

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
GP consultations, procedures and materials. (Unlimited once PMSA and AFB are depleted)	✓	
Specialist consultations, procedures and materials Paid at 100% of the Scheme rate 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 on non-generic products. MMAP (Maximum Medical Aid Price) applies to medicines where a generic product is available and might result in a co-payments.	✓	
Over the counter medicine (OTC) and homeopathic medicine and sport supplements with NAPPI code		R180 per event, R710 per beneficiary per year and R1 160 per family per year
Basic radiology Including black and white X-rays and ultrasound	✓	
Specialised radiology MRI, CT, high resolution CT and PET scans		The first R1 500 is payable from Savings and AFB, combined with in-hospital benefit and limited to R27 620 per family
Pathology		Subject to Savings and AFB, combined with in-hospital benefit and limited to R33 150 per family
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	✓	R7 720 per beneficiary
Optometry Consultations Lenses, contact lenses and disposable lenses Frames		One test per beneficiary every second year R2 070 per beneficiary every second year R1 090 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 or podiatry, social workers, physiotherapy and biokineticists		R5 000 per family combined limit in-and-out of hospital
Mental health - Clinical psychologists		R1 890 per family
Mental health - Psychiatry		R6 400 per family
Oxygen - home ventilation	✓	
Private nursing homes		20 days
Ante-natal classes and a lactation consultation post confinement with a midwife		12 ante-natal classes, limited to R960 per pregnancy
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

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. Combined in-and-out of hospital benefits	R33 150 per family	Pre-authorisation required	Paid at 100% of scheme rate
Auxiliary services in hospital: physiotherapy, psychology, etc.	R5 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)	R35 200 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. Combined in-and-out of hospital limit	R27 620 per family per year	Pre-authorisation required	The first R1 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

