

**IMPORTANT CONTACT NUMBERS****Hospital Pre-authorisation:** 0861 888 302**Customer Call Centre:** 011 703 3010 – 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
<b>A. MAJOR MEDICAL EXPENSES</b>		
<b>HOSPITALISATION (Subject to pre-authorisation from Qualsa on 0861 888 302)</b>		
• Private and government hospital ward accommodation	Negotiated rate or 100% of Society Rate	Pre-authorisation required
• Intensive care and high care wards	Negotiated rate or 100% of Society Rate	Confirmation required every 72 hours
• 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
• Excludes hospital accommodation related to refractive surgery, actual cost of dental implants, rehabilitation treatment and accommodation in a private ward		
• Psychiatric hospitalisation subject to separate psychiatric benefit	100% of Society Rate	See psychiatry on page 3
• 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	
<b>OTHER MAJOR MEDICAL EXPENSES (Subject to pre-authorisation)</b>		
• Organ transplants (includes immunosuppressant drugs)	Negotiated rate or 100% of Society Rate	Pre-authorisation required
• Renal dialysis	Negotiated rate or 100% of Society Rate	Pre-authorisation required R50 441 per family
• Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology)	100% of Society Rate	Pre-authorisation required from Qualsa
• Oncology medication	100% of Society Rate	Pre-authorisation required from Direct Medicines for authorisation of medication
• Rehabilitation (available only directly after disabling event)	100% of Society Rate	Pre-authorisation required Subject to case management
• Treatment in a sub-acute facility (instead of hospitalisation only)	100% of Society Rate	Pre-authorisation required Subject to case management
<b>INTERNAL SURGICAL PROSTHESES (Subject to pre-authorisation; motivation and quotation required)</b>		
Includes pacemakers, electronic devices, hip replacements, knee replacements and cardiac stents	Per negotiated quote cost	R35 034 per family
<b>OTHER MEDICAL SERVICES FROM MAJOR MEDICAL EXPENSES</b>		
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
• Includes consultations and non-surgical procedures	100% of Society Rate	12 consultations per person
<b>Preventative benefit</b>	100% of Society Rate	
• PSA test (related disease: prostate cancer)		1 per annum for males
• Pap smear (related disease: cervical cancer)		1 per annum for females
• DEXA scan (related disease: osteoporosis)		1 every 2 years for females
• Fasting glucose test (related disease: diabetes)		1 per annum for all members
• Lipogram (related disease: cholesterol)		1 per annum for all members
• Mammogram (related disease: breast cancer)		1 per annum for females

BENEFITS	RATE	LIMITS/MAXIMUM
c. Optical <ul style="list-style-type: none"> <li>Eye tests and includes all visual tests</li> <li>Lenses and frames (includes reading glasses) and/or contact lenses</li> <li>Excludes refractive surgery</li> </ul>	100% of Society Rate 100% of Society Rate	Limited to 1 eye test per beneficiary per year R1 547 per family per annum
d. Ambulance services <ul style="list-style-type: none"> <li>Netcare 911 (road and air)</li> <li>Non-preferred provider (road only), i.e. any other registered ambulance service</li> </ul>	Preferred provider Non-preferred provider	Unlimited R3 854 per family per annum
e. Physiotherapy and biokinetics	100% of Society Rate	20 treatments per condition per person
<b>PROCEDURES OUT-OF-HOSPITAL</b>		
<ul style="list-style-type: none"> <li>Out-of-hospital procedures conducted in doctor's rooms: Includes sterile trays, materials, syringes and needles</li> <li>Out-patient procedures instead of hospitalisation, e.g. colonoscopy, gastroscopy etc.</li> <li>Payment of doctor's consultations subject to specified consultation benefits</li> </ul>	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 Qalsia Fees above Society Rate for patient's own account
<b>PSYCHIATRY – Motivation required</b>		Annual limit of R46 240 per family Pre-authorisation required
<ul style="list-style-type: none"> <li>In-patient psychiatric treatment: Includes hospitalisation and related treatment which includes medication, consultations by a psychiatrist, psychologist, occupational therapist, social worker and a physiotherapist</li> <li>Out-patient treatment: Includes psychiatrist and clinical psychologist only</li> <li>Excludes educational, remedial, IQ or EQ testing, school readiness testing and marriage counselling</li> </ul>	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
<b>EXTERNAL APPLIANCES</b>		Annual limit of R6 300 per family
<ul style="list-style-type: none"> <li>Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulisers, orthopaedic boots and hiring of equipment</li> <li>Includes home oxygen concentrator</li> </ul>	As per negotiated quote cost As per negotiated quote cost	Motivation and quotation required Certain criteria need to be met in order for home oxygen concentrator to be authorised
<b>PRESCRIBED MINIMUM BENEFITS</b>		
<ul style="list-style-type: none"> <li>Includes 26 diseases on Prescribed Minimum Benefit chronic disease list</li> <li>HIV/AIDS treatment plan</li> <li>HIV/AIDS medication</li> </ul>	100% of cost at a State facility or from a service provider of choice at Society Rate according to authorised Qalsia Care Plan 100% of Society Rate	Limited to authorised Qalsia 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>B. DENTAL BENEFITS – Motivation and quotation required</b>		M R3 854 per annum M+1 R5 400 per annum M+2+ R6 942 per annum
<ul style="list-style-type: none"> <li>In- or out-of-hospital</li> </ul>	100% of Society Rate	As per dental benefit limits Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> <li>Includes specialist procedures such as orthodontic procedures, periodontal procedures, crowns, dentures, bridgework, cost of dental implants and related costs</li> <li>Includes all prophylaxis procedures, oral hygienists, fillings, x-rays and all related accounts submitted as per conservative dentistry codes</li> <li>Specialist and/or dentist's fees</li> </ul>	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
<b>C. MEDICATION</b>		
<b>ACUTE MEDICATION</b>		
<ul style="list-style-type: none"> <li>Includes all medicines prescribed and/or dispensed by GPs, homeopaths, pharmacists, dentists and specialists for acute conditions</li> <li>Includes medication dispensed by a pharmacist</li> <li>Includes to-take-out drugs dispensed by hospitals</li> </ul>	100% of Single Exit Price as per legislation After deduction of 20% levy (min R20; max R50)	M R2 783 M+1 R3 089 M+2 R3 359 M+3+ R3 706
<b>CHRONIC MEDICINES – Authorisation to be obtained from Designated Service Provider Direct Medicines on 0861 444 405</b>		
<ul style="list-style-type: none"> <li>As per Afrox chronic disease list</li> </ul>	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"> <li>Chronic medicine users must be registered with Direct Medicine</li> </ul>		Medication can be obtained from Direct Medicine or any Retail Pharmacy
<b>D. ALTERNATIVE SERVICES BENEFIT</b>		
Annual limit of R7 272 per family		
<ul style="list-style-type: none"> <li>Includes home or private nursing instead of hospitalisation only</li> </ul>	100% of Society Rate	Pre-authorisation and motivation required 42 days and nights per person: R94 per day R123 per night
<ul style="list-style-type: none"> <li>Includes consultations by homeopaths, dieticians, chiropractors, speech therapists, audiologists, occupational therapists, podiatrists, clinical psychologists and social workers</li> </ul>	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> <li>Excludes educational, remedial, IQ or EQ testing, school readiness testing and marriage counselling</li> </ul>		

