

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 where no sub-limits are applicable	Sub-limits whilst savings are available
GP consultations, procedures and materials	✓	
Specialist consultations, procedures and materials	✓	
Paid @ 100% of the scheme rate	✓	
A referral from a GP is required before seeking treatment from a specialist, failure of which will result in a 30% co-payment on the specialist account and all related accounts.		
Acute medicines Prescription medicines- Schedule 3 and higher	✓	
Over the counter medicine (OTC), homeopathic medicine and sport supplements with a NAPPI code		R160 per event, R550 per beneficiary per year and R990 per family per year
Basic radiology Including black and white X-rays and ultrasound	✓	
Specialised radiology MRI, CT, High resolution CT and PET scans Subject to pre-authorisation		The first R1 000 is payable from savings, except for PMBs, thereafter limited to a combined in-and-out of hospital limit of R19 890 per family
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	✓	
Optometry Consultations Lenses, contact lenses and disposable lenses Frames	✓ ✓ ✓	Benefit every second year
Auxiliary services Including audiologist, chiropractors, dieticians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody/ podiatry, social workers, physiotherapy and biokineticists	✓	
Mental health - Clinical psychologists	✓	
Mental health - Psychiatry	✓	
Oxygen home ventilation	✓	
Radial Keratectomy and Eximer laser	✓	
Ante-natal classes including one lactation consultation with a midwife	✓	12 Ante-natal classes up to a maximum of R750 per pregnancy
Surgical and medical appliances Wheelchairs, crutches, glucometers, hearing aids, artificial eyes, external fixators and wearable devices (subject to NAPPI code)		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)	R27 620 per family per year	Pre-authorisation required	Paid at 100% of scheme rate
Auxillary services in hospital: physiotherapy, psychology, etc.	R2 500 per family per year	Pre-authorisation required	To be recommended by the treating medical practitioner
Surgical prostheses (sub-limits apply)	R31 400 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	R19 890 per family combined in-and-out of hospital limit	Pre-authorisation required	The first R1 000 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

