

BASE PLAN BENEFITS 2006

Overall annual limits per family if using other than preferred provider 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 preferred provider 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).

BENEFITS	RATE	LIMITS/MAXIMUM
A. MAJOR MEDICAL EXPENSES		
HOSPITALISATION (Subject to pre-authorisation)		
<ul style="list-style-type: none"> Private and government hospital ward accommodation 	Negotiated rate or 100% of NHRPL	Pre-authorisation required
<ul style="list-style-type: none"> Intensive care and high care wards 	Negotiated rate or 100% of NHRPL	Confirmation required every 72 hours
<ul style="list-style-type: none"> Medical practitioners and associated medical disciplines in hospital (includes GPs, specialists, physiotherapists) 	100% of NHRPL	Fees above NHRPL 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 NHRPL	Annual limit of R37 430 per family
<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 NHRPL	
OTHER MAJOR MEDICAL SERVICES (Subject to pre-authorisation)		
<ul style="list-style-type: none"> Organ transplants (includes immunosuppressant drugs) 	Negotiated rate or 100% of NHRPL	Pre-authorisation required
<ul style="list-style-type: none"> Renal dialysis 	Negotiated rate or 100% of NHRPL	Pre-authorisation required
<ul style="list-style-type: none"> Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology) 	100% of NHRPL	Pre-authorisation required
<ul style="list-style-type: none"> Rehabilitation (Available only directly after disabling event) 	100% of NHRPL	Pre-authorisation required Subject to case management
<ul style="list-style-type: none"> Home/private nursing or treatment in a sub-acute facility (in lieu of hospitalisation only) 	100% of NRPL	Pre-authorisation required Subject to case management

BENEFITS	RATE	LIMITS/MAXIMUM
MATERNITY BENEFITS		
<ul style="list-style-type: none"> Labour and general ward rates 	Negotiated rates or 100% of NHRPL	Pre-authorisation required Normal delivery: 3 days Caesarean section: 4 days Home birth: 3 days
<ul style="list-style-type: none"> Delivery fee by specialist, GP or midwife 	100% of NHRPL	Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Ante-natal consultations by specialist, GP and midwife during confinement 	100% of NHRPL	Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Ante-natal scans 	100% of NHRPL	2 scans per pregnancy thereafter from medical savings account Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Neonatal care 	100% of NHRPL	Subject to neonate being registered as a dependant on Afrox Medical Scheme Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Excludes ante-natal classes 		
INTERNAL SURGICAL PROSTHESIS (Subject to pre-authorisation)		
Includes pacemakers, electronic devices, hip replacements, knee replacements, cardiac stents.	Per negotiated quote cost	R28 355 per family
OTHER MEDICAL SERVICES FROM MAJOR MEDICAL		
a. Diagnostic radiology and pathology	100% of NHRPL	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 NHRPL	Fees above NHRPL for patient's own account
c. Annual gynaecological check-up and includes pap smear (not part of ante-natal benefit)	100% of NHRPL	Limited to 1 visit per year Fees above NHRPL for patient's own account
d. Optical Eye examination including tonometry and visual screening Excludes refractive surgery	100% of NHRPL (Available at SAOA providers)	Limited to 1 eye test per beneficiary per year
e. Ambulance services:		
<ul style="list-style-type: none"> ER24 (road and air) 	Preferred provider	Unlimited
<ul style="list-style-type: none"> Non-preferred provider (road only) 	Non-preferred provider	R3 400 per family
PSYCHIATRY		
<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 	100% of NHRPL or negotiated rate	Annual limit of R37 430 per family Pre-authorisation required
<ul style="list-style-type: none"> Out-patient treatment: Includes psychiatrist and psychologist only 	100% of NHRPL	Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Excludes educational, remedial, IQ or EQ testing, school readiness testing and marriage counselling 		
POST-HOSPITALISATION PHYSIOTHERAPY		
<ul style="list-style-type: none"> Within 6 weeks of most recent hospital discharge 	100% of NHRPL	Annual limit of R3 740 per family Pre-authorisation required

BENEFITS	RATE	LIMITS/MAXIMUM
POST-HOSPITALISATION SPEECH AND OCCUPATIONAL THERAPY		Annual limit of R6 240 per family Pre-authorisation required
<ul style="list-style-type: none"> Within 6 weeks of most recent hospital discharge 	100% of NHRPL	Fees above NHRPL for patient's own account
PROCEDURES OUT OF HOSPITAL		
<ul style="list-style-type: none"> Out-of-hospital procedures conducted in rooms: Includes sterile trays, materials, syringes and needles 	100% of NHRPL	Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Out-patient procedures in lieu of hospitalisation, e.g. colonoscopy, gastroscopy. 	100% of NHRPL	Subject to overall hospital limit Pre-authorisation required
<ul style="list-style-type: none"> Payment of doctors consult subject to specified consult benefits 	100% of NHRPL	Fees above NHRPL for patient's own account
EXTERNAL APPLIANCES		Annual limit of R5 670 per family Pre-authorisation required
<ul style="list-style-type: none"> Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulisers, orthopaedic boots, hiring of equipment. 	As per negotiated quote cost	
SPECIALIST MATERIALS		R11 340 per family per year Pre-authorisation required
<ul style="list-style-type: none"> Includes home oxygen concentrator and stoma therapy materials 	As per negotiated quote cost	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 PMB chronic disease list 	100% of cost at a state facility or from a service provider of choice at NHRPL rate according to authorised Qalsas Care Plan	Limited to authorised Qalsas Care Plan or 100% of cost at a state facility
CHRONIC MEDICINES		
<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		M R3 400 per family per annum M+1 R4 540 per family per annum M+2+ R5 670 per family per annum
<ul style="list-style-type: none"> In- or out-of-hospital (Hospitalisation will be paid from major medical benefit) 	100% of NHRPL	
<ul style="list-style-type: none"> Includes orthodontic procedures, periodontal procedures, crowns, dentures, bridgework, cost of dental implants and related costs 	100% of NHRPL	As per specialised dentistry benefits above Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> Specialist and/or dentist fees 	100% of NHRPL	From specialised dentistry benefit
DENTAL SURGERY		
<ul style="list-style-type: none"> In-hospital only Hospitalisation will be paid from major medical benefit 	100% of NHRPL	Pre-authorisation required
<ul style="list-style-type: none"> Includes surgical removal of wisdoms, roots and drainage of an abscess 	100% of NHRPL	
<ul style="list-style-type: none"> Specialist and/or dentist fees 	100% of NHRPL	From medical savings fund

BENEFITS	RATE	LIMITS/MAXIMUM
CONSERVATIVE DENTISTRY		
<ul style="list-style-type: none"> Out-of-hospital 	100% of NHRPL	From medical savings fund
<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 NHRPL	From medical savings fund Fees above NHRPL for patient's own account

C. ELECTIVE SERVICES FUND (ESF) (Insured Benefit)

The Society provides an Elective Services Fund (Insured Benefit):

<ul style="list-style-type: none"> General Practitioner visits Acute medication Optometry 	100% of NHRPL	Single member – R650 Family unit – R1 000
--	---------------	--

D. MEDICAL SAVINGS FUND

All of the following benefits will be paid by the Society from the Medical Savings Fund at rates shown. Contributions to the Medical Savings Fund are limited to R50 per month. 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.

GP CONSULTATIONS		
<ul style="list-style-type: none"> Out-of-hospital consultations 	100% of NHRPL	After Elective Services Fund is depleted then from savings
CERTAIN SPECIALIST CONSULTATIONS		
<ul style="list-style-type: none"> Includes dermatologists, plastic surgeons, gynaecologists, paediatricians 	100% of NHRPL	Consult payment to come from medical savings fund
ALTERNATIVE SERVICES		
<ul style="list-style-type: none"> Homeopaths and chiropractors 	100% of NHRPL	Fees above NHRPL for patient's own account
OTHER SERVICES		
<ul style="list-style-type: none"> Clinical psychologists and includes educational, remedial, school readiness, IQ, EQ testing and marriage counselling, audiologists, dieticians, podiatrists and occupational therapists 	100% of NHRPL	Fees above NHRPL for patient's own account
PHYSIOTHERAPISTS AND BIOKINETICS		
<ul style="list-style-type: none"> Acute and chronic treatment 	100% of NHRPL	Fees above NHRPL 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 SAOA providers