

Selfsure 2010



*Simplicity
Sincerity
Security
Service*



Description of Service / Treatment	Services rendered as part of hospitalisation – subject to pre-authorization	Services rendered NOT as part of hospitalisation
OVERALL MAXIMUM	None	Annual Day-to-day Limit: Principal Member = R3 100 Additional per adult dependant = R2 000 Additional per minor dependant = R1 000 (to a maximum of R3 000)
HOSPITALISATION		
Accommodation, theatre, medicine and material used whilst hospitalised	100% of Agreed Tariff	Not applicable
Outpatient treatment at hospital facility	Not applicable	Benefits as described in respect of doctor visits and acute medicine
Medicine received on discharge from hospital	100% of Agreed Tariff (GRP applies), if purchased on date of discharge	
MEDICAL PRACTITIONERS		
Consultations (Visits)	100% of Medical Scheme Rate – unlimited	100% of Medical Scheme Rate –subject to Annual Day-to-day Limit
Radiology and Pathology	100% of Medical Scheme Rate – unlimited	100% of Medical Scheme Rate – jointly limited to R2 600 per family per year (basic dentistry, physiotherapy and biokinetics are part of this limit)
ECHO-tests	100% of Medical Scheme Rate - unlimited	100% of Medical Scheme Rate – limited to R1 900 per beneficiary per year
MRI- and CT-scans and radio-isotope studies (<i>Benefits subject to separate pre-authorization</i>)	100% of Medical Scheme Rate – R1 500 co-payment applies	100% of Medical Scheme Rate – R1 500 co-payment applies
Clinical Procedures	100% of Medical Scheme Rate – unlimited Co-payments applicable to certain elective procedures, unless funded as PMB treatment. Please refer to Member's Guide for detail. No benefits for: – Joint replacements – Spinal surgery – Diagnostic laparoscopy, hysteroscopy or endometrial ablation	100% of Medical Scheme Rate for the following, subject to pre-authorization: Upper and lower gastro-intestinal endoscopy (excl. sigmoidoscopy and anoscopy) Laser tonsillectomy 24-hour oesophageal pH studies Oesophageal motility Yag laser Photocoagulation therapy Photodynamic therapy
Cochlear implants	100% of Medical Scheme Rate, limited to R20 000 per implant	All other clinical procedures = 100% Medical Scheme Rate subject to Annual Day-to-day Limit
Material and injection material administered in doctor's rooms	Not applicable	Not applicable
MATERNITY		100% of cost – subject to Annual Day-to-day Limit
Foetal scans	100% of Medical Scheme Rate – unlimited	100% of Medical Scheme Rate Benefits limited to 2 per beneficiary per year and the cost of a 3D-scan is limited to the cost of a 2D-scan
Ante-natal consultations	100% of Medical Scheme Rate - unlimited	100% of Medical Scheme Rate – unlimited
Ante-natal classes	Not applicable	100% of cost limited to R1 000 per family per year
Confinement	Benefits as described in respect of Hospitalisation and Medical Practitioners. Benefits in respect of babies weighing less than 1 kilogram at birth, are limited to the Prescribed Minimum Benefits.	
AUXILIARY SERVICES		
Medical Technology	100% of Medical Scheme Rate – unlimited	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
Clinical Technology	100% of Medical Scheme Rate – unlimited	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
Physiotherapy and Biokinetics	100% of Medical Scheme Rate - unlimited	100% of Medical Scheme Rate – subject to joint limit for radiology, pathology and basic dentistry
Speech Therapy and Occupational Therapy	100% of Medical Scheme Rate – unlimited (treatment to form part of a Case Management Programme)	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
Podiatry, orthoptic treatment, hearing aid acoustics, consultations with dietitians, chiropractors, osteopaths, homeopaths, naturopaths and herbalists	Benefits as described in respect of services rendered not as part of hospitalisation	100% of Medical Scheme Rate – subject to Annual day-to-day Limit
Aromatherapy, acupuncture and reflexology	To be self-funded	To be self-funded

Description of Service / Treatment	Services rendered as part of hospitalisation – subject to pre-authorization	Services rendered NOT as part of hospitalisation
OPTICAL		
Consultation	Not applicable	100% of cost – subject to Annual Day-to-day Limit
Spectacles and Contact Lenses	Not applicable	100% of cost – limited to R1 500 per beneficiary per year and subject to Annual Day-to-day Limit
Refractive Surgery	To be self-funded	To be self-funded
SECONDARY FACILITIES		
Treatment that forms part of a Case Management Programme	100% of cost, subject to approval by case manager	100% of cost, subject to approval by case manager
REHABILITATION	Only benefits for cases managed as part of a Case Management Programme, where a medical report was submitted by the attending physician.	
AMBULANCE SERVICES		
Preferred Provider (ER24)	Not applicable	100% of Agreed Tariff for emergency transport to and from a hospital
Non-preferred Provider	Not applicable	100% of Medical Scheme Rate, limited to R1 600 per family per year
BLOOD TRANSFUSIONS	100% of cost	100% of cost
MEDICAL AND SURGICAL PROSTHESIS / APPLIANCES (CASE MANAGED)		
Internal Prosthesis	Specific sub-categories with limits apply. Please refer to Members' Guide for detail	
External Prosthesis	100% of cost, limited to R37 800 per family per year – subject to approval by case manager	
Orthopaedic Appliances	100% of cost limited to R5 400 per family per year, subject to case management	
Medical Appliances	Not applicable	100% of cost, limited to R3 000 per family per year
Hearing Aids	Not applicable	No benefit
DENTISTRY		
Basic	100% of Medical Scheme Rate – R1 000 co-payment and subject to joint limit for radiology, pathology, physiotherapy and biokinetics	100% of Medical Scheme Rate – subject to joint limit for radiology, pathology, physiotherapy and biokinetics
Specialised	100% of Medical Scheme Rate – R1 000 co-payment and subject to Annual Day-to-day Limit	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
MAXILLA-FACIAL AND ORAL SURGERY		
Elective	100% of Medical Scheme Rate – R1 000 co-payment and subject to Annual Day-to-day Limit	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
Non-elective	100% of Medical Scheme Rate – R1 000 co-payment	100% of Medical Scheme Rate – unlimited
Implantology	100% of Medical Scheme Rate – R1 000 co-payment and subject to Annual Day-to-day Limit	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
PRESCRIBED MEDICINE		
Chronic (member must apply for benefit)	Not applicable	No benefit, except PMB's
Acute	Not applicable	100% of Agreed Tariff (GRP applies) – subject to Annual Day-to-day Limit
Immunisations	Not applicable	
Oral contraceptives and IUD's	Not applicable	
NON-PRESCRIBED MEDICINE (PAT)	Not applicable	100% of Agreed Tariff (GRP applies) – limited to R170 per day and subject to Annual Day-to-day Limit
CASE MANAGED / DISEASE MANAGED CONDITIONS / PROCEDURES		
Organ Transplants	The following benefits apply to organ donors in RSA: R30 000 for a live donor, R18 000 for a cadavre. Benefits in respect of donors only allowed if the recipient of the organ is a beneficiary of the Scheme. Specific radiology and pathology tests associated with the transplant procedure will also qualify for benefits.	
Chronic Renal Failure	100% of Medical Scheme Rate for kidney dialysis, including associated radiology and pathology services – unlimited	
Oncology	Benefits managed as part of an Oncology Management Programme and subject to use of Preferred Provider. Overall limit of R108 000 per family per year applies. No benefit for biological drugs. Please refer to Members' Guide for more detail.	
Asthma, Chronic Obstructive Airways Disease, Diabetes and Cardiacare	Benefits managed by Scheme and payable as per the applicable benefits described elsewhere in this summary.	
Oxygen therapy	100% of cost of oxygen therapy (cylinders included) subject to Case Management	
AIDS AND HIV	Benefits managed as part of a Disease Management Programme	
FOREIGN CLAIMS	No benefit, except for Namibian claims	
MENTAL HEALTH		
Clinical Psychology	100% of Medical Scheme Rate – unlimited Treatment must form part of Case Management Programme	100% of Medical Scheme Rate – subject to Annual Day-to-day Limit
Psychiatry	Benefits as described elsewhere in this summary for Medical Practitioners and Hospitalisation. Treatment to be obtained in a mental health institution, as approved by the Scheme.	
PRESCRIBED MINIMUM BENEFITS	Benefits subject to application and provided that the treatment and/or chronic medicine is received from a public healthcare facility or Chronicare courier pharmacy. If voluntarily obtained from any other provider, a co-payment (determined by the Scheme) will apply. Scheme protocol apply.	

CONTRIBUTIONS

	Effective from 1/1/2010		
	Principal Member	Additional Adult Dependant	Additional Minor Dependant
Contributions	R1 373	R1 350	R464

ABBREVIATION: GRP = Generic Reference Price
PMB: Prescribed Minimum Benefits

Medical Scheme Rate = National Health Reference Price or such other rate as agreed by the Scheme



This is only a summary of the Benefits and Contributions. In case of a dispute the Registered Scheme Rules will apply.