

DAY-TO-DAY BENEFITS

SUBJECT TO SAVINGS, AFB, SPG AND ATB

All benefits are paid at 100% of the Scheme rate unless otherwise specified.

	Benefits paid from available AFB where no sub-limits are applicable	Sub-limits while AFB funds are available
GP consultations, procedures and materials		M: 6 visits; M+1: 8 visits; M+2: 10 visits; M+3+: 11 visits
Specialist Consultations, procedures and materials	✓	
A referral from a GP is required before seeking treatment from a specialist, failure which will result in a 30% co-payment on the specialist account and all related accounts.		
Acute medicines Prescription medicines- Schedule 3 and higher	✓	
A 25% co-payment is applicable to non-generic products. MMAP (Maximum Medical Aid Price) applies to medicines where a generic product is available and might result in a co-payment		
Over the counter medicine (OTC) and homeopathic medicine		R170 per event, R580 per beneficiary per year and R1 050 per family per year
Basic radiology Including black and white X-rays and ultrasound	✓	
Specialised radiology MRI, CT, High resolution CT and PET scans		Combined in-and-out of hospital benefit, limited to R24 300 per family from in-hospital benefit
Pathology	✓	
Dentistry Conservative and restorative	✓	
Specialised dentistry Dentures, crowns, bridgework, metal fillings and inlays, orthodontics, prosthodontics, periodontics, Osseo integrated implants including the cost of the appliances and prosthesis, maxillofacial and oral surgery		Sub-limit of R2 050 per beneficiary
Optometry Consultations		One test per beneficiary every second year
Optometry Lenses, contact lenses and disposable lenses		R1 590 per beneficiary and R4 550 per family every second year
Optometry Frames		R805 per beneficiary every second year, included in lenses limit
Auxiliary services Including audiologist (to be recommended by a medical practitioner), chiropractors, Dieticians, homeopaths (Consultations), Naturopaths (Consultations), Speech and Occupational therapists, Chiropody/ Podiatry, Social workers, Physiotherapy and Biokineticists		R3 000 per family Combined limit in and out of hospital
Mental Health - Clinical psychologists		R1 650 per family
Mental Health - Psychiatry		R4 200 per family
Oxygen home ventilation	✓	
Private nursing homes		Limited to 20 days per family
Ante-natal classes and a lactation consultation post confinement with a midwife		12 ante-natal classes, limited to R750 per pregnancy
Surgical and medical appliances Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixator		Full list of appliances with sub-limits are available on www.compcare.co.za

HOSPITAL BENEFITS/MAJOR MEDICAL EXPENSES

IMPORTANT NOTICE - PRE-AUTHORISATION REQUIRED - PROTOCOLS APPLY

All benefits are paid at 100% of the Scheme rate unless otherwise specified.

BENEFIT	LIMIT	WHAT TO DO	TAKE NOTE
Hospitalisation: Cover in any private hospital	Unlimited	Phone for pre-authorisation 48 hours before an elective procedure, otherwise you will incur a R2 000 co-payment for no pre-authorisation or R1 000 co-payment for late authorisation. The Scheme must be notified of emergency hospitalisation within 1 working day after the admission, otherwise a co-payment of R500 will apply	Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website www.compcare.co.za for a list of co-payments and exclusions
Hospital related accounts including: GP visits, specialists, radiology, surgical procedures and blood transfusions	Unlimited	Pre-authorisation required	Paid at 100% of scheme rate
Medicine in hospital	Unlimited	Pre-authorisation required	Non-PMB medicine is subject to reference pricing
Medicine upon discharge (TTO)	7 days supply		
Pathology (in and out of hospital)	R30 380 per family per year	Pre-authorisation required	Paid at 100% of scheme rate
Auxillary services in hospital: physiotherapy, psychology, etc.	R3 000 per family per year Combined limit in and out of hospital	Pre-authorisation required	To be recommended by the treating medical practitioner
Surgical prostheses (sub-limits apply)	R32 850 per family per year	Pre-authorisation required	Full list of prostheses with sub-limits are available on www.compcare.co.za
Specialised Radiology including MRI, CT scans and high resolution PET scans	R24 300 per family per year	Pre-authorisation required	Preauthorisation is required for all MRI and CT Scans. High resolution CT Scans/PET Scans are subject to special medical motivation and also requires pre-authorisation. There is no benefit for unauthorised scans, except for PMBs. No benefits are available for screening or investigative purposes
Basic Radiology	Unlimited	Pre-authorisation required	Paid at 100% of scheme rate

