

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 funds in savings and AFB where no sub-limits are applicable | Sub-limits while savings and AFB funds are available | Above Threshold Benefits and sub-limits (All sub-limits are subject to the overall ATB limits) |
|---|--|--|--|
| GP consultations, procedures and materials | ✓ | | Unlimited, not subject to ATB limits |
| Specialist consultations, procedures and materials Paid at 200% of the Scheme rate A referral from a GP is required before seeking treatment from a specialist except for services provided by an ophthalmologist, gynaecologist, oncologist or urologist (for beneficiaries over the age of 40) and a paediatrician in respect of children under the age of 2 years or where multiple visits to a specialist are authorised | ✓ | | R4 620 per family |
| Acute medicines Prescription medicines- Schedule 3 and higher A 25% co-payment is applicable on non-generic products. MMAP (Maximum Medical Aid Price) applies to medicines where a generic product is available and might result in a co-payment | ✓ | | R3 830 per family |
| Over the counter medicine (OTC) and homeopathic medicine and sport supplements with NAPPI code | | R210 per event, R1 020 per beneficiary per year and R1 450 per family per year | No above threshold benefit |
| Basic radiology Including black and white X-rays and ultrasound | ✓ | | R4 620. Combined limit with Pathology |
| Specialised radiology MRI, CT, High resolution CT and PET scans | | The first R2 500 is payable from savings, AFB and SPG with accumulation to threshold, except for PMBs, thereafter unlimited from in-hospital benefit | |
| Pathology | ✓ | | R4 620. Combined limit with Radiology |
| Dentistry Conservative and restorative | ✓ | | Unlimited, not subject to ATB limits |
| 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 | | R17 680 per beneficiary | No above threshold benefit |
| Optometry Consultations Lenses, contact lenses and disposable lenses Frames | | Two tests per beneficiary per year R4 620 per beneficiary per year R2 340 per beneficiary per year, included in lenses limit | No above threshold benefit |
| Auxiliary services Including audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody/ podiatry, social workers, physiotherapy and biokineticists | | R10 000 per family Combined limit in and out of hospital | R2 890 for physiotherapy and biokineticists only, subject to benefits within the overall Auxiliary sub-limit |
| Mental health - Clinical psychologists | | R5 050 per family | No above threshold benefit |
| Mental health - Psychiatry | | R16 850 per family | No above threshold benefit |
| Oxygen home ventilation | ✓ | | No above threshold benefit |
| Private nursing homes | ✓ | 60 days | No above threshold benefit |
| Ante-natal classes and a lactation consultation post confinement with a midwife | | 12 ante-natal classes, limited to R1 310 per pregnancy | No above threshold benefit |
| Surgical and medical appliances Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixators and wearable devices (subject to NAPPI code and sub-limit of R3 000 per family per year) | | Full list of appliances with sub-limits are available on www.compcare.co.za | No above threshold benefit |

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, blood transfusions, auxiliary services – (physiotherapy) | Unlimited | Pre-authorisation required | Specialists are paid at 200% of scheme rate, excluding dental treatment |
| Medicine in hospital | Unlimited | Pre-authorisation required | Non-PMB medicine is subject to reference pricing |
| Medicine upon discharge (TTO) | 7 days supply | | |
| Pathology | Unlimited | Pre-authorisation required | Paid at 100% of scheme rate |
| Auxillary services in hospital: physiotherapy, psychology, etc. | R10 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) | R46 960 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 | Unlimited | Pre-authorisation required | The first R2 500 of the specialised radiology account will be paid from the member's savings. Pre-authorisation 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 |

