapy, Educational, Remedial & Marriage Counselling, Audiology, Dieticians, Podiatry & Occupational Therapy (Acousticians) | 100% of NHRPL Rates |
| Prescribed Medication All medicines prescribed and/or dispensed by GPs, homeopaths, pharmacists, dentists and specialists for members NOT registered on the Chronic Medication Programme. (Includes injection materials & sterile trays.) | 100% Single Exit Price |
| Non-prescribed Medication Over-the-counter Medicines dispensed by a pharmacist (includes self medication and vitamins). | 100% of cost |
| Optical Spectacles, lenses & frames, contact lenses, prescribed tinted lenses | 100% of cost (Available at SAOA providers) |
| Contraception Prescribed Contraceptives only | 100% of cost |
| Sexually Transmitted Diseases including HIV/AIDS etc. All medical expenses related to the above diseases | 100% of NHRPL Rates |
| Conservative Dentistry (Out of hospital) Hygienist, Fillings, Extractions, X-Rays & Prophylaxis and all related accounts submitted as per conservative dentistry codes | 100% of NHRPL Rates |
| Physiotherapy and biokinetics (acute treatment only) | 100% of NHRPL Rates |

ANNEXURE "B"

Rules relating to the Afrox Base Plan

1. **Motor Vehicle Accidents and Third Party Cases**

The Afrox Medical Aid Society pays up to the Annual Base Plan limit at 100% of NHRPL rates per family for motor vehicle accidents (MVA) and third party related cases on receipt of a signed legal undertaking, accident injury report and police report. Amounts received in settlement of such claims will be off set against amounts paid out by the Society.

2. **Hospital Pre-Authorisation**

To maintain hospital cover at 100% of NHRPL rates, members must phone the Society to confirm hospital bookings prior to hospital admission. A co-payment of R1 500 will be payable by the member for hospitalisation in a facility other than the Designated Service Provider (DSP) (Hospital Network), except for PMB's. Admissions to hospital in respect of emergencies are exempt from hospital pre-authorisation, but the Society should be advised of the admission of a member or dependant to hospital within 48 hours after an emergency admission.

3. **Chronic Medication Agreement**

All approved chronic medicine shall be purchased through a nominated Designated Service Provider (DSP) where the prescriptions will be subjected to drug utilisation review. Any chronic medicines, other than PMB's, obtained from any source other than such Designated Service Provider (DSP) will be paid out of the **Prescribed Medication Limit**.

4. **How the Afrox Medical Plan works**

The Afrox Medical Plan consists of a Base Plan as set out in the "**Benefits and Limits of the Base Plan**" with its own contribution rate, the Base Plan Contribution Table A.1 in Annexure A.

The second element of the Afrox Medical Plan is the Medical Savings Fund and Elective Services Fund. The contribution rates for the Medical Savings Fund are set out in Table A.2 in Annexure A.

5. Benefits are not transferable from one benefit period to another or from one category to another.

RULES RELATING TO THE AFROX DIAMOND PLAN

Motor Vehicle Accidents and Third Party Cases

The Afrox Medical Aid Society pays claims at 100% of the NHRPL rate for motor vehicle accidents (MVA) and third party related cases on receipt of a signed legal undertaking, accident injury report and police report. Amounts received in settlement of such claims will be offset against amounts paid out by the Society. Such recoveries by the Society will not extend to include benefits paid out in terms of "medical top-up insurance".

Hospital Pre-Authorisation

To maintain hospital cover at 100% of the NHRPL rates, members must phone the Society to confirm hospital bookings prior to hospital admission. A co payment of R1 500 will be payable by the member for hospitalisation in a facility other than the Designated Service Provider (DSP) (Hospital Network). Admissions to hospital in respect of emergencies are exempt from hospital pre-authorisation, but the Society should be advised of the admission of a member or dependant to hospital within 48 hours after the emergency admission

Chronic Medication Agreement

All approved chronic medicines shall be purchased through a nominated Designated Service Provider (DSP) where the prescriptions will be subjected to drug utilisation review. Any chronic medicines, other than PMB's, obtained from any source other than such Designated Service Provider (DSP) will be paid out of the **Prescribed Medicines** limit and will be subjected to a 20% levy with the minimum levy being R20.00 and the maximum levy being R50.00 per script.

THE AFROX DIAMOND PLAN**BENEFITS & LIMITS with effect from 1 January 2006**

The Afrox Medical Aid Society pays benefits with Annual limits per family. Benefits are calculated on a Pro-Rata Basis calculated from the date of admission to the end of that benefit year.

| BENEFITS | SOCIETY PAYS | ANNUAL LIMITS |
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Recommended tariff represents the recommended NHRPL tariff. Only claims from registered practitioners will be met subject to the rules of the Society.

| TREATMENT RECEIVED WHEN ADMITTED TO HOSPITAL (Hospital confirmation will be required) | | |
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| Hospitals, Clinics & Nursing Homes (State, Provincial & Private) | 100% of NHRPL | None (Pre-authorisation Required) |
| Hospitalisation, ward fees, theatre fees, dressings, theatre drugs, ward medicines confinements, radiology & pathology, surgical procedures & Anaesthetics. Blood transfusions, chemotherapy and radiotherapy, physiotherapy. Consultations in hospital ward by GP and Specialist following admission (excludes: hospitalisation related to refractive surgery, cost of dental implants and osseointegration, rehabilitation treatment and accommodation in private ward) | 100% of NHRPL | None (Pre-authorisation Required) |
| Kidney Dialysis (In and Out of Hospital) (Renal Unit & Technicians Fees) | 100% of NHRPL | R40 830 per family per annum (Pre-authorisation Required) |
| Organ Transplants: Includes hospitalisation, surgery and immunosuppressant Drugs | 100% of NHRPL | None (Pre-authorisation Required) |
| Intensive Care & High Care Wards (Doctor's Certificate & Society Approval Required) | 100% of NHRPL | None (Confirmation is required every 72 hours) |
| Motor Vehicle Accidents & Third Party Injuries | 100% of NHRPL | None (subject to legal undertaking, accident injury report and police reports being provided to the Society) |
| Ambulance Services (Road Only) Non-preferred provider | 100% of cost | R3 120 per family per annum |
| Designated Service Provider (DSP) | | Unlimited |

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| Optical | | |
| Lenses and Frames and/or Contact Lenses (including readers) | 100% of cost | R1 250 per family per annum |
| Refractive surgery is an exclusion – See Annexure C, C.1.30 | 100% of NHRPL | Limited to one eye test per beneficiary per year |
| Eye Tests (including all visual tests) | | |
| All Dentistry (In or Out of Hospital) | | |
| Conservative Dentistry: fillings, extractions, X-rays and prophylaxis | 100% of NHRPL | M = R3 120 per annum |
| Special Dentistry (orthodontic, periodontal, crowns, dentures, bridgework, dental implants & osseointegration related accounts) | | M+1 = R4 370 per annum M+2 = R5 620 per annum (Pre-authorisation Required) |
| Chronic Prescribed Medication Plan (Through Designated Service Provider (DSP)) | | |
| All approved chronic medicines “prescribed” by a general practitioner or specialist that is considered to be essential or life sustaining (Chronic medicine users must register with Preferred Provider(s)) | 100% of cost | None |
| Subject to drug utilisation review by Designated Service Provider (DSP). Any chronic medication obtained from a source other than Preferred Provider(s) shall be paid out of the Prescribed Medicine benefit below. | | |
| Prescribed Minimum Benefits | 100% of cost at a state facility or DSP (subject to par.5 of Annexure D). | Unlimited |
| CDL | | |
| Prescribed Medicines | | |
| Medicines “prescribed” (by a doctor, specialist, dentist or any homeopathic medicines obtained from a pharmacist or medicines “prescribed” and or obtained from a dispensing doctor.) This benefit includes “To Take Out” drugs dispensed by hospitals. | 100% of cost | M = R2 250 M+1 = R2 500 M+2 = R2 720 M+3+ = R3 000 |
| | After deduction of 20% levy (Min. R20 - Max. R50) At all pharmacies and dispensing Doctors | |
| Surgical (Internal) Prostheses | | |
| (Pacemakers, hip replacements joints, knee replacement joints & electronic devices) | 100% of cost | R28 355 per family per annum (Pre-authorisation Required) |
| General Practitioner’s & Specialist | | |
| Consultations and Non-Surgical Procedures | 100% of NHRPL | 12 Consultations per person |
| Psychiatry | | |
| Hospitalisation & treatment in rooms (Psychiatric | (At state registered | R37 430 per family per |

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| conditions including anorexia nervosa, bulimia and related accounts) (At state registered institutions only) | institutions only) 100% of NHRPL | annum (Pre-authorisation Required) |
| Radiology & Pathology (Out of Hospital) (Includes MRI & CAT Scans, Bone Densitometry, x-rays by a chiropractor) | 100% of NHRPL | None (Pre-authorisation Required) |
| Physiotherapy/Biokinetics | 100% of NHRPL | 20 treatments per condition per person |
| External Appliances Includes calipers, orthopaedic boots, surgical collars, hearing aids and wheelchairs, nebulisers) Includes oxygen equipment and hiring of equipment | 100% of cost | R5 100 per family (Pre-authorisation required and Dr's prescription) |
| ALTERNATIVE SERVICES BENEFIT | ANNUAL LIMIT OF R5 885 PER FAMILY | |
| HOME OR PRIVATE NURSING In lieu of hospitalisation | R75 per day R100 per night | 42 days & nights per person Part of Alternative Service Limit |
| HOMEOPATHS, DIETICIANS & CHIROPRACTORS (excluding X-Rays and appliances) | 100% of NHRPL | Part of Alternative Service Limit |
| CLINICAL PSYCHOLOGY & SOCIAL WORKERS (excluding educational, remedial & marriage counselling) | 100% of NHRPL | Part of Alternative Service Limit |
| SPEECH THERAPY, AUDIOLOGY & OCCUPATIONAL THERAPY | 100% of NHRPL | Part of Alternative Service Limit |
| PODIATRY (excluding X-rays and appliances) | 100% of NHRPL | Part of Alternative Service Limit |