

EXCLUSIONS

- C.1 The prescribed minimum benefits for services rendered in public hospitals shall be payable in full without any limitations or waiting period. Unless otherwise decided by the Board, expenses incurred in connection with any of the following will not be paid by the Society:
- C.1.1 the cost of testing eyes except when undertaken by a general practitioner, eye specialist or registered optometrist;
 - C.1.2 treatment of sickness or injury sustained by a member or a dependant and for which any other party may be liable, unless otherwise provided for by these rules;
 - C.1.3 expenses incurred by a member or a registered dependant of a member in the case of or arising out of wilful self-inflicted injury or attempted suicide unless such costs are incurred in the public health care system;
 - C.1.4 treatment of obesity;
 - C.1.5 bandages, cottonwool and similar aids as well as patent food preparations;
 - C.1.6 domestic and biochemical remedies;
 - C.1.7 medical costs related to or incurred in a research environment;
 - C.1.8 elective procedures, or such other procedures that the medical advisor deems cosmetic, including but not limited to breast augmentations or reductions, liposuction, full nasal reconstruction's, lipectomies, face lifts;
 - C.1.9 "executive type" medical examinations for employment or similar purposes;
 - C.1.10 treatment for injuries arising out of active participation in riots, demonstrations, unrest and civil war;

- C.1.11 medical examinations for insurance, physical fitness or travel purposes;
- C.1.12 travel expenses other than ambulance costs, where the use of an ambulance is certified as necessary by a medical practitioner;
- C.1.13 treatment associated with alcohol or drug abuse unless such costs are incurred in the public health care system;
- C.1.14 holidays for recuperative purposes;
- C.1.15 patent and proprietary drugs;
- C.1.16 stop-smoking aids;
- C.1.17 tonics and mineral supplements not prescribed in conjunction with an antibiotic;
- C.1.18 treatment for infertility and artificial insemination other than those provided for in the rules and Annexures hereto.
- C.1.19 all costs relating to the purchase of medicines prescribed by a person not legally entitled to prescribe such medicines;
- C.1.20 all costs for services rendered by:
- C.1.20.1 persons not registered in terms of any law; or
- C.1.20.2 any institution, except a state or provincial hospital, not registered in terms of any law.
- C.1.21 all costs arising out of injuries sustained whilst participating in professional sport.

- C.1.22 all costs arising out of injuries sustained whilst participating in speed contests active voluntary service in any military or paramilitary organisation or the South African Police Services, martial arts, parachuting, hang gliding, paragliding, bungee-jumping, advanced mountain climbing.
- C.1.23 all costs incurred at retirement villages, excluding hospice and frail care facilities.
- C.1.24 all costs by which a member's or member's registered dependant's annual limits in respect of the relevant options are exceeded for any treatment.
- C.1.25 all costs arising out of treatment not set out in the Annexures attached hereto.
- C.1.26 all costs related to sunglasses unless same are prescription lenses.
- C.1.27 all costs related to interest charged and legal fees arising out of overdue medical accounts.
- C.1.28 all costs relating to appointments not kept or cancelled by members.
- C.1.29 contraception, other than as specified in the annexures attached hereto.