



## YOU CAN LOOK FORWARD TO EXCELLENT VALUE AND ATTRACTIVE BENEFITS FROM DYNAMIX IN 2012

- ⊕ You receive **day-to-day benefits** of up to R25 191 per family per annum
- ⊕ You can select a **medical service provider of your choice**, without being locked into a restricted network
- ⊕ **Above threshold benefits** when you need additional day-to-day healthcare cover
- ⊕ You receive **unlimited general practitioner consultations**
- ⊕ You receive **unlimited basic dentistry**, with competitive specialised dentistry benefits
- ⊕ We cover chronic medicine for **62 chronic conditions**
- ⊕ We offer **unlimited oncology benefits** for peace of mind
- ⊕ We provide **cover for professional sportsmen and women**, for injuries relating to participation in professional sport
- ⊕ We offer a benefit for **oral contraceptives from risk**
- ⊕ You now have a **basket of wellness benefits** including preventative screening for blood pressure, glucose, cholesterol, BMI and waist circumference, certain baby immunisations, flu vaccinations, HPV (cervical cancer) vaccination, adult pneumococcal vaccination, pap smears, prostate specific antigen test, VCT test, baby wellness visits and malaria prophylaxis paid from risk, subject to protocols
- ⊕ You pay only for the first three child dependants – **the rest are free!**

**2012**

## *The Dynamix Option*

The Dynamix option is an attractive new generation plan, which offers comprehensive private hospital cover, a savings account and traditional risk benefits with above threshold benefits for day-to-day healthcare expenses.

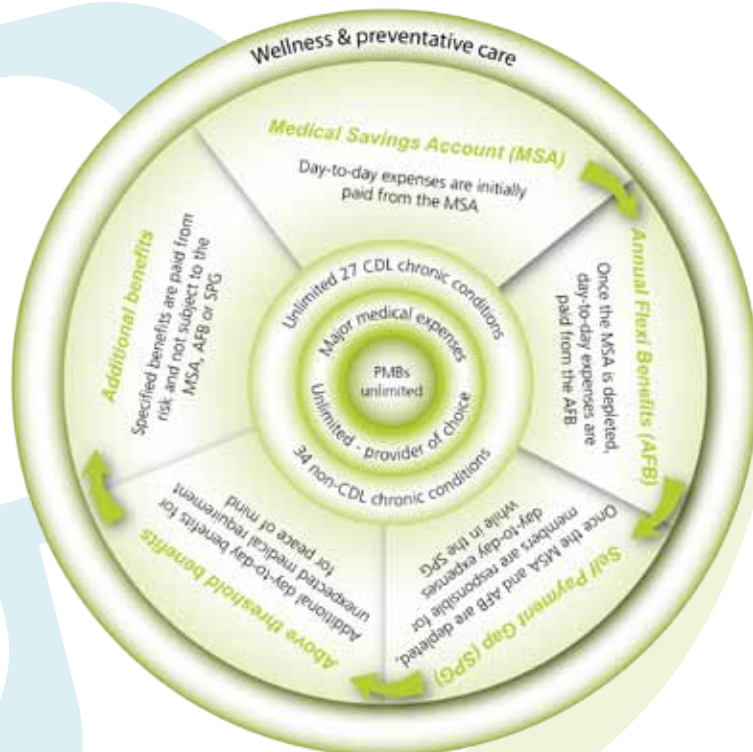
## Annual Medical Savings and Annual Flexi Benefit for day-to-day expenses

P = R6 367  
 P + A = R11 341  
 P + A + C = R13 131  
 P + A + 2C = R14 921  
 P + A + 3C = R16 711

P – Principal member  
 A – Adult dependant  
 C – Child dependant

## Day-to-day benefits

Day-to-day claims are paid at 100% of the Agreed Tariff (AT) from the annual Medical Savings Account (MSA) - 15% of annual contributions. Once the savings have been depleted, claims are payable from the Annual Flexi Benefit (AFB) - 5% of annual contributions, whereafter the member is liable for the Self Payment Gap (SPG). During this period claims will accumulate to the threshold level at the Agreed Tariff, without the member being refunded. Once the threshold level is reached, the member will qualify for an above threshold benefit of R4 240 p/b, and R8 480 p/f, with specified sub-limits.



	Medical Savings Account	Annual Flexi Benefit	Total day-to-day benefit
Member	R4 776	R1 591	R6 367
Adult dependant	R3 720	R1 242	R4 962
Child dependant	R1 344	R446	R1 790

## Day-to-day services payable from the MSA, AFB, SPG and above threshold benefit where applicable\*

BENEFITS (accumulates to the threshold level, unless otherwise specified)	LIMITS	Above threshold benefit
GP consultations	Initially paid from MSA, AFB and SPG	Unlimited (not subject to the above threshold benefit)
Specialist consultations	Initially paid from MSA, AFB and SPG	*R2 750 p/f
Acute medicine (25% co-payment on all medicine without a generic equivalent – member has the option to have this paid from available medical savings account without accumulation to the threshold)	Subject to formulary and MRP Initially paid from MSA, AFB and SPG	*R2 120 p/f
Basic radiology and pathology	Initially paid from MSA, AFB and SPG	*R2 120 p/f (combined limit for radiology and pathology)
Basic dentistry	Initially paid from MSA, AFB and SPG	Unlimited (not subject to the above threshold benefit)
Auxiliary services	Paid from MSA, AFB and SPG Collective limit of R3 700 p/f	*R1 375 p/f for physiotherapy and bio kinetics

## Day-to-day services paid from the MSA and AFB

BENEFITS (accumulates to the threshold level, unless otherwise specified)	LIMITS
Over the counter medicine (including schedule 0, 1 and 2 medicines) and homeopathic medicines	Paid from MSA and AFB, subject to formulary and MRP, limited to R650 p/b and R950 p/f (limited to one script per day and a maximum of R150 per event) <b>Does not accumulate to the above threshold level</b>
Specialised dentistry	Paid from MSA and AFB, limited to R8 000 p/b and R11 130 p/f, subject to protocols
Optometry Visit Lenses, frames and contact lenses	Paid from MSA and AFB 2 p/b per annum Limited to R2 550 p/b per annum (subject to protocols) Frame sub-limit included in lens limit R1 060 p/b per annum
Clinical psychologist	Paid from MSA and AFB, limited to R1 600 p/f, (subject to protocols)
Psychiatry	Paid from MSA and AFB, limited to R6 900 p/f, (subject to protocols)
Home oxygen ventilation	Paid from MSA and AFB, subject to pre-authorisation, PMBs and protocols
Private nursing at home	Paid from MSA and AFB, limited to 40 days, subject to protocols and pre-authorisation
Ante-natal classes	Paid from MSA and AFB, limited to R850, subject to protocols
Hospital emergency room/casualty emergency visits (not requiring admissions excluding facility fees)	Paid from MSA and AFB

## Day-to-day services not subject to the MSA and AFB, paid from risk

BENEFITS	LIMITS
Surgical & medical appliances	100% of cost, limited to R14 840 p/f, sub-limits apply – refer to website for details
Emergency road-side assistance and ambulance transportation	Unlimited, preferred provider

## Wellness, lifestyle and preventative care benefits paid from risk

BENEFIT	LIMITS
<b>Women's health</b>	
Cervical Cancer Vaccine	1 course (3 doses per registered schedule), once-off for female beneficiaries between the ages of 12 and 18 years
Pap smear	1 test per year per female beneficiary over the age of 18 years
Oral contraceptives	Limited to R100 p/b per month
<b>Men's health</b>	
Prostate specific antigen	1 test annually per male beneficiary over the age of 40 years
<b>Children's health</b>	
Baby wellness visits	2 visits per annum for children between 4 weeks and 18 months at DSP
<b>Vaccinations</b>	
Flu vaccine	1 p/b per year, limited to R70
Tetanus diphtheria injection	As required
Pneumococcal vaccine	As required, p/b over 60 years of age and high risk members, subject to pre-authorisation
Prophylaxis (malaria)	As required
<b>Lifestyle</b>	
Universal 360° check including cholesterol, glucose, blood pressure, BMI, waist circumference, exercise plan, meal plan	1 per year p/b over the age of 18 years, limited to R100 p/b at DSP
Smoking cessation programme	Once a lifetime p/b Limited to R2 500 Conditions apply
VCT and HIV	Once a year p/b

## Cover for chronic conditions

The Dynamix option offers extensive cover for **62 chronic conditions**, including the 26 Chronic Disease List (CDL) conditions and additional 36 non-CDL conditions.

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.

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

**All CDL chronic medication is unlimited.** Non-CDL chronic medication is paid from the MSA, AFB and Self Payment Gap, limited to R6 360 p/b and R10 600 p/f. An above threshold benefit of R2 120 p/f is available, only if the limit mentioned above has not been exceeded, subject to the overall above threshold limit.

Insulin dependent members may join the **diabetes programme** with our preferred provider, Centre for Diabetes and Endocrinology (CDE).

## In-hospital benefits

BENEFITS	LIMITS
Overall Annual Limit	Unlimited, subject to pre-authorisation Co-payments are payable for certain elective procedures Co-payments may be paid from the MSA with no accumulation to the threshold
TTO medication (take home medication)	Limited to 7 days supply
GP and specialist costs	100% of AT, unlimited
Surgical prostheses and electronic nuclear devices	Limits per category, sub-limits apply, subject to pre-authorisation and protocols
Radiology and pathology	100% of AT, unlimited
MRI, CT scans/PET scans (combined in-and-out-of-hospital benefit)	100% of AT, unlimited First R2 000 paid from the MSA, (with accumulation to the threshold), pre-authorisation required
Physiotherapy in hospital	100% of AT, unlimited
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 treatment for injuries resulting from accidents or trauma

## Alternatives to hospitalisation

The Dynamix option offers cover for step-down nursing facilities, Hospice and rehabilitation. Cover is subject to pre-authorisation, protocols and case management.

## 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

## Co-payments for in-hospital procedures

**Co-payments are payable on specified elective procedures (excluding PMBs) done in a hospital or in 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, joint replacements (arthroplasty), conservative back and neck treatment (spinal cord injections), laminectomy and spinal fusion, Nissen fundoplication (reflux surgery), hysterectomy (except for cancer)

**The following treatment requires a R1000 co-payment:**

Excision lesion (benign & malignant)

## Contribution table

	Principal	Adult	Child
<b>Medical Savings Account</b>	R398	R310	R112
<b>Risk</b>	R2 254	R1 760	R632
<b>Total contribution</b>	R2 652	R2 070	R744
<b>Annual day-to-day benefits before threshold (MSA and AFB)</b>	R6 367	R4 974	R1 790
<b>Annual Self Payment Gap</b>	R2 721	R2 117	R754
<b>Threshold</b>	R9 088	R7 091	R2 544

## Glossary

PMB	-	Prescribed Minimum Benefit	P/F	-	Per family
MSA	-	Medical Savings Account	AT	-	Agreed Tariff
SPG	-	Self Payment Gap	MRP	-	Mediscor Reference Pricing
CDL	-	Chronic Disease List	CDE	-	Centre for Diabetes and Endocrinology
P/B	-	Per beneficiary	AFB	-	Annual Flexi Benefit
TTO	-	To Take Out i.e. medicines taken out of hospital when discharged	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.**



**Universal House, 15 Tambach Road, Sunninghill Park, Sandton**

**PO Box 1411, Rivonia, 2128**

**Tel: 011 208-1000 Fax: 011 208-1028**

**E-mail: [admin@universal.co.za](mailto:admin@universal.co.za)**

**Website: [www.compcarewellness.co.za](http://www.compcarewellness.co.za)**

Administered by Universal Healthcare Administrators (Pty) Ltd



**Universal**  
Administrators