

DIAMOND PLAN BENEFITS 2007



IMPORTANT CONTACT NUMBERS

Hospital Pre-authorisation: 0861 888 302

Customer Call Centre: (011) 381 2022

Netcare 911: 082 911

Direct Medicines: 0861 444 405

Aid of Aids: 0860 100 646

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
A. MAJOR MEDICAL EXPENSES		
HOSPITALISATION (Subject to pre-authorisation) Qalsas – 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, 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 benefit on the third page
• 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).

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BENEFITS	RATE	LIMITS/MAXIMUM
OTHER MAJOR MEDICAL SERVICES (Subject to pre-authorisation)		
• 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 R42 870 per family
• Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology)	100% of Society Rate from DSP. If obtained from non-DSP, 20% co-payment will be charged	Pre-authorisation required from the Designated Service Provider (Direct Medicine)
• Rehabilitation (Available only directly after disabling event)	100% of Society Rate	Pre-authorisation required Subject to case management
• Treatment in a sub-acute facility (in lieu of hospitalisation only)	100% of Society Rate	Pre-authorisation required Subject to case management
INTERNAL SURGICAL PROSTHESIS (Subject to pre-authorisation) – Motivation and quotation required		
Includes pacemakers, electronic devices, hip replacements, knee replacements, cardiac stents.	Per negotiated quote cost	R29 775 per family
OTHER MEDICAL SERVICES FROM MAJOR MEDICAL		
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
• Mammogram	100% of Society Rate	1 per annum
c. Optical		
• Eye tests and includes all visual tests	100% of Society Rate (Available at SAOA providers)	Limited to 1 eye test per beneficiary per year
• Lenses and frames (includes readers) and/or contact lenses		R1 315 per family per annum
• Excludes refractive surgery		
d. Ambulance services		
• Netcare 911 (road and air)	Preferred provider	Unlimited
• Non-preferred provider (road only)	Non-preferred provider	R3 275 per family per annum
e. Physiotherapy and biokinetics	100% of Society Rate	20 treatments per condition per person
PROCEDURES OUT OF HOSPITAL		
• Out-of-hospital procedures conducted in rooms: Includes sterile trays, materials, syringes and needles	100% of Society Rate	Fees above Society Rate for patient's own account
• Out-patient procedures in lieu of hospitalisation, e.g. colonoscopy, gastroscopy.	100% of Society Rate	Pre-authorisation required from Qualsa
• Payment of doctors consult subject to specified consult benefits	100% of Society Rate	Fees above Society Rate for patient's own account

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BENEFITS	RATE	LIMITS/MAXIMUM
PSYCHIATRY – Motivation required		Annual limit of R39 300 per family Pre-authorisation required
<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 Society Rate or negotiated 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 		
EXTERNAL APPLIANCES		Annual limit of R5 355 per family Pre-authorisation required
<ul style="list-style-type: none"> Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulizers, orthopaedic boots, hiring of equipment 	As per negotiated quote cost	Motivation and quotation required
<ul style="list-style-type: none"> Includes home oxygen concentrator 	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 Society Rate rate according to authorised Qalsas Care Plan	Limited to authorised Qalsas Care Plan or 100% of cost at a state facility

B. DENTAL BENEFITS – Motivation and quotation required		M R3 275 per annum M+1 R4 590 per annum M+2+ R5 900 per annum
<ul style="list-style-type: none"> In- or out-of-hospital 	100% of Society Rate	As per dentistry benefit limits above Fees above Society Rate for patient's own account
<ul style="list-style-type: none"> Includes specialist procedures such as orthodontic procedures, periodontal procedures, crowns, dentures, bridgework, cost of dental implants and related costs Includes all prophylaxis procedures, oral hygienists, fillings, x-rays and all related accounts submitted as per conservative dentistry codes Specialist and/or dentist fees 	100% of Society Rate	As per dentistry benefit limits above Fees above Society Rate for patient's own account Motivation and Care Plan required for Orthodontic procedures

C. MEDICATION		
ACUTE MEDICATION		
<ul style="list-style-type: none"> Includes all medicines prescribed and/or dispensed by GPs, homeopaths, pharmacists, dentists and specialists for acute conditions Includes medication dispensed by a pharmacist Includes To-Take-Out drugs dispensed by hospitals 	100% of Single Exit Price as per legislation After deduction of 20% levy (Min R20 – Max R50)	M R2 365 M+1 R2 625 M+2 R2 855 M+3+ R3 150

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CHRONIC MEDICINES – Authorisation to be obtained from Direct Medicines 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
<ul style="list-style-type: none"> Chronic medicine users must register with Preferred Provider/s 		
<ul style="list-style-type: none"> Drug utilisation subject to review by Preferred Provider/s 		

D. ALTERNATIVE SERVICES BENEFIT		Annual limit of R6 180 per family
<ul style="list-style-type: none"> Includes home or private nursing in lieu of hospitalisation only 	100% of Society Rate	Pre-authorisation and motivation required 42 days and nights per person
<ul style="list-style-type: none"> Includes consults by homeopaths, dieticians, chiropractors, speech therapists, audiologists, occupational therapists, podiatrists, clinical psychologists and social workers 	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 		