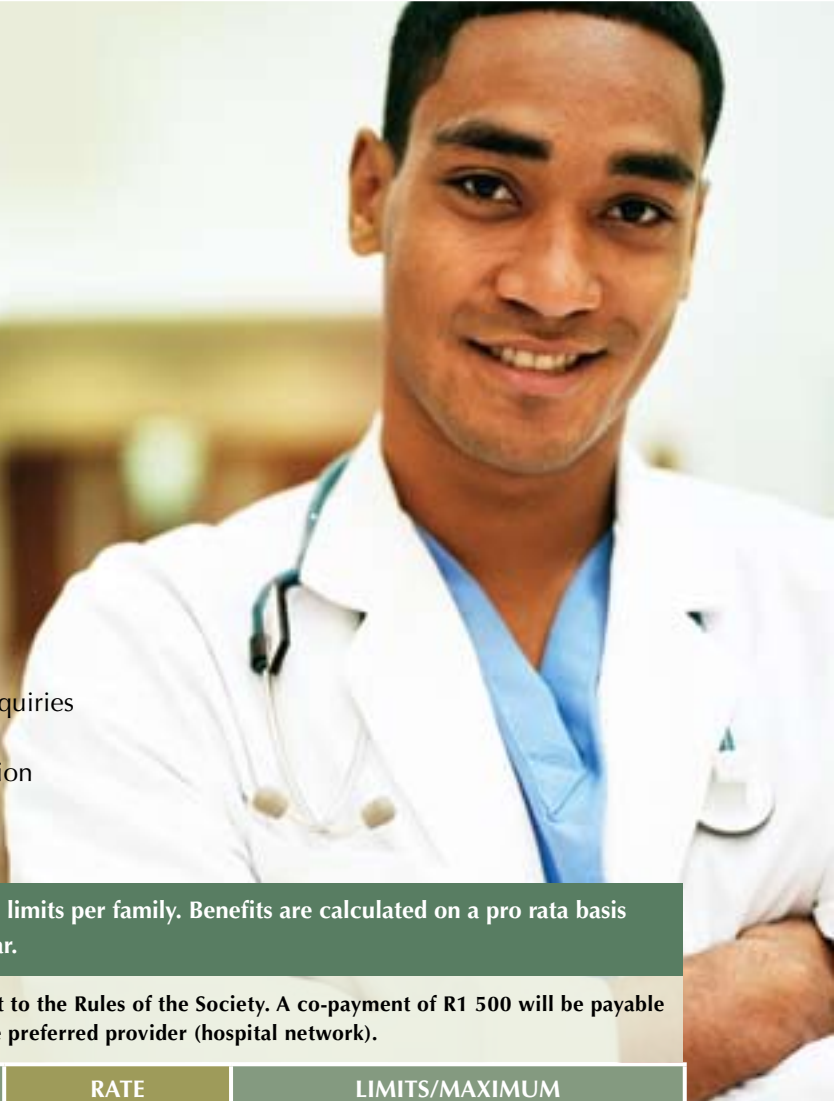


# DIAMOND PLAN

## BENEFITS 2008

### 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



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).

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	

**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.**

## DIAMOND PLAN BENEFITS 2008

BENEFITS	RATE	LIMITS/MAXIMUM
<b>OTHER MAJOR MEDICAL EXPENSES (Subject to pre-authorisation)</b>		
<ul style="list-style-type: none"> <li>Organ transplants (includes immunosuppressant drugs)</li> </ul>	Negotiated rate or 100% of Society Rate	Pre-authorisation required
<ul style="list-style-type: none"> <li>Renal dialysis</li> </ul>	Negotiated rate or 100% of Society Rate	Pre-authorisation required R45 442 per family
<ul style="list-style-type: none"> <li>Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology)</li> <li>Oncology medication</li> </ul>	100% of Society Rate  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 Qualsa  Pre-authorisation required from Direct Medicines (Designated Service Provider) for authorisation and delivery of medication
<ul style="list-style-type: none"> <li>Rehabilitation (available only directly after disabling event)</li> </ul>	100% of Society Rate	Pre-authorisation required Subject to case management
<ul style="list-style-type: none"> <li>Treatment in a sub-acute facility (instead of hospitalisation only)</li> </ul>	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	R31 562 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
<ul style="list-style-type: none"> <li>Includes consultations and non-surgical procedures</li> </ul>	100% of Society Rate	12 consultations per person
<b>Preventative benefit</b> <ul style="list-style-type: none"> <li>PSA test (related disease: prostate cancer)</li> <li>Pap smear (related disease: cervical cancer)</li> <li>DEXA scan (related disease: osteoporosis)</li> <li>Fasting glucose test (related disease: diabetes)</li> <li>Lipogram (related disease: cholesterol)</li> <li>Mammogram (related disease: breast cancer)</li> </ul>	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. Optical		
<ul style="list-style-type: none"> <li>Eye tests and includes all visual tests</li> </ul>	100% of Society Rate	Limited to 1 eye test per beneficiary per year
<ul style="list-style-type: none"> <li>Lenses and frames (includes reading glasses) and/or contact lenses</li> </ul>	100% of Society Rate	R1 394 per family per annum
<ul style="list-style-type: none"> <li>Excludes refractive surgery</li> </ul>		
d. Ambulance services		
<ul style="list-style-type: none"> <li>Netcare 911 (road and air)</li> </ul>	Preferred provider	Unlimited
<ul style="list-style-type: none"> <li>Non-preferred provider (road only), i.e. any other registered ambulance service</li> </ul>	Non-preferred provider	R3 472 per family per annum
e. Physiotherapy and biokinetics	100% of Society Rate	20 treatments per condition per person

## DIAMOND PLAN BENEFITS 2008

BENEFITS	RATE	LIMITS/MAXIMUM
<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> </ul>	100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> <li>Out-patient procedures instead of hospitalisation, e.g. colonoscopy, gastroscopy etc.</li> </ul>	100% of Society Rate	Pre-authorisation required from Qualsa
<ul style="list-style-type: none"> <li>Payment of doctor's consultations subject to specified consultation benefits</li> </ul>	100% of Society Rate	Fees above Society Rate for patient's own account
<b>PSYCHIATRY – Motivation required</b>		
<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> </ul>	Negotiated rate or 100% of Society Rate	Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> <li>Out-patient treatment: Includes psychiatrist and clinical psychologist only</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>		
<b>EXTERNAL APPLIANCES</b>		
<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> </ul>	As per negotiated quote cost	Motivation and quotation required
<ul style="list-style-type: none"> <li>Includes home oxygen concentrator</li> </ul>	As per negotiated quote cost	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> </ul>	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 or 100% of cost at a State facility
<ul style="list-style-type: none"> <li>HIV/AIDS treatment plan</li> </ul>	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"> <li>HIV/AIDS medication</li> </ul>		To be authorised and supplied by the Designated Service Provider, Direct Medicines (0861 444 405)

<b>B. DENTAL BENEFITS – Motivation and quotation required</b>		M R3 472 per annum M+1 R4 865 per annum M+2+ R6 254 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

## DIAMOND PLAN BENEFITS 2008

BENEFITS	RATE	LIMITS/MAXIMUM
<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 507 M+1 R2 783 M+2 R3 026 M+3+ R3 339
<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	Limited to Direct Medicines
<ul style="list-style-type: none"> <li>Chronic medicine users must register with Preferred Provider</li> </ul>		Limited to Direct Medicines
<ul style="list-style-type: none"> <li>Drug utilisation subject to review by Preferred Provider</li> </ul>		Limited to Direct Medicines

<b>D. ALTERNATIVE SERVICES BENEFIT</b>		Annual limit of R6 551 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: R85 per day R111 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>		

