

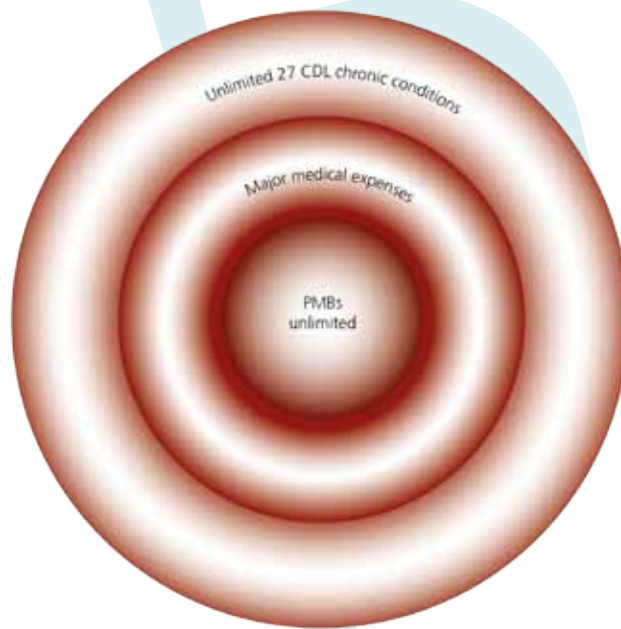
**YOU CAN LOOK FORWARD TO THE BENEFITS
THAT YOU NEED WITH AXIS IN 2012**

- ✚ You receive **unlimited cover in private hospitals**
- ✚ We offer a **post-operative rehabilitation benefit**
- ✚ **Unlimited oncology benefits** for complete peace of mind
- ✚ We provide **cover for professional sportsmen and women**, for injuries relating to participation in professional sport
- ✚ You are **covered for 27 chronic conditions**
- ✚ You pay only for the first three child dependants – **the rest are free!**

2012

*The
Axis Option*

The Axis option is a premium comprehensive private hospital benefit plan with post-operative rehabilitation benefits for complete peace of mind.



Day-to-day benefits

The Axis option is a hospital plan that only covers Prescribed Minimum Benefit (PMB) conditions. The member is liable for all day-to-day expenses incurred.

BENEFITS	LIMITS
PMB related	Unlimited
Post operative rehabilitation benefit for physiotherapy, occupational therapy and biokinetics	Limited to R2 300 for 14 days, PMBs only



In-hospital cover

BENEFITS	LIMITS
Overall Annual Limit (OAL)	Unlimited, subject to pre-authorisation Co-payments are payable for certain elective procedures
Private hospitals and nursing homes	100% of Agreed Tariff (AT), unlimited, subject to pre-authorisation
Ward fees: General; High Care; Intensive Care	100% of AT, unlimited
Theatre fees	100% of AT, unlimited
TTO medication (take home medication)	Limited to 7 days supply
GPs and specialists	100% of AT, unlimited
Surgical prostheses and electronic nuclear devices	100% of AT, limits per category, sub-limits apply, subject to pre-authorisation, PMBs and protocols
Surgical procedures including maxillo-facial surgery	100% of AT Maxillo-facial surgery subject to PMB's
Clinical technologist	100% of AT, unlimited
Radiology	100% of AT, unlimited
Pathology	100% of AT, limited to R21 200 p/f
MRI, CT scans/PET scans (Combined in-and-out-of hospital benefit)	100% of AT, limited to R12 720 p/f, pre-authorisation required
Confinements <ul style="list-style-type: none"> • Normal birth • Caesarean section 	100% of AT, unlimited, subject to pre-authorisation and registration on the maternity programme 3 days 4 days
Blood transfusions	100% of AT, unlimited (preferred provider)
Physiotherapy in hospital	100% of AT, limited to R5 300 p/f
Mental health: Psychiatric hospitalisation	100% of AT, limited to 21 days per family, subject to pre-authorisation, protocols, PMBs and Designated Service Provider (DSP)
Alcoholism, drug dependence and narcotism	100% of AT, PMBs only, subject to pre-authorisation, protocols, and DSP
Organ transplants, renal dialysis (includes transportation of the organ, surgically related procedures, professional fees and services, as well as immunosuppressant drugs)	100% of AT, PMBs only, subject to pre-authorisation, protocols, and DSP
Sport injuries	100% of AT, including professional sport
Emergency room/casualty	100% of AT for emergency medical conditions and injuries resulting from accidents or trauma
Wellness, lifestyle and preventative care	Flu vaccinations limited to R70 for 1 dose p/b per annum

Alternatives to hospitalisation

BENEFITS	LIMITS
Step-down nursing facilities, Hospice and rehabilitation	100% of AT/General Ward Rate (GWR), unlimited, subject to pre-authorisation and protocols
Terminal care	100% of AT, subject to pre-authorisation, PMB and protocols Comfort care, pain relief and hydration
Surgical procedures out of hospital	100% AT, unlimited, subject to pre-authorisation and protocols
Oncology, including chemotherapy and radiology	100% of AT, unlimited, subject to pre-authorisation, protocols, and DSP
Biological agents	100% of AT, subject to pre-authorisations and protocols, limited to R100 000 per family with a 25% co-payment

Prescribed Minimum Benefits (PMBs)

- ⊕ Subject to **Scheme protocols**
- ⊕ Hospitalisation – **100% AT at DSP**, unlimited
- ⊕ Medication – **CDL conditions are unlimited** subject to a formulary and dispensed by a DSP
- ⊕ Medical management in and out of hospital – **100% AT**, subject to protocols and treatment by DSP
- ⊕ HIV/AIDS – subject to registration on **HIV/AIDS programme**, subject to protocols, failing which a R3 000 limit will apply

Cover for chronic conditions

The Axis option offers extensive cover for **27 chronic conditions as per Chronic Disease List (CDL)**.

If you suffer from one of the chronic conditions on the list, you need to register with **Mediscor** in order to qualify for the chronic benefit. Registered CDL chronic medication is unlimited.

Chronic medication is subject to the core formulary and Mediscor Reference Pricing (MRP). **A 25% co-payment is payable** for the voluntary use of non-formulary or non-generic medicines.

Co-payments for in-hospital procedures

Co-payments are payable on specified elective procedures (excluding PMBs) done in a hospital or a day facility. The following treatments require a R1500 co-payment:

Gastroscopy, colonoscopy, cystoscopy, nasal/sinus endoscopy, functional nasal surgery (septoplasty), hysteroscopy, flexible sigmoidoscopy, arthroscopy, diagnostic laparoscopy, dental, conservative back and neck treatment (spinal cord injections)

The following treatment requires a R1000 co-payment:

Excision lesion (benign & malignant)

The following treatments require a R8000 co-payment:

Joint replacements (arthroplasty), laminectomy and spinal fusion and Nissen fundoplication (reflux surgery)

The following treatment requires a R4000 co-payment:

Hysterectomy (except for cancer)

Contribution table

Axis	Principal	Adult	Child
	R1 146	R1 146	R354

Glossary

PMB	-	Prescribed Minimum Benefit	P/F	-	Per family
CDL	-	Chronic Disease List	AT	-	Agreed Tariff
P/B	-	Per beneficiary	DSP	-	Designated Service Provider
GWR	-	General Ward Rate			

This brochure is a summary of the benefits of CompCare Wellness Medical Scheme. A copy of the current rules may be obtained from the administrator, if so required. The rules of the Scheme will always take precedence over this summary.



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