



# DIAMOND PLAN BENEFITS 2005

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.

**NB:** Cost represents a maximum of MASA, DASA and other maximum price recommendations. Recommended tariff represents scale of benefits or the recommended BHF tariff. 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>MAJOR MEDICAL EXPENSES</b>		
<b>HOSPITALISATION (Subject to pre-authorisation)</b>		
• Private and government hospital ward accommodation	100% of NHRPL	Pre-authorisation required
• Intensive care and high care wards	100% of NHRPL	Confirmation required every 72 hours
• Medical practitioners and associated medical disciplines in hospital (includes GPs, specialists, physiotherapists etc.)	100% of NHRPL	Fees above NHRPL 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 NHRPL	Annual limit of R34 980 per family
• 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	
<b>OTHER MAJOR MEDICAL SERVICES (Subject to pre-authorisation)</b>		
• Organ transplants (includes immunosuppressant drugs)	100% of NHRPL	Pre-authorisation required
• Renal dialysis	100% of NHRPL	Pre-authorisation required
• Oncology (includes radiotherapy and chemotherapy for cancer treatment and related radiology and pathology)	100% of NHRPL	Pre-authorisation required
• Rehabilitation (Available only directly after disabling event)	100% of NHRPL	Pre-authorisation required Subject to case management
• Treatment in a sub-acute facility (in lieu of hospitalisation only)	100% of NHRPL	Pre-authorisation required Subject to case management

BENEFITS	RATE	LIMITS/MAXIMUM
<b>INTERNAL SURGICAL PROSTHESIS (Subject to pre-authorisation)</b>		
Includes pacemakers, electronic devices, hip replacements, knee replacements, cardiac stents etc.	Per negotiated quote cost	R26 500 per family
<b>OTHER MEDICAL SERVICES FROM MAJOR MEDICAL</b>		
a. Diagnostic radiology and pathology	100% of NHRPL	Pre-authorisation required for MRI, CT and Nuclear Medicine scans
b. General practitioners and specialists <ul style="list-style-type: none"> <li>Includes consultations and non-surgical procedures</li> </ul>	100% of NHRPL	Fees above NHRPL for patient's own account 12 consultations per person
c. Optical <ul style="list-style-type: none"> <li>Eye tests and includes all visual tests</li> <li>Lenses and frames (includes readers) and/or contact lenses</li> <li>Excludes refractive surgery</li> </ul>	100% of NHRPL (Available at SAOA providers)	Limited to 1 eye test per beneficiary per year  R1 170 per family per annum
d. Ambulance services <ul style="list-style-type: none"> <li>ER24 (road and air)</li> <li>Non-preferred provider (road only)</li> </ul>	Preferred provider  Non-preferred provider	Unlimited  R2 920 per family per annum
e. Physiotherapy and biokinetics	100% of NHRPL	20 treatments per condition per person
<b>PSYCHIATRY</b>		
Annual limit of R34 980 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> </ul>	100% of NHRPL or negotiated rate	Fees above NHRPL for patient's own account
<ul style="list-style-type: none"> <li>Out-patient treatment: Includes psychiatrist and psychologist only</li> </ul>	100% of NHRPL	Fees above NHRPL 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>		
Annual limit of R4 770 per family Pre-authorisation required		
<ul style="list-style-type: none"> <li>Includes, but not limited to, hearing aids, wheelchairs, surgical collars, nebulizers, orthopaedic boots, hiring of equipment etc.</li> </ul>	As per negotiated quote cost	
<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 to be authorised

BENEFITS	RATE	LIMITS/MAXIMUM
<b>PRESCRIBED MINIMUM BENEFITS</b>		
<ul style="list-style-type: none"> <li>Includes 26 diseases on PMB chronic disease list</li> </ul>	100% of cost at a state facility or from a service provider of choice at NHRPL rate according to authorised Qals Care Plan	Limited to authorised Qals Care Plan or 100% of cost at a state facility
<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 100 M+1    R2 330 M+2    R2 540 M+3+   R2 800
<b>DENTAL BENEFITS</b>		M      R2 920 per annum M+1    R4 080 per annum M+2+   R5 250 per annum
<ul style="list-style-type: none"> <li>In or out of hospital</li> </ul>		As per dentistry benefit limits above Fees above NHRPL 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 fees</li> </ul>	100% of NHRPL	As per dentistry benefit limits above Fees above NHRPL for patient's own account
<b>CHRONIC MEDICINES</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 Designated Service Provider
<ul style="list-style-type: none"> <li>Chronic medicine users must register with Preferred Provider/s</li> </ul>		
<ul style="list-style-type: none"> <li>Drug utilisation subject to review by Preferred Provider/s</li> </ul>		
<b>ALTERNATIVE SERVICES BENEFIT</b>		Annual limit of R5 500 per family
<ul style="list-style-type: none"> <li>Includes home or private nursing in lieu of hospitalisation only</li> </ul>	100% of NHRPL	Pre-authorisation necessary
<ul style="list-style-type: none"> <li>Includes consults by homeopaths, dieticians, chiropractors, speech therapists, audiologists, occupational therapists, podiatrists, clinical psychologists and social workers</li> </ul>	100% of NHRPL	Fees above NHRPL 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>		

