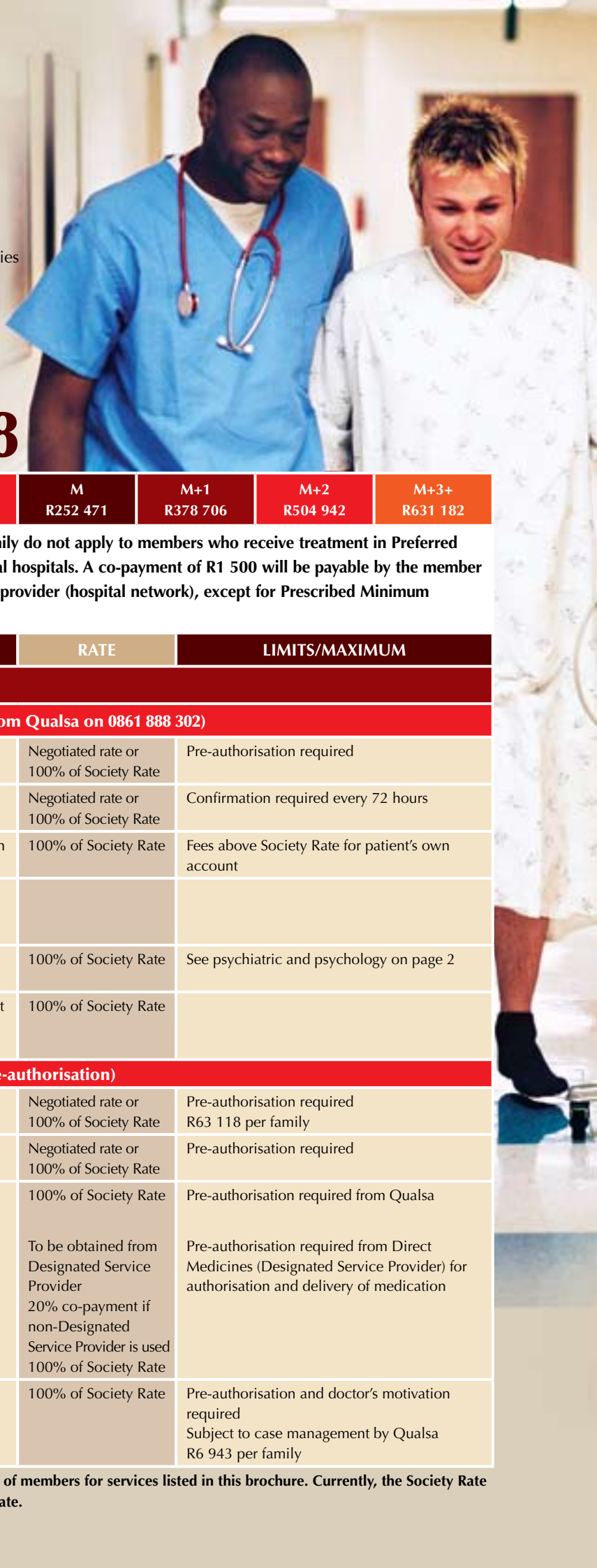


**IMPORTANT
CONTACT NUMBERS**

Hospital Pre-authorisation: 0861 888 302
Customer Call Centre: (011) 381 2022 – General Enquiries
Netcare 911: 082 911 – Ambulance Services
Direct Medicines: 0861 444 405 – Chronic Medication
Aid for Aids: 0860 100 646 – HIV/AIDS Treatment

BASE PLAN BENEFITS 2008



Overall annual limits per family if using other than preferred provider or State hospitals	M R252 471	M+1 R378 706	M+2 R504 942	M+3+ R631 182
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Please note that the above overall annual limits per family do not apply to members who receive treatment in Preferred Provider (Life HealthCare and Medi-Clinic) or provincial hospitals. A co-payment of R1 500 will be payable by the member for hospitalisation in a facility other than the preferred provider (hospital network), except for Prescribed Minimum Benefits (such as emergencies) or Day Clinics.

BENEFITS	RATE	LIMITS/MAXIMUM
A. MAJOR MEDICAL EXPENSES		
HOSPITALISATION (Subject to pre-authorisation from Qualsa on 0861 888 302)		
• 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 psychiatric and psychology on page 2
• 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)		
• Organ transplants (includes immunosuppressant drugs)	Negotiated rate or 100% of Society Rate	Pre-authorisation required R63 118 per family
• Renal dialysis	Negotiated rate or 100% of Society Rate	Pre-authorisation required
• Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology)	100% of Society Rate	Pre-authorisation required from Qualsa
• Oncology medication	To be obtained from Designated Service Provider 20% co-payment if non-Designated Service Provider is used 100% of Society Rate	Pre-authorisation required from Direct Medicines (Designated Service Provider) for authorisation and delivery of medication
• Home/private nursing or treatment in a sub-acute facility (instead of hospitalisation only)	100% of Society Rate	Pre-authorisation and doctor's motivation required Subject to case management by Qualsa R6 943 per family

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
MATERNITY BENEFITS		
<ul style="list-style-type: none"> Labour and general ward rates 	Negotiated rate or 100% of Society Rate	Pre-authorisation required
<ul style="list-style-type: none"> Delivery fee by specialist, GP or midwife 	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Ante-natal consultations by specialist, GP and midwife during confinement 	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Ante-natal scans 	100% of Society Rate	2 scans per pregnancy Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Neonatal care 	100% of Society Rate	Subject to neonate being registered as a dependant on the Society Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Excludes ante-natal classes 		
INTERNAL SURGICAL PROSTHESES (Subject to pre-authorisation; motivation and quotation required)		
Includes pacemakers, electronic devices, hip replacements, knee replacements and cardiac stents	Lower of cost or 3 times Society Rate	R31 562 per family
OTHER MEDICAL SERVICES FROM MAJOR MEDICAL EXPENSES		
a. Diagnostic radiology and pathology	100% of Society Rate	Pre-authorisation required for MRI, CT and nuclear medicine scans
b. Certain out-patient specialist consultations and includes specialist treatment by anaesthetists, physicians, radiotherapists, neurologists, neurosurgeons, general surgeons, orthopaedic surgeons, ENT surgeons, thoracic surgeons, urologists and ophthalmologists (material included in limits where applicable)	100% of Society Rate	Fees above Society Rate for patient's own account
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 aged 40+ 1 per annum for females aged 30+ 1 every 2 years for females aged 50+ 1 per annum for all members aged 40+ 1 per annum for all members aged 40+ 1 per annum for females aged 40+
c. Annual gynaecological check-up including pap smear (refer to preventative benefits for pap smear), not part of ante-natal benefit	100% of Society Rate	Limited to 1 visit per year Fees above Society Rate for patient's own account
d. Optical Eye examination including tonometry and visual screening Excludes refractive surgery	100% of Society Rate	Limited to 1 eye test per beneficiary per year
e. Ambulance services: <ul style="list-style-type: none"> Netcare 911 (road and air) Non-preferred provider (road only) 	Preferred provider Non-preferred provider	Unlimited R3 784 per family
PSYCHIATRY AND PSYCHOLOGY		Annual limit of R41 658 per family Pre-authorisation required from Qalsas on 0861 888 302 for in-hospital treatment
<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 	Negotiated rate or 100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Out-patient treatment: Includes psychiatrist and clinical psychologist only 	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 		Paid from the Day-to-day Risk Pool Benefit

BENEFITS	RATE	LIMITS/MAXIMUM
POST-HOSPITALISATION PHYSIOTHERAPY		Annual limit of R4 163 per family Pre-authorisation and doctor's motivation required
<ul style="list-style-type: none"> Within 6 weeks of most recent hospital discharge 	100% of Society Rate	Fees above Society Rate for patient's own account
POST-HOSPITALISATION SPEECH AND OCCUPATIONAL THERAPY		Annual limit of R6 943 per family Pre-authorisation and doctor's motivation required
<ul style="list-style-type: none"> Within 6 weeks of most recent hospital discharge 	100% of Society Rate	Fees above Society Rate for patient's own account
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 	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Out-patient procedures instead of hospitalisation, e.g. colonoscopy, gastroscopy etc. 	100% of Society Rate	Subject to overall hospital limit Pre-authorisation required
<ul style="list-style-type: none"> Payment of doctor's consultations subject to specified consultation benefits (see Day-to-day Risk Pool Benefit) 	100% of Society Rate	Fees above Society Rate for patient's own account
EXTERNAL APPLIANCES		Annual limit of R6 312 per family
<ul style="list-style-type: none"> Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulisers, orthopaedic boots and hiring of equipment 	As per negotiated quote cost	Doctor's motivation and quotation required
SPECIALIST MATERIALS		R12 619 per family per year Pre-authorisation required
<ul style="list-style-type: none"> Includes home oxygen concentrator and stoma therapy materials 	100% of Society Rate	Certain criteria need to be met in order for home oxygen to be authorised
PRESCRIBED MINIMUM BENEFITS		
<ul style="list-style-type: none"> Includes 26 diseases on Prescribed Minimum Benefit chronic disease list 	100% of cost at a State facility or from a service provider of choice at Society Rate according to authorised Qualsa Care Plan	Limited to authorised Qualsa Care Plan
<ul style="list-style-type: none"> HIV/AIDS treatment plan 	100% of Society Rate	To be authorised and managed by Aid for Aids (0860 100 646), e.g. doctor's consultations, blood tests etc.
<ul style="list-style-type: none"> HIV/AIDS medication 		To be authorised and supplied by the Designated Service Provider, Direct Medicines (0861 444 405)
CHRONIC MEDICINES (Pre-authorisation required from Direct Medicine on 0861 444 405)		
<ul style="list-style-type: none"> As per Afrox chronic disease list 	100% of Single Exit Price as per legislation	Limited to Designated Service Provider

B. DENTAL BENEFITS

SPECIALISED DENTISTRY – Motivation and detailed quote required		M R3 784 per family per annum M+1 R5 051 per family per annum M+2+ R6 312 per family per annum
<ul style="list-style-type: none"> In- or out-of-hospital (hospitalisation will be paid from major medical expenses) 	100% of Society Rate	
<ul style="list-style-type: none"> Includes orthodontic procedures, periodontal procedures, crowns, dentures, bridgework, cost of dental implants and related costs 	100% of Society Rate	As per specialised dentistry benefits Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Specialist and/or dentist's fees 	100% of Society Rate	From specialised dentistry benefit

BENEFITS	RATE	LIMITS/MAXIMUM
DENTAL SURGERY		
<ul style="list-style-type: none"> In hospital only Hospitalisation will be paid from major medical expenses 	100% of Society Rate	Pre-authorisation required from Qualsa Subject to limits for specialised dentistry
<ul style="list-style-type: none"> Includes surgical removal of wisdom teeth, roots and drainage of an abscess 	100% of Society Rate	Pre-authorisation required Subject to limits for specialised dentistry
<ul style="list-style-type: none"> Specialist and/or dentist fees 	100% of Society Rate	Pre-authorisation required Subject to limits for specialised dentistry
CONSERVATIVE DENTISTRY		
<ul style="list-style-type: none"> Out-of-hospital 	100% of Society Rate	From Day-to-day Risk Pool Benefit
<ul style="list-style-type: none"> Includes all prophylaxis procedures, oral hygienists, fillings, x-rays and all related accounts submitted as per conservative dentistry codes 	100% of Society Rate	From Day-to-day Risk Pool Benefit Fees above Society Rate for patient's own account

C. DAY-TO-DAY RISK POOL BENEFIT

All of the following benefits will be paid by the Society from the Day-to-day Risk Pool Benefit. The total of all payments made from this benefit is subject to pro rata apportionment calculated from the date of admission to the end of that benefit year. The Pool is an insured benefit pool.

M0 R2 915

M+1 R3 710

M+2+ R4 770

GP CONSULTATIONS		
<ul style="list-style-type: none"> Out-of-hospital consultations 	100% of Society Rate	Fees above Society Rate for patient's own account
CERTAIN SPECIALIST CONSULTATIONS		
<ul style="list-style-type: none"> Includes dermatologists, plastic surgeons, gynaecologists and paediatricians 	100% of Society Rate	Fees above Society Rate for patient's own account
ALTERNATIVE SERVICES		
<ul style="list-style-type: none"> Homeopaths and chiropractors 	100% of Society Rate	Fees above Society Rate for patient's own account
OTHER SERVICES		
<ul style="list-style-type: none"> Clinical psychologists including educational, remedial, school readiness, IQ and EQ testing, marriage counselling, audiologists, dieticians, podiatrists and occupational therapists 	100% of Society Rate	Fees above Society Rate for patient's own account
PHYSIOTHERAPISTS AND BIOKINETICS		
<ul style="list-style-type: none"> Treatment for acute and chronic conditions 	100% of Society Rate	Fees above Society Rate for patient's own account
ACUTE MEDICATION		
<ul style="list-style-type: none"> All medicines prescribed and/or dispensed by GPs, homeopaths, pharmacists, dentists and specialists for acute conditions 	100% of Single Exit Price as per legislation	
<ul style="list-style-type: none"> Includes all injections, syringes and sterile trays 		
OVER-THE-COUNTER MEDICATION		
<ul style="list-style-type: none"> Medication dispensed by a pharmacist and includes self-medication and vitamins 	100% of Single Exit Price as per legislation	
OPTICAL		
<ul style="list-style-type: none"> Includes spectacles, lenses, prescribed tinted lenses and contact lenses 	100% of cost at the Society Rate	