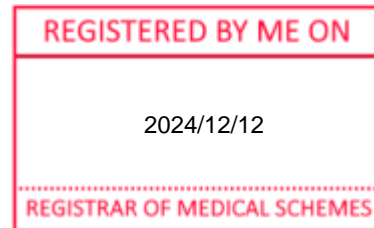


*Bonitas*

# BONITAS MEDICAL FUND ANNEXURE B

OPTIONS:  
PRIMARY  
PRIMARY SELECT

2025



2024/12/12

REGISTRAR OF MEDICAL SCHEMES

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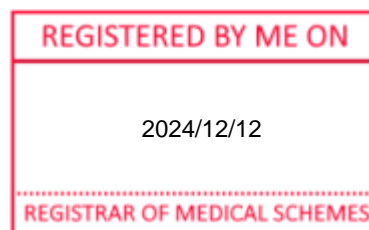
**A ENTITLEMENT TO BENEFITS**

- A1 The Bonitas Fund Tariff is defined as the Bonitas monetary tariffs applicable in 2024 increased by an average of 5.2%.
- A2 Beneficiaries are entitled to benefits as shown in this Annexure B, subject to the monetary limits and implementation restrictions set out herein, to the exclusions referred to in Annexure C of the Rules, to the general limitation and restriction of benefits set out in Annexure D of the Rules and to the procedural and other requirements set out in the main rules. Benefits are applicable per annum, unless otherwise stated in the Benefits Table in paragraph D below.
- A3 Specialist Network appointed as the Scheme's DSP for PMBs (refer to Annexure D: 7.3.6), is applicable for all In and Out of hospital consultations and procedures.

**A3.1 Specialist Network**

A3.1.1 The Specialist Network includes, but is not limited to, the following specialists:

- Cardio Thoracic Surgery
- Cardiology
- Dermatology
- Gastroenterology
- Neurology
- Neurosurgery
- Obstetrics and Gynaecology
- Ophthalmology
- Orthopaedics
- Otorhinolaryngology (ENT)
- Paediatrics
- Plastic and Reconstructive Surgery
- Psychiatry
- Pulmonology
- Rheumatology
- Specialist Medicine
- Surgery
- Urology



A handwritten signature in black ink, appearing to be "S. Singh".

A3.1.2 In-Specialist Network, in hospital Tariffs are applicable as follows:

- The contracted rate for Primary and Primary Select Options.

A3.1.3 In-Specialist Network, out of hospital Tariffs are applicable as follows:

- The contracted rate for Primary and Primary Select Options.



A4 In addition to the Specialist Network, the Scheme appointed the Oncology Network for the provision of oncology treatment for both in-and-out of hospital care for members enrolled on the programme.

A5 The Scheme has appointed a PET scan network for the provision of PET scan services in and out of hospital, for members enrolled on the Oncology Programme.

## **B CHARGING OF BENEFITS, LIMITS INCLUDING OVERALL ANNUAL (OAL) LIMITS AND MEMBERSHIP CATEGORY**

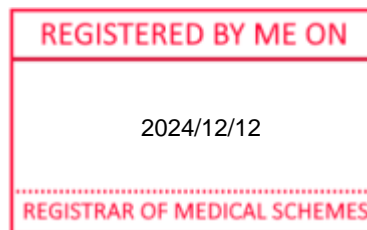
B1 On the Primary and Primary Select options, claims for services stated as being subject to payment from the Day-to-Day benefit in paragraph D below are allocated against the Day-to-Day benefits.

B2 When the Day-to-Day benefit is exhausted on the Primary and Primary Select options, no further benefits are available in respect of services payable from the Day-to-Day benefits, except for PMBs.

B3 Valid claims will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower cost or Bonitas Tariff, or Uniform Patient Fee Schedule for Public hospitals, or 100% of the Bonitas Dental Tariff as prescribed or rendered by a medical dental and alternative healthcare practitioner or at a percentage as indicated in the table below.

The cost of a valid claim shall be determined for the purpose of reimbursing the member or the supplier and the share of such cost that the Fund will bear. The balance of the share of costs to make up 100% thereof shall be the member's responsibility except for Prescribed Minimum Benefits.

B4 Legally prescribed acute or chronic medicines claims will be reimbursed at 100% of (1) the single exit price plus the negotiated dispensing fee or (2) the single exit price plus 20% capped at a maximum of R20 (Vat exclusive) if a non-contracted pharmacy is used.. Both subject to the reimbursement limit, i.e. Medicine Price List and applicable formularies. Co-payments to apply where relevant.

**B5 MEMBERSHIP CATEGORY**

Member	=	M0
Member plus 1 dependant	=	M1
Member plus 2 dependants	=	M2
Member plus 3 and more dependants	=	M3+

B6 Mental Health in Hospital will be covered subject to the relevant managed healthcare programme, provided that the treatment is rendered in a designated service provider facility. The DSP facility must be an appropriate mental health facility as licensed by the Department of Health and credentialed to have: Dedicated psychiatric, beds dedicated psychiatric teams and psychiatric therapeutic programmes. Emergency admissions, defined as an afterhours admission, will be approved until the first working day whereupon the patient should be transferred to a credentialed psychiatric facility.

B7 The Infertility benefit includes the following procedures or interventions as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M:

Hysterosalpingogram	Laparoscopy
The following blood test:	Hysteroscopy
Day 3 FSH/LH	Surgery (Uterus and tubal)
Oestradiol	Manipulation of ovulation defects and deficiencies
Thyroid functions (TSH)	Semen analysis (volume; count; mobility; morphology; MAR - (test)
Prolactin	Basic counselling and advice on sexual behaviour, temperature charts, etc
Rubella	Treatment of local infections
HIV	
VDRL	
Chlamydia	
Day 21 Progesterone	

B8 On the Primary and Primary Select Options, a member or beneficiary will be required to obtain a referral from a registered general practitioner for a specialist consultation. However, should a member/beneficiary not have a referral, the claim will not be covered.

The following exceptions are applicable:

- 2 (two) Gynaecologist consultations or visits per annum for female beneficiaries;
- Maternity
- Children under the age of 2 (two) years, for Paediatrician visits or consultations
- Consultations with Oncologists and Haematologists
- Consultations with Ophthalmologists
- Specialist to specialist referral
- Psychologist to Psychiatrist referral.
- Follow-up visits with one of the treating specialists, within 8 weeks of discharge from hospital, for the same condition.



On depletion of benefits, PMB above limits will only be applicable via the contracted Designated Service Providers of the fund, subject to Regulation 8.

## C **PRESCRIBED MINIMUM BENEFITS (PMBs)**

Prescribed Minimum Benefits as shown in Annexure A of the General Regulations, made in terms of the Medical Schemes' Act 131 of 1998; override all benefits indicated in this annexure, and are paid in full.

The Prescribed Minimum Benefits are available in conjunction with the Fund's contracted managed care programmes, which include the application of treatment protocols, medicine formularies, pre-authorisation and case management.

These measures have been implemented to ensure appropriate and effective delivery of Prescribed Minimum Benefits. Out of hospital tests and GP and specialist consultations, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one..

See Annexure D – Paragraph 7 for a full explanation

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REGISTRAR OF MEDICAL SCHEMES

**D ANNUAL BENEFITS AND LIMITS**

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	<b>OVERALL ANNUAL LIMIT</b>	No limit.	No limit.	
	<b>DAY-TO-DAY BENEFIT</b>	M : R5 330 M+1 : R8 520 M+2: R10 650 M+3+: R11 720	M : R5 330 M+1 : R8 520 M+2: R10 650 M+3+: R11 720	
	<b>General Practitioner and Specialist Benefit</b>	M : R2 240 M+1: R3 920 M+2: R5 040 M+3+: R5 040 • Limited to and included in the Day-to-Day benefit.	M : R2 240 M+1: R3 920 M+2: R5 040 M+3+: R5 040 • Limited to and included in the Day-to-Day Benefit. • Subject to GP nomination from the GP Network.	
<b>D1</b>	<b>ALTERNATIVE HEALTHCARE</b>			
<b>D1.1</b>	<b>Out of Hospital (See B1 &amp; B3)</b>	M : R2 240 M+1: R2 800 M+2: R3 370 M+3+: R3 370 Limited to and included in the Day-to-Day benefit.	M : R2 240 M+1: R2 800 M+2: R3 370 M+3+: R3 370 Limited to and included in the Day-to-Day benefit.	
<b>D1.1.1</b>	<b>Homoeopathic Consultations and/or treatment</b>	Limited to and included in D1.1.	Limited to and included in D1.1.	
<b>D1.1.2</b>	<b>Homoeopathic Medicines</b>	Limited to and included in D1.1, at 80% of tariff.	Limited to and included in D1.1, at 80% of tariff.	
<b>D1.1.3</b>	<b>Acupuncture</b>	Limited to and included in D.1.1.	Limited to and included in D1.1.	
<b>D1.1.4</b>	<b>Naturopathy Consultations and/or treatment and medicines</b>	• Limited to and included in D1.1. • Medicines paid at 80% of tariff.	• Limited to and included in D1.1. • Medicines paid at 80% of tariff.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D1.1.5	Osteopathy	Limited to and included in D1.1.	Limited to and included in D1.1.	
D1.1.6	Phytotherapy	Limited to and included in D1.1.	Limited to and included in D1.1.	
<b>D2 AMBULANCE SERVICES</b>				
D2.1	Emergency Medical Transport (See B3)	100% of cost if authorised by the preferred provider.	100% of cost if authorised by the preferred provider.	<ul style="list-style-type: none"> <li>Subject to the contracted provider.</li> <li>Non-authorisation will result in non-payment except for PMBs.</li> </ul>
<b>D3 APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS</b>				
D3.1	In and Out of Hospital (See B3)			<ul style="list-style-type: none"> <li>Diabetic accessories and appliances (with the exception of glucometers) to be pre-authorised and claimed from the chronic medicine benefit (D11.3).</li> <li>Subject to frequency limits as per managed care protocols.</li> <li>The benefit excludes consultations/fittings, which are subject to D17.2.</li> </ul>
D3.1.1	General medical and surgical appliances, including wheelchairs and repairs, and large orthopaedic appliances	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	Hiring or buying medical or surgical aids as prescribed by a medical practitioner.
D3.1.2	Hearing Aids and repairs	No benefit.	No benefit.	
D3.1.3	CPAP Apparatus for sleep apnoea	R8 230 per family, unless PMB.	R8 230 per family, unless PMB.	CPAP Machines are subject to the relevant managed healthcare programme and to its prior authorisation.
D3.1.4	Stoma Products	Limited to and included in D3.1.3 and thereafter funded from OAL, if PMB.	Limited to and included in D3.1.3 and thereafter funded from OAL, if PMB.	
D3.1.5	Specific appliances, accessories			Subject to the relevant managed healthcare programme and to its prior authorisation and if the treatment forms part of the relevant managed healthcare programme, out of hospital.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D3.1.5.1	Oxygen therapy, and equipment (not including hyperbaric oxygen treatment)	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.2	Home Ventilators	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.3	Long leg callipers	Limited to and included in D20.2.	Limited to and included in D20.2.	
D3.1.5.4	Foot orthotics	No benefit, unless PMB.	No benefit, unless PMB.	
<b>D4 BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS</b>				
D4.1	In and Out of Hospital (See B3)	No limit if specifically authorised.	No limit if specifically authorised.	Subject to the relevant managed healthcare programme and to its prior authorisation.
<b>D5 CONSULTATIONS, VISITS BY MEDICAL PRACTITIONERS</b>				
D5.1	<p>General Practitioners (Including Virtual Consultations) (See A3 and B3)</p> <div style="border: 2px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p>-----</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>	<p>M : R2 240 M+1: R3 920 M+2: R5 040 M+3+: R5 040</p> <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	<p>M : R2 240 M+1: R3 920 M+2: R5 040 M+3+: R5 040</p> <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> <li>Subject to GP nomination from the GP Network.</li> </ul>	<ul style="list-style-type: none"> <li>On Primary Select, subject to nominating a maximum of two GPs from the GP Network and submitting the claim from the nominated GP.</li> <li>Out of hospital GP and specialist consultations, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.</li> </ul> <p>This benefit excludes</p> <ul style="list-style-type: none"> <li>Dental Practitioners and Therapists (D6),</li> <li>Oncologists, Haematologists and Credentialed Medical Practitioners during active and post-active treatment periods (D14);</li> <li>Paramedical Services (D17);</li> <li>Physiotherapists and Biokineticists in hospital (D19.1).</li> </ul>
D5.1.1	In Hospital	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of Bonitas Tariff for general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of Bonitas Tariff for general practitioners.</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D5.1.2.	Out of Hospital	Subject to the General Practitioner and Specialist benefit in D5.1.	Subject to the General Practitioner and Specialist Benefit in D5.1.	
D5.1.3	In Network General Practitioners/Nominated General Practitioners for Primary Select (including virtual consultations)	<ul style="list-style-type: none"> <li>Limited to and included in D5.1.</li> <li>A network General Practitioner Risk benefit of 1 visit per family applies per annum, when the Day-to-Day benefits are exhausted.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D5.1.</li> <li>A network General Practitioner Risk benefit of 1 visit per family applies per annum, when the Day-to-Day benefits are exhausted.</li> </ul>	This benefit applies to both nominated/non-nominated network GPs on Primary Select
D5.1.4	Non-Network General Practitioners/Non Nominated, for Primary Select (Virtual consultations are limited to and included in D5.1.3)	Limited to and included in the General Practitioner and Specialist benefit in D5.1.	<ul style="list-style-type: none"> <li>Limited to 2 out of area visits per family for non-nominated network GP visits</li> <li>Limited to and included in D5.1.</li> </ul>	<ul style="list-style-type: none"> <li>Consultations/visits with non-network GPs are limited to bona fide emergencies on Primary Select</li> <li>Out of hospital GP consultations, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.</li> </ul>
D5.1.5	Childhood illness benefit	1 GP consultations per beneficiary between the ages of 2 and 12 years paid from OAL.	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	
D5.2	Medical Specialists (See A3, B3 and B8)			
D5.2.1	In Hospital			
D5.2.1.1	In Specialist Network	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies. (See Annexure D: 7.3.6).</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies. (See Annexure D: 7.3.6).</li> </ul>	All consultations and procedures within the specialist network will be paid at the contracted rate, with no co-payment applicable.
D5.2.1.2	Out of Specialist Network	<ul style="list-style-type: none"> <li>No limit</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> </ul>	<ul style="list-style-type: none"> <li>No limit</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> </ul>	All consultations and procedures outside the Specialist Network will be reimbursed up to the Bonitas Tariff. Co-payments are applicable for consultations and procedures charged in excess of the Bonitas Tariff.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D5.2.2	<p><b>Out of Hospital (See B1, B3 and B8)</b></p> <div style="border: 1px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>1 network specialist visit per family, per annum from OAL, subject to GP referral,</li> <li>Subsequent visits are limited to and included in the GP and Specialist benefit in D5.1.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> </ul>	<ul style="list-style-type: none"> <li>1 network specialist visit per family, per annum from OAL, subject to referral by a GP on the network,</li> <li>Subsequent visits are limited to and included in the GP and Specialist benefit in D5.1.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> </ul>	<p>On Primary and Primary Select, referral to a specialist must be done by a registered general practitioner and a valid referral obtained. The following exceptions are applicable as per B8:</p> <ul style="list-style-type: none"> <li>Two (2) Gynaecologist visits/consultations per annum for female beneficiaries;</li> <li>Consultations and visits related to maternity;</li> <li>Children under the age of two (2) years for Paediatrician visits/consultations;</li> <li>Visits with Ophthalmologists, Haematologists and Oncologists;</li> <li>Specialist to specialist referral</li> <li>Psychologist to Psychiatrist referral.</li> <li>Follow-up visits with one of the treating specialists within 8 weeks of discharge from hospital for the same condition.</li> </ul> <p>Out of hospital tests and specialist consultations, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.</p>
D5.2.3	<b>Infant Paediatric benefit (Consultation with a GP or Paediatrician)</b>	<ul style="list-style-type: none"> <li>1 Paediatric consultation per beneficiary for children aged 0 - 12 months within the age bracket.</li> <li>1 consultation per beneficiary for children aged between 13 – 24 months within the age bracket, included in the OAL.</li> </ul>	<ul style="list-style-type: none"> <li>1 Paediatric consultation per beneficiary for children aged 0 - 12 months within the age bracket.</li> <li>1 consultation per beneficiary for children aged between 13 – 24 months within the age bracket, included in the OAL.</li> </ul>	
<b>D6 DENTISTRY</b>				
D6.1.1	<b>Consultations (See B3)</b>	Limited to two general check-ups (once every 6 months) per beneficiary per year. Covered at 75% of the BDT.	Limited to two general check-ups (once every 6 months) per beneficiary per year. Covered at 75% of the BDT.	<ul style="list-style-type: none"> <li>Subject to the Dental Management Programme. Benefits payable on the Primary and Primary Select Options are subject to a Designated Service Provider Network for conservative out of hospital services.</li> <li>1 out of network emergency consultation allowed per beneficiary per year for</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
				treatment of pain and sepsis relief, limited to codes: 8104,8201, 8307 & 8132 only. • Subject to managed care protocols.
D6.1.2	Fillings	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT.</li> <li>Fillings are granted once per tooth in 720 days.</li> <li>Benefit for re-treatment of a tooth is subject to managed care protocols.</li> </ul>	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT.</li> <li>Fillings are granted once per tooth in 720 days.</li> <li>Benefit for re-treatment of a tooth is subject to managed care protocols.</li> </ul>	Benefits for fillings are granted once per tooth in 720 days. Benefits for re-treatment of a tooth are subject to managed care protocols. A treatment plan and x-rays may be required for multiple fillings.
D6.1.3	Plastic Dentures  <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON  2024/12/12  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT.</li> <li>One set of plastic dentures (an upper and a lower) in a 4 year period for beneficiaries 21 years and older.</li> <li>25% co-payment applies.</li> <li>The appropriate laboratory codes will be covered with a 20% co-payment.</li> <li>Subject to pre-authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT.</li> <li>One set of plastic dentures (an upper and a lower) in a 4 year period for beneficiaries 21 years and older</li> <li>25% co-payment applies.</li> <li>The appropriate laboratory codes will be covered with a 20% co-payment..</li> <li>Subject to pre-authorisation.</li> </ul>	Subject to managed care protocols.
D6.1.4	Extractions	Covered at 75% of BDT and managed care protocols apply.	Covered at 75% of BDT and managed care protocols apply.	Subject to managed care protocols.
D6.1.5	Root canal therapy	Covered at 75% of BDT. Root canal treatment is limited to the shortened dental arch (i.e. excl. Molars). Root canal therapy on primary (milk) teeth is not covered.	Covered at 75% of BDT. Root canal treatment is limited to the shortened dental arch (i.e. excl. Molars). Root canal therapy on primary (milk) teeth is not covered.	Subject to managed care protocols.
D6.1.6	Preventative Care	<ul style="list-style-type: none"> <li>2 Annual scale and polish treatments per beneficiary once every 6 months.</li> <li>Covered at 75% of BDT.</li> </ul>	<ul style="list-style-type: none"> <li>2 Annual scale and polish treatments per beneficiary once every 6 months.</li> <li>Covered at 75% of BDT.</li> </ul>	No benefit for oral hygiene instructions. Benefit for fluoride is limited to beneficiaries from age 5 and younger than 16 years of age. Benefit for fissure sealants is limited to beneficiaries younger than 16 years of age.

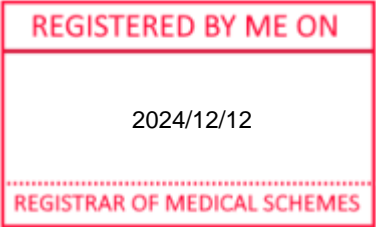


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D6.1.7	<p><b>Hospitalisation (general anaesthetic) and Moderate/Deep Sedation in the rooms</b></p> <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">           REGISTERED BY ME ON             2024/12/12             -----            REGISTRAR OF MEDICAL SCHEMES         </div>	<ul style="list-style-type: none"> <li>No benefit for in hospital (general anaesthetic) dentistry, except for PMBs.</li> <li>Subject to pre-authorisation.</li> <li>Subject to the Primary Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Moderate/Deep sedation in the Dental Rooms are limited to extensive dental treatment and covered at 75% of the BDT.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit for in hospital (general anaesthetic) dentistry, except for PMBs.</li> <li>Subject to pre-authorisation.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Moderate/Deep sedation in the Dental Rooms are limited to extensive dental treatment and covered at 75% of the BDT.</li> </ul>	<ul style="list-style-type: none"> <li>Pre-authorisation is required for Moderate/Deep Sedation in the rooms and is limited to extensive dental treatment where managed care protocols apply.</li> </ul>
D6.1.8	<b>Inhalation Sedation in Dental Rooms</b>	Benefit is subject to managed care protocols. Covered at 75% of the BDT.	Benefit is subject to managed care protocols. Covered at 75% of the BDT.	
D6.1.9	<b>X-rays</b>	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT for intra-oral x-rays.</li> <li>Extra-oral x-rays will be covered at 75% of the BDT subject to 1 per beneficiary in a 3 year period.</li> </ul>	<ul style="list-style-type: none"> <li>Covered at 75% of the BDT for intra-oral x-rays.</li> <li>Extra-oral x-rays will be covered at 75% of the BDT subject to 1 per beneficiary in a 3 year period.</li> </ul>	
D6.2	<b>SPECIALISED DENTISTRY (See B3)</b>			
D6.2.1	<b>Crowns</b>	No benefit.	No benefit.	
D6.2.2	<b>Partial Chrome Cobalt Frame Dentures</b>	No benefit.	No benefit.	
D6.2.3	<b>Osseo-integrated Implants and orthognathic surgery (functional correction of malocclusion)</b>	No benefit.	No benefit.	
D6.2.4	<b>Maxillo-facial Surgery and Oral Pathology</b>	Surgery in the dental chair. Covered at 75% of BDT.	Surgery in the dental chair. Covered at 75% of BDT.	<ul style="list-style-type: none"> <li>A benefit for Temporomandibular joint therapy is limited to non-surgical interventions/treatments.</li> <li>Subject to managed care protocols.</li> </ul>

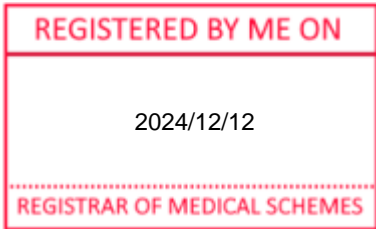


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 0;">2024/12/12</p> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>			<ul style="list-style-type: none"> <li>Claims for Oral pathology procedures (cysts and biopsies, the surgical treatment of tumours of the jaw and soft tissue tumours) will only be covered if supported by a laboratory report that confirms diagnosis.</li> <li>Benefit for the closure of an oral-antral opening (code 8909) is subject to motivation and managed care protocols.</li> </ul>
D6.2.5	Orthodontic Treatment	No benefit.	No benefit.	
D6.2.6	Maxillo-facial surgery	See D23.	See D23.	
D6.2.7	Periodontal treatment	No benefit..	No benefit.	
<b>D7 HOSPITALISATION</b>				
D7.1	Private hospitals and unattached operating theatres (See B3)			Subject to the relevant managed healthcare programme and its prior authorisation.
D7.1.1	In Hospital	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the Primary Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>No benefit for Deep Brain Stimulation Implantation.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>No benefit for Deep Brain Stimulation Implantation.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<p>Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. No benefits will be granted if prior authorisation requirements are not complied with.</p> <p>This benefit excludes: hospitalisation for:</p> <ul style="list-style-type: none"> <li>Osseo-integrated implants and orthognathic surgery (D6);</li> <li>Maternity (D10);</li> <li>Mental Health (D12);</li> <li>Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16);</li> <li>Renal Dialysis chronic (D22);</li> <li>Refractive surgery (D23)</li> </ul>
D7.1.2	Medicine on discharge from hospital (TTO) (See B4)	<ul style="list-style-type: none"> <li>Limited to and included in the OAL.</li> <li>Up to 7 days' supply, to a maximum of R470 per beneficiary per admission,</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the OAL.</li> <li>Up to 7 days' supply, to a maximum of R470 per beneficiary per admission,</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	
D7.1.3	Casualty / emergency room visits			The risk benefit is maximum 2 visits per family either in a private or public hospital setting.
D7.1.3.1	Facility fee	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 emergency rooms visits per family for beneficiaries under the age of 6 years, payable from the OAL for bona fide emergencies.</li> <li>Subsequent emergency rooms visits without pre-authorisation or non-emergency visits are limited to and included in the Day-to-Day benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 emergency rooms visits per family for beneficiaries under the age of 6 years, payable from the OAL for bona fide emergencies.</li> <li>Subsequent emergency rooms visits without pre-authorisation or non-emergency visits are limited to and included in the Day-to-Day benefit.</li> </ul>	Will be included in the hospital benefit if a retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.1.3.2	Consultations	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 consultations per family for beneficiaries under the age of 6 years, payable from the OAL for bona fide emergencies.</li> <li>Subsequent emergency consultations without pre-</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 consultations per family for beneficiaries under the age of 6 years, payable from the OAL for bona fide emergencies.</li> <li>Subsequent emergency consultations without pre-</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		authorisation or non-emergency consultations are limited to and included in D5.1.4 and D5.2.2.	authorisation or non-emergency consultations are limited to and included in D5.1.4 and D5.2.2.	
D7.1.3.3	Medicine	See D11.1.	See D11.1.	
D7.2	Public hospitals (See B3)			Subject to the relevant managed healthcare programme and its prior authorisation.
D7.2.1	In hospital	No limit.  	No limit.	Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. No benefits will be granted if prior authorisation requirements are not complied with. This benefit excludes: hospitalisation for: <ul style="list-style-type: none"> <li>• Osseo-integrated implants and Orthognathic surgery (D6);</li> <li>• Maternity (D10);</li> <li>• Mental Health (D12);</li> <li>• Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16);</li> <li>• Renal Dialysis chronic (D22);</li> <li>• Refractive surgery (D23).</li> </ul>
D7.2.2	Medicine on discharge from hospital (TTO) (See B4)	<ul style="list-style-type: none"> <li>• Limited to and included in the OAL.</li> <li>• Up to 7 days' supply, to a maximum of R470 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> <li>• See D7.1.2.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to and included in the OAL.</li> <li>• Up to 7 days' supply, to a maximum of R470 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> <li>• See D7.1.2.</li> </ul>	





PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D7.2.3	Casualty / emergency room visits			The risk benefit is maximum 2 visits per family either in a private or public hospital setting.
D7.2.3.1	Facility fee  <div style="border: 1px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2024/12/12</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 emergency rooms visits per family for beneficiaries under the age of 6 years, payable from the OAL.</li> <li>Subsequent emergency rooms visits without pre-authorization or non-emergency visits are limited to and included in the Day-to-Day benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 emergency rooms visits per family for beneficiaries under the age of 6 years, payable from the OAL.</li> <li>Subsequent emergency rooms visits without pre-authorization or non-emergency visits are limited to and included in the Day-to-Day benefit.</li> </ul>	Will be included in the hospital benefit if retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.2.3.2	Consultations	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 visits per family for beneficiaries under the age of 6 years, payable from the OAL.</li> <li>Subsequent emergency consultations without pre-authorization or non-emergency consultations are limited to and included in D5.1.4 and D5.2.2.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>2 visits per family for beneficiaries under the age of 6 years, payable from the OAL.</li> <li>Subsequent emergency consultations without pre-authorization or non-emergency consultations are limited to and included in D5.1.4 and D5.2.2.</li> </ul>	
D7.2.3.3	Medicine	See D11.1.	See D11.1.	
D7.2.4	Outpatient services			
D7.2.4.1	Facility fee	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	



2024/12/12

REGISTRAR OF MEDICAL SCHEMES

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D7.2.4.2	Consultations	See D5.1.3, D5.1.4 and D5.2.2.	See D5.1.3, D5.1.4 and D5.2.2.	
D7.2.4.3	Medicine	See D11.1.	See D11.1.	
D7.3	Alternatives to hospitalisation (See B3)			Subject to the relevant managed healthcare programme and to its prior authorisation. Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.
D7.3.1	Physical Rehabilitation hospitals	R60 900 per family, for all services.	R60 900 per family, for all services.	See D7.3
D7.3.2	Sub-acute facilities including Hospice	R20 310 per family.	R20 310 per family.	This benefit includes nursing services for psychiatric nursing but excludes midwifery services. See D7.3.
D7.3.3	Homebased Care including private nursing and Outpatient antibiotic therapy in lieu of hospitalisation	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> </ul>	Subject to the relevant managed healthcare programme.
D7.3.4	Conservative Back Programme	Subject to the Contracted Provider.	Subject to the Contracted Provider.	
D7.3.5	Terminal Care (Non-oncology)	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2, and above limits, subject to pre-authorisation.	Subject to the relevant managed healthcare programme.
<b>D8</b>	<b>IMMUNE DEFICIENCY SYNDROME RELATED TO HIV INFECTION</b>			
D8.1	In and Out of Hospital (See B3)	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to registration on the relevant managed healthcare programme.</li> <li>Subject to clinical protocols.</li> </ul>
D8.1.1	Anti-retroviral medicine	Limited to and included in D8.1 and subject to the DSP.	Limited to and included in D8.1 and subject to the DSP.	Subject to the relevant managed healthcare programme.
D8.1.2	Related medicine	Limited to and included in D8.1 and subject to the DSP.	Limited to and included in D8.1 and subject to the DSP.	
D8.1.3	Related pathology	Limited to and included in D8.1.	Limited to and included in D8.1.	Pathology as specified by the relevant managed healthcare programme, out of hospital.
D8.1.4	Related consultations	Limited to and included in D8.1.	Limited to and included in D8.1.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D8.1.5	All other services	Limited to and included in D1 - D7 and D9 – D27.	Limited to and included in D1 - D7 and D9 – D27.	
<b>D9 INFERTILITY</b>				
D9.1	In and Out of Hospital (See B3 and B7)	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Subject to the relevant managed healthcare programme and to its prior authorisation.  <div style="border: 2px solid red; padding: 5px; text-align: center; width: fit-content; margin: auto;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p>-----</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
<b>D10 MATERNITY</b>				
D10.1	Confinement in hospital (See B3)	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the general practitioner or non-network specialist.</li> <li>Subject to the Primary Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contacted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the general practitioner or non-network specialist.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>Delivery by a general practitioner or medical specialist and the services of the attendant paediatrician and/or anaesthetists are included.</li> <li>Included in the global obstetric fee is post-natal care by a general practitioner and medical specialist up to and including the six week post-natal consultation.</li> </ul>
D10.1.1	Medicine on discharge from hospital (TTO) (See B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D10.1.2	Confinement in a registered birthing unit	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist out of hospital.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist out of hospital.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and its prior authorisation.</li> <li>Delivery by a midwife.</li> <li>Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>Subject to the Primary Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>One of the post-natal midwife consultations may be used for a lactation specialist consultation out of hospital.</li> </ul>
<b>D10.2</b>	<b>Confinement out of hospital</b>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy of which one (1) may be used by a lactation specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and its prior authorisation.</li> <li>Delivery by a midwife.</li> <li>Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.</li> <li>One of the post-natal midwife consultations may be used for a lactation specialist.</li> </ul>
<b>D10.2.1</b>	<b>Consumables and pharmaceuticals</b>	Limited to and included in D10.1.	Limited to and included in D10.1.	Registered medicine, dressings and materials supplied by a midwife out of hospital.
<b>D10.3</b>	<b>Related maternity services</b>	Limited to and included in D10.1.	Limited to and included in D10.1.	
<b>D10.3.1</b>	<b>Ante-natal consultations</b>	<ul style="list-style-type: none"> <li>6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy.</li> <li>No benefit for ante-natal classes/exercises.</li> </ul>	<ul style="list-style-type: none"> <li>6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy.</li> <li>No benefit for ante-natal classes/exercises.</li> </ul>	<ul style="list-style-type: none"> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the general practitioner or non-network medical specialist.</li> </ul>
<b>D10.3.2</b>	<b>Related tests and procedures</b>	<ul style="list-style-type: none"> <li>Pregnancy related tests and procedures.</li> <li>2 x 2D pregnancy scans.</li> <li>1 x amniocentesis per pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>Pregnancy related tests and procedures.</li> <li>2 x 2D pregnancy scans.</li> <li>1 x amniocentesis per pregnancy.</li> </ul>	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 5px 0 0 0;">2024/12/12</p> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
<b>D11</b>	<b>MEDICINE AND INJECTION MATERIAL</b>			
<b>D11.1</b>	<b>Routine /(acute) medicine</b>	M : R1 680 M+1: R2 800 M+2: R3 370 M+3+: R3 370 <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	M : R1 680 M+1: R2 800 M+2: R3 370 M+3+: R3 370 <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	Subject to the relevant managed healthcare programme. The Medicine Exclusion List and the Pharmacy Products Management Document are applicable. This benefit excludes: <ul style="list-style-type: none"> <li>In-hospital medicine (D7);</li> <li>Anti-retroviral medicine (D8);</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>Subject to the acute DSP pharmacy network and acute medicines formulary list.</li> <li>20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the acute DSP pharmacy network and acute medicines formulary list.</li> <li>20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Oncology medicine (D14);</li> <li>Organ and haemopoietic stem cell (bone marrow) transplantation immunosuppressive medication (D16).</li> </ul>
D11.1.1	Medicine on discharge from hospital (TTO)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D11.1.2	Contraceptives	<ul style="list-style-type: none"> <li>Limited to R1 970 per family.</li> <li>Limited to females up to the age of 50 years.</li> <li>Subject to the Bonitas Pharmacy Network.</li> <li>40% co-payment applies for the voluntary use of a non-network pharmacy.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R1 970 per family.</li> <li>Limited to females up to the age of 50 years.</li> <li>Subject to the DSP pharmacy.</li> <li>40% co-payment applies for the voluntary use of a non-DSP pharmacy.</li> </ul>	<div style="border: 2px solid red; padding: 10px; width: fit-content; margin: 0 auto;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 5px 0 0 0;">2024/12/12</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
D11.1.3	Registered ante-natal vitamins during pregnancy	<ul style="list-style-type: none"> <li>Limited to and included in D11.1 and D27.2.</li> <li>Limited to R195 per beneficiary per month.</li> <li>Subject to the medicine formulary.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D11.1 and D27.2.</li> <li>Limited to R195 per beneficiary per month.</li> <li>Subject to the medicine formulary.</li> </ul>	
D11.2	Pharmacy Advised Therapy Schedules 0, 1 and 2 medicine advised and dispensed by a pharmacist	<ul style="list-style-type: none"> <li>Limited to R565 per beneficiary.</li> <li>R2 240 per family.</li> <li>Limited to and included D11.1.</li> <li>Subject to the acute DSP pharmacy network and acute medicines formulary list.</li> <li>20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R565 per beneficiary.</li> <li>R2 240 per family.</li> <li>Limited to and included in D11.1.</li> <li>Subject to the acute DSP pharmacy network and acute medicines formulary list.</li> <li>20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D11.3	<p><b>Chronic medicine (See B4)</b></p> <div style="border: 2px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p>.....</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>	<ul style="list-style-type: none"> <li>• Prescribed Minimum Benefits only at the DSP.</li> <li>• 30% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> <li>• R160 per beneficiary per month for Depression, subject to managed care protocols and the DSP.</li> </ul>	<ul style="list-style-type: none"> <li>• Prescribed Minimum Benefits only at the DSP.</li> <li>• 30% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP.</li> <li>• R160 per beneficiary per month for Depression, subject to managed care protocols and the DSP.</li> </ul>	<p>Subject to registration on the relevant managed healthcare programme and to its prior authorisation and applicable formularies. Restricted to a maximum of one month's supply unless pre-authorised. [Includes diabetic disposables such as</p> <ul style="list-style-type: none"> <li>• syringes,</li> <li>• needles,</li> <li>• strips and</li> <li>• lancets</li> </ul> <p>The above are excluded from D3 and D11 if on the Diabetic Management Programme. This benefit excludes:</p> <ul style="list-style-type: none"> <li>• In hospital medicine (D7);</li> <li>• Anti-retroviral drugs (D8);</li> <li>• Oncology medicine (D14);</li> <li>• Organ and haemopoietic stem cell (bone marrow) transplantation and immuno-suppressive medication (D16).</li> </ul>
D11.3.1	<b>MDR and XDR-TB</b>	No limit, subject to managed care protocols and the DSP.	No limit, subject to managed care protocols and the DSP.	Subject to the relevant managed healthcare programme and its prior authorisation.
D11.4	<b>Specialised Drugs (See B4)</b>			
D11.4.1	<b>Non-Oncology Biological Drugs applicable to monoclonal antibodies interleukins</b>	No benefit, unless PMB.	No benefit, unless PMB.	Subject to the relevant managed healthcare programme and to its prior authorisation
D11.4.1.1	<b>Iron chelating agents for chronic use</b>	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.2	<b>Human Immunoglobulin for chronic use</b>	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.3	<b>Non calcium phosphate binders and calcimimetics</b>	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.2	<b>Specialised Drugs for Oncology (See B4)</b>	See D14.1.3.	See D14.1.3.	
D12	<b>MENTAL HEALTH</b>			



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D12.1	Treatment and care related to Mental Health (See B3 and B6)	<ul style="list-style-type: none"> <li>R19 060 per family, unless PMB.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies to the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>R19 060 per family, unless PMB.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies to the voluntary use of a non-DSP.</li> </ul>	Subject to the relevant managed healthcare programme. Physiotherapy is not covered for mental health admissions.
D12.1.1	In Hospital	<ul style="list-style-type: none"> <li>Limited to and included in D12.1.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.1.</li> </ul>	<ul style="list-style-type: none"> <li>For accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items and procedures performed by general practitioners and psychiatrists.</li> <li>A maximum of three days' hospitalisation for beneficiaries admitted by a general practitioner or specialist physician. (See B6).</li> </ul>
D12.12	Medicine on discharge from hospital (TTO) (See B4 and B6)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D12.2	Out of Hospital			
D12.2.1	Medicine (See B4 and B6)	Limited to and included in D11.	Limited to and included in D11.	
D12.3	Rehabilitation for substance abuse (See B3)	<ul style="list-style-type: none"> <li>Limited to and included in D12.1.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.1.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. (See B6).
D12.3.1	Medicine on discharge from hospital (TTO) (See B3 and B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D12.4	Consultations and visits, procedures, assessments, therapy, treatment and/or counselling, in and out of hospital. (See B3)	<ul style="list-style-type: none"> <li>R12 230 per family, limited to and included in D12.1.</li> <li>Educational psychology visits and psychometry assessments for learning and education for</li> </ul>	<ul style="list-style-type: none"> <li>R12 230 per family, limited to and included in D12.1.</li> <li>Educational psychology visits and psychometry assessments for learning and education for</li> </ul>	<div style="border: 2px solid red; padding: 10px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		adult beneficiaries (>21 years) are excluded from this benefit.	adult beneficiaries (>21 years) are excluded from this benefit.	
D12.5	<b>Mental Health Programme as managed via Active Disease Risk Management in Annexure D, paragraph 6.10</b>	<ul style="list-style-type: none"> <li>Limited to R13 850 per beneficiary.</li> <li>Subject to enrolment on the relevant managed healthcare programme,</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R13 850 per beneficiary.</li> <li>Subject to enrolment on the relevant managed healthcare programme,</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and its prior authorisation for out of hospital treatment only.</li> <li>PMB treatment and the Mental Health Programme claims will not pay concurrently.</li> </ul>
<b>D13 NON-SURGICAL PROCEDURES AND TESTS</b>				
D13.1	<b>In Hospital (See B2 and B3)</b> <div style="border: 2px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <b>REGISTERED BY ME ON</b>   2024/12/12   .....  <b>REGISTRAR OF MEDICAL SCHEMES</b> </div>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> <li>Subject to the Primary Hospital Network.</li> <li>30% co-payment to apply to all non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all non-network admissions.</li> </ul>	Subject to the relevant managed healthcare programme and its prior authorisation in hospital only. This benefit excludes: <ul style="list-style-type: none"> <li>Psychiatry and psychology (D12);</li> <li>Optometric examinations (D15);</li> <li>Pathology (D18);</li> <li>Radiology (D21).</li> </ul>
D13.2	<b>Out of hospital (See B2 and B3)</b>	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	Out of hospital procedures, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.
D13.2.1	<ul style="list-style-type: none"> <li>24 hr oesophageal PH studies</li> <li>Breast fine needle biopsy</li> <li>Circumcision</li> <li>Laser tonsillectomy</li> <li>Oesophageal motility studies</li> <li>Vasectomy</li> <li>Prostate Needle biopsy</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to relevant managed healthcare programme.</li> <li>Co-payments will not apply if procedure is done in the doctors rooms.</li> <li>Includes related consultation, materials, pathology and radiology if done in the rooms on the same day.</li> </ul>





PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	(See B3)			
D13.3	Sleep studies (See B3)			Subject to the relevant managed healthcare programme and its prior authorisation.
D13.3.1	Diagnostic Polysomnograms In and out of hospital	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	If authorised by the relevant managed healthcare programme for dyssomnias e.g. central sleep apnoea, obstructive sleep apnoea, parasomnias or medical or psychiatric sleep disorders as part of neurological investigations by a relevant specialist.
D13.3.2	CPAP Titration	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists or general practitioners.</li> </ul>	If authorised by the relevant managed healthcare programme for patients with obstructive sleep apnoea who meet the criteria for CPAP and where requested by the relevant specialist.
<b>D14 ONCOLOGY</b>				
D14.1	<p>PRE ACTIVE, ACTIVE &amp; POST ACTIVE TREATMENT PERIOD (See A4 &amp; B3)</p> <div style="border: 1px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <p style="color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p>2024/12/12</p> <p style="color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>R224 100 per family for oncology.</li> <li>Unlimited for PMB oncology</li> <li>Above benefit limit, non-PMB oncology is unlimited at a network provider, subject to a 20% co-payment.</li> <li>The Bonitas Oncology Network is the DSP for oncology services at the contracted network rate.</li> <li>100% of the Bonitas Tariff for services rendered by non-network oncology providers.</li> <li>30% co-payment applies for services rendered by non-network oncology providers, subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>R224 100 per family for oncology.</li> <li>Unlimited for PMB oncology</li> <li>Above benefit limit, non-PMB oncology is unlimited at a network provider, subject to a 20% co-payment.</li> <li>The Bonitas Oncology Network is the DSP for oncology services at the contracted network rate.</li> <li>100% of the Bonitas Tariff for services rendered by non-network oncology providers.</li> <li>30% co-payment applies for services rendered by non-network oncology providers, subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>Subject to registration on the oncology management programme. All costs related to approved cancer treatment, including PMB treatment, will add up to the oncology benefit limit.</li> <li>Treatment for long-term chronic conditions that may develop as a result of chemotherapy and radiotherapy is not included in this benefit.</li> <li>Benefit is for Oncologists, Haematologists and approved providers for consultations, visits, treatment and consumable material used in radiotherapy and chemotherapy.</li> <li>The Oncology Network is the DSP for related oncology services at the Oncology Network (DSP) rate.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
				<ul style="list-style-type: none"> <li>Pre-active, active and post-active consultations and investigations are subject to Cancer Care Plans.</li> <li>Where more than one co-payment applies, the lower of the co-payments will be waived and the highest will be the member's liability.</li> </ul>
D14.1.1	Medicine (See B4)	<ul style="list-style-type: none"> <li>Limited to and included in D14.1 and subject to the Oncology Medicine DSP.</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> <li>Subject to reference pricing and preferred product list.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D14.1 and subject to the Oncology Medicine DSP.</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> <li>Subject to reference pricing and preferred product list.</li> </ul>	Subject to the Bonitas Oncology Medicine DSP Network.
D14.1.2	Radiology and pathology (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>Limited to Cancer Care Plans in pre-active, active and post-active setting.</li> <li>Specific authorisations are required for advanced radiology in addition to any authorisation that may have been obtained for hospitalisation.</li> </ul>
D14.1.2.1	PET and PET-CT (See B3)  <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</div> <div style="border: 1px solid red; padding: 5px; text-align: center;">2024/12/12</div> <div style="border: 1px dashed red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>PMB only, subject to the use of a provider on the PET-CT scan network at the contracted rate.</li> <li>Services rendered by a non-network provider at 100% of the Bonitas Tariff, subject to a 25% non-network co-payment.</li> </ul>	<ul style="list-style-type: none"> <li>PMB only, subject to the use of a provider on the PET-CT scan network at the contracted rate.</li> <li>Services rendered by a non-network provider at 100% of the Bonitas Tariff, subject to a 25% non-network co-payment.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation.



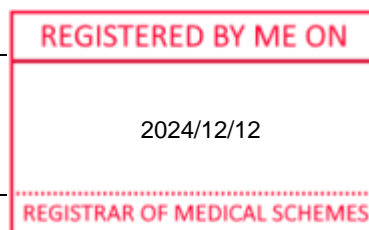
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D14.1.3	Specialised Drugs (See B4)	No benefit, except for PMBs.  <div style="border: 1px solid red; padding: 5px; text-align: center;">REGISTERED BY ME ON  2024/12/12  REGISTRAR OF MEDICAL SCHEMES</div>	No benefit, except for PMBs.	<ul style="list-style-type: none"> <li>Subject to oncology authorisation, managed care protocols and processes. The Specialised Drug List (SDL) is a list of drugs used for treatment of cancers and certain haematological conditions. It includes but is not limited to biologicals, certain enzyme inhibitors, immunomodulatory antineoplastic agents and other targeted therapies. The list is reviewed and published regularly.</li> </ul>
D14.1.3.1	Unregistered chemotherapeutic agents	No benefit, except for PMBs.	No benefit, except for PMBs.	Subject to Section 21 approval by the South African Health Products Regulatory Authority (SAHPRA) and oncology pre-authorisation, managed care protocols and processes.
D14.1.4	Flushing of J Line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.
D14.1.5	Brachytherapy materials (including seeds and disposables) and equipment (See B3)	Limited to R60 680 per beneficiary and included in D14.1.	Limited to R60 680 per beneficiary and included in D14.1.	Subject to the relevant managed healthcare programme and to its prior authorisation, for services rendered by Oncologists, Radiotherapists and credentialed medical practitioners. The Oncology Network is the DSP for oncology related services at the Oncology Network (DSP) rate.
D14.2	Oncology Social Worker (OSW) benefit	<ul style="list-style-type: none"> <li>Limited to R3 500 per family..</li> <li>Limited to and included in D14.1.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R3 500 per family..</li> <li>Limited to and included in D14.1.</li> </ul>	Subject to the relevant managed healthcare protocols and its prior authorisation.
D14.3	Palliative Care	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> <li>Managed care protocols apply.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> <li>Managed care protocols apply.</li> </ul>	Subject to the relevant managed healthcare protocols and its prior authorisation.
<b>D15 OPTOMETRY</b>				
D15.1	(In and Out of Network) (See B3)	<ul style="list-style-type: none"> <li>Biennial benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Biennial benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to clinical protocols.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>Benefit availability is subject to a 24 month cycle from last date of service.</li> </ul>	<ul style="list-style-type: none"> <li>Benefit availability is subject to a 24 month cycle from last date of service.</li> </ul>	<ul style="list-style-type: none"> <li>Out-of-network benefits are available as an alternative to network benefits and not an additional benefit.</li> <li>Frames and/or lenses are mutually exclusive to contact lenses.</li> </ul>
D15.1.1	<b>Optometric refraction test, re-exam and/or composite exam, including tonometry and visual field test.</b>	<ul style="list-style-type: none"> <li>One per beneficiary, per benefit cycle, at network rates.</li> <li>R400 out of network.</li> <li>Limited to and included in D15.1.</li> </ul>	<ul style="list-style-type: none"> <li>One per beneficiary, per benefit cycle, at network rates.</li> <li>R400 out of network.</li> <li>Limited to and included in D15.1.</li> </ul>	<ul style="list-style-type: none"> <li>Contracted Providers: 100% of cost for a Composite Consultation inclusive of the refraction, a glaucoma screening, visual field screening and artificial intelligence screening.</li> <li>Non-contracted provider – Eye examination</li> </ul>
D15.2	<b>Frames and/or lens enhancements</b>	<ul style="list-style-type: none"> <li>R635 per beneficiary in network.</li> <li>R476 per beneficiary out of network or member refunds.</li> <li>Limited to and included in D15.1.</li> </ul>	<ul style="list-style-type: none"> <li>R635 per beneficiary in network.</li> <li>R476 per beneficiary out of network or member refunds.</li> <li>Limited to and included in D15.1.</li> </ul>	On the Primary and Primary Select options, the frame value may be used towards frames and/or lens enhancements.
D15.3	<b>Lenses</b>			
D15.3.1	<b>Single vision lenses</b>	<ul style="list-style-type: none"> <li>100% towards the cost of clear lenses at network rates.</li> <li>Limited to R215 per lens per beneficiary out of network.</li> <li>Limited to and included in D15.1; or</li> </ul>	<ul style="list-style-type: none"> <li>100% towards the cost of clear lenses at network rates.</li> <li>Limited to R215 per lens per beneficiary out of network.</li> <li>Limited to and included in D15.1; or</li> </ul>	Subject to contracted providers protocols.
D15.3.2	<b>Bifocal lenses</b>	<ul style="list-style-type: none"> <li>100% towards the cost of clear lenses at network rates.</li> <li>Limited to R460 per lens per beneficiary out of network.</li> <li>Limited to and included in D15.1; or</li> </ul>	<ul style="list-style-type: none"> <li>100% towards the cost of clear lenses at network rates.</li> <li>Limited to R460 per lens per beneficiary out of network.</li> <li>Limited to and included in D15.1; or</li> </ul>	
D15.3.3	<b>Multifocal lenses</b>	<ul style="list-style-type: none"> <li>100% towards the cost of base lenses plus group 1 branded lens add-ons at network rates.</li> <li>Limited to R810 per base lens and R50 per branded lens add-on per beneficiary out of network.</li> <li>Limited to and included in D15.1.</li> </ul>	<ul style="list-style-type: none"> <li>100% towards the cost of base lenses plus group 1 branded lens add-ons at network rates.</li> <li>Limited to R810 per base lens and R50 per branded lens add-on per beneficiary out of network.</li> <li>Limited to and included in D15.1.</li> </ul>	<div style="border: 2px solid red; padding: 10px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D15.3.4	Contact lenses	<ul style="list-style-type: none"> <li>Limited to R1 475 per beneficiary.</li> <li>Limited to and included in D15.1.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R1 475 per beneficiary.</li> <li>Limited to and included in D15.1.</li> </ul>	
D15.4	Low vision appliances	Limited to and included in D3.1.1.	Limited to and included in D3.1.1.	When prescribed by a registered Optometrist, Ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.5	Ocular prostheses	Limited to and included in D20.2.	Limited to and included in D20.2.	When prescribed by a registered Optometrist, Ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.6	Diagnostic procedures	No benefit.	No benefit.	
D15.7	Readers			
D15.7.1	From a registered optometrist, ophthalmologist or supplementary optical practitioner	No benefit.	No benefit.	
D15.7.2	From a registered pharmacy	No benefit.	No benefit.	
<b>D16 ORGAN TRANSPLANTATION</b>				
D16.1	<b>Organ and Haemopoietic Stem cell (Bone Marrow) Transplantation and Immuno-Suppressive Medication (Including Corneal Grafts) (See B3)</b>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network medical specialist or general practitioner.</li> <li>No benefit for Corneal grafts unless PMB.</li> <li>Subject to the Primary Hospital Network.</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network medical specialist or general practitioner.</li> <li>No benefit for Corneal grafts unless PMB.</li> <li>Subject to the Primary Select Hospital Network.</li> </ul>	Subject to the relevant managed healthcare programme to its prior authorisation, no benefits will be granted for hospitalisation, treatments and associated clinical procedures if prior authorization is not obtained. Organ harvesting is limited to the Republic of South Africa excluding donor cornea and donor bone marrow.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	
D16.1.1	Haemopoietic stem cell (bone marrow) transplantation (See B3)	Limited to and included in D16.1.	Limited to and included in D16.1.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from Bone Marrow Registries in accordance with managed care protocols
D16.2	Immuno-suppressive medication (See B4)	Limited to and included in D16.1 and subject to the DSP.	Limited to and included in D16.1 and subject to the DSP.	
D16.3	Post transplantation biopsies and scans (See B3)	Limited to and included in D16.1.	Limited to and included in D16.1.	
D16.4	Radiology and pathology (See B3)	Limited to and included in D16.1.	Limited to and included in D16.1.	For specified radiology and pathology services, performed by Pathologists, Radiologists and Haematologists, associated with the transplantation treatment.
<b>D17 PARAMEDICAL SERVICES (ALLIED MEDICAL PROFESSIONS)</b>				
D17.1	In hospital (See B2 and B3)	<ul style="list-style-type: none"> <li>Limited to and included in D1.1, unless PMB.</li> <li>100% of the Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D1.1 unless PMB.</li> <li>100% of the Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to referral by the treating practitioner.</li> <li>Treatment approved as PMB will be covered from OAL and not accrue to D.1.1.</li> </ul>
D17.1.1	Dietetics	Limited to and included in D1.1.	Limited to and included in D1.1.	<ul style="list-style-type: none"> <li>Treatment approved as PMB will be covered from OAL and not accrue to D.1.1.</li> </ul>
D17.1.2	Occupational Therapy	Limited to and included in D1.1.	Limited to and included in D1.1.	<ul style="list-style-type: none"> <li>Treatment approved as PMB will be covered from OAL and not accrue to D.1.1.</li> </ul>
D17.1.3	Speech Therapy	Limited to and included in D1.1.	Limited to and included in D1.1.	<ul style="list-style-type: none"> <li>Treatment approved as PMB will be covered from OAL and not accrue to D.1.1.</li> </ul>
D17.2	Out of hospital	Limited to and included in D1.1.	Limited to and included in D1.1.	Out of hospital paramedical services, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.

REGISTERED BY ME ON

2024/12/12

REGISTRAR OF MEDICAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D17.2.1	Audiology	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.2	Chiropractics	Limited to and included in D1.1.	Limited to and included in D1.1.	This benefit excludes X-rays performed by chiropractors.
D17.2.3	Dietetics	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.4	Genetic counselling	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.5	Hearing aid acoustics	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.6	Occupational therapy	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.7	Orthoptics	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.8	Orthotists and Prosthetists	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.9	Private nurse practitioners	Limited to and included in D1.1.	Limited to and included in D1.1.	Nursing services are included in the Alternatives to Hospitalisation benefit (D7) if pre-authorized by the relevant managed healthcare programme.
D17.2.10	Speech therapy	Limited to and included in D1.1.	Limited to and included in D1.1.	
D17.2.11	Social workers	Limited to and included in D1.1.	Limited to and included in D1.1.	
<b>D18 PATHOLOGY AND MEDICAL TECHNOLOGY</b>				
D18.1	In Hospital (See B1 and B3)	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers</li> </ul>	Subject to the relevant managed healthcare programme
D18.2	Out of hospital (See B1 and B3)	M : R2 240 M+1: R2 800 M+2: R3 370 M+3+: R3 370 <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	M : R2 240 M+1: R2 800 M+2: R3 370 M+3+: R3 370 <ul style="list-style-type: none"> <li>Limited to and included in the Day-to-Day benefit.</li> </ul>	Subject to Pathology Management Program. This benefit excludes: the specified list of pathology tariff codes included in the: <ul style="list-style-type: none"> <li>Maternity benefit, (D10);</li> <li>Oncology benefit during the active and/or post active treatment period, (D14);</li> </ul>

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	<ul style="list-style-type: none"> <li>Organ and haemopoietic stem cell transplantation benefit,D16);</li> <li>Renal dialysis chronic benefit,(D22)</li> </ul> Out of hospital pathology, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.
<b>D19 PHYSICAL THERAPY</b>				
<b>D19.1</b>	<b>In hospital Physiotherapy Biokinetics (See B1 and B3)</b>	<ul style="list-style-type: none"> <li>Limited to and included in D1.1, unless PMB.</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D1.1, unless PMB.</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to referral by the treating practitioner.</li> <li>Physiotherapy is not covered for mental health admissions.</li> <li>Treatment approved as PMB will be covered from OAL and not accrue to D.1.1. (See D12.)</li> </ul>
<b>D19.2</b>	<b>Out of hospital Physiotherapy Biokinetics Podiatry (See B1 and B3)</b>	<ul style="list-style-type: none"> <li>Limited to and included in D1.1.</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included D1.1.</li> <li>100% of Bonitas Tariff.</li> </ul>	Out of hospital physiotherapy and podiatry, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.
<b>D20 PROSTHESES AND DEVICES INTERNAL AND EXTERNAL</b>				
<b>D20.1</b>	<b>Prostheses and devices internal(surgically implanted), including all temporary prostheses, or/and all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices. This includes bone cement, bone graft substitutes,</b>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. This benefit excludes Osseo-integrated implants for the purpose of replacing a missing tooth or teeth. No benefit for implantable defibrillators & total ankle replacements unless PMB on Primary and Primary Select.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	screws, pins and bone anchors. (See B3)			
D20.1.1	Cochlear implants	<ul style="list-style-type: none"> <li>No benefit.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit.</li> </ul>	
D20.1.2	Internal Nerve Stimulator	<ul style="list-style-type: none"> <li>No benefit.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation.
D20.2	Prostheses external	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. The benefit excludes consultations/fittings, which are subject to D17.2.
<b>D21 RADIOLOGY</b>				
D21.1	General radiology			
D21.1.1	In hospital(See B2 and B3)	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of Bonitas Tariff.</li> </ul>	For diagnostic radiology tests and ultrasound scans. Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.
D21.1.2	Out of hospital	<ul style="list-style-type: none"> <li>Limited to and included in D18.</li> <li>100% of Bonitas Tariff.</li> </ul> <div style="border: 2px solid red; padding: 5px; margin: 10px 0; text-align: center;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/12/12</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>Limited to and included in D18.</li> <li>100% of Bonitas Tariff.</li> </ul>	<p>This benefit excludes: specified list of radiology tariff codes included in the</p> <ul style="list-style-type: none"> <li>Maternity benefit, (D10),</li> <li>the Oncology benefit during the active treatment and/or post active treatment period, (D14);</li> <li>Organ and haemopoietic stem cell transplantation benefit, (D16),</li> <li>Renal dialysis chronic benefit, (D22).</li> </ul> <p>Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.</p> <p>Out of hospital general radiology, as specified in the aPMB care templates, will accrue to the Day-to-Day benefits and the aPMB entitlements from rand one.</p>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D21.2	Specialised radiology			
D21.2.1	In hospital  <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON  2024/12/12  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>• R15 960 per family.</li> <li>• 100% of the Bonitas Tariff.</li> <li>• R2 240 co-payment applies per scan event, unless PMB or nuclear radio-isotope studies.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>	<ul style="list-style-type: none"> <li>• R15 960 per family.</li> <li>• 100% of the Bonitas Tariff.</li> <li>• R2 240 co-payment applies per scan event, unless PMB or nuclear radio-isotope studies.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation, for the following: <ul style="list-style-type: none"> <li>• CT scans</li> <li>• MUGA scans</li> <li>• MRI scans</li> <li>• Radio isotope studies</li> <li>• CT colonography (virtual colonoscopy, limited to one per beneficiary per annum restricted to the evaluation of symptomatic patients only).</li> <li>• MDCT coronary angiography, limited to one per beneficiary, restricted to the evaluation of symptomatic patients only.</li> </ul>
D21.2.2	Out of hospital	Limited to and included in D21.2.1.	Limited to and included in D21.2.1.	See D21.2.1.
D21.3	PET and PET-CT	See D14.1.2.1.	See D14.1.2.1.	
<b>D22 RENAL DIALYSIS CHRONIC</b>				
D22.1	Haemodialysis and peritoneal dialysis(See B3)	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of the lower of the cost or Bonitas Tariff for all</li> </ul>	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of the lower of the cost or Bonitas Tariff for all</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to the relevant managed healthcare programme and to its prior authorisation</li> <li>• Authorised erythropoietin is included in (D4).</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<p>services, medicines and materials associated with the cost of renal dialysis, subject to the the DSP network and Regulation 8 (3).</p> <ul style="list-style-type: none"> <li>The contracted rate applies for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist.</li> <li>Related medicine is subject to the DSP and Regulation 8 (3).</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<p>services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3).</p> <ul style="list-style-type: none"> <li>The contracted rate applies for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist.</li> <li>Related medicine is subject to the DSP and Regulation 8 (3).</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Acute renal dialysis is included in hospitalisation costs. See D7.</li> </ul> <div style="border: 1px solid red; padding: 10px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
<b>D22.2</b>	<b>Radiology and pathology (See B3)</b>	Limited to and included in D22.1.	Limited to and included in D22.1.	As specified by the relevant managed healthcare programme.
<b>D23 SURGICAL PROCEDURES</b>				
<b>D23.1</b>	<b>In hospital and unattached operating theatres and other minor surgical procedures that can be authorised in hospital. (See B3)</b>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Co-payments apply – See paragraph D23.3 below.</li> </ul> <p>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</p>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for non-network specialists.</li> <li>Subject to the Primary Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Co-payments apply – See paragraph D23.3 below.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. This benefit excludes:</p> <ul style="list-style-type: none"> <li>Osseo-integrated implants (D6);</li> <li>Orthognathic and oral surgery (D6);</li> <li>Maternity (D10);</li> <li>Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16).</li> </ul>
<b>D23.1.1</b>	<b>Refractive surgery</b>	No benefit.	No benefit.	

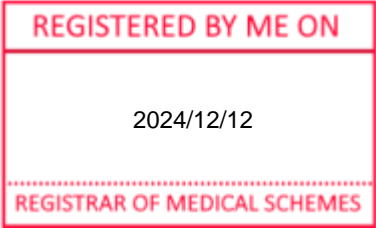


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D23.1.2	<p><b>Maxillo-facial surgery</b></p> <div style="border: 1px solid red; padding: 5px; margin: 10px 0;"> <p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p style="text-align: center;">2024/12/12</p> <p style="text-align: center; border-top: 1px dashed red; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for services rendered by the medical specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for services rendered by the medical specialist.</li> </ul>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p> <p>For the surgical removal of</p> <ul style="list-style-type: none"> <li>tumours</li> <li>neoplasms</li> <li>sepsis,</li> <li>trauma,</li> <li>congenital birth defects and other surgery not specifically mentioned in (D6).</li> </ul> <p>This benefit excludes:</p> <ul style="list-style-type: none"> <li>Osseo-integrated implantation (D6);</li> <li>Orthognathic surgery (D6);</li> <li>Oral surgery (D6);</li> <li>Impacted wisdom teeth (D6).</li> </ul>
D23.2	<p><b>Out of hospital procedures in practitioner's rooms that are not mentioned in D23.2.1 and D23.2.2.</b></p>	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>Only where a hospital procedure is performed in the practitioner's rooms and is approved, will it be limited to and included in (D7) and OAL.</li> <li>This benefit excludes services as above as well as Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication. (D16).</li> <li>No co-payment applies if the procedure is done in the practitioner's rooms.</li> </ul>
D23.2.1	<p><b>General procedures performed in specialist consulting rooms</b></p>	<p>Limited to and included in D7.1.1 or D7.2.1 at enhanced rates for:</p> <ul style="list-style-type: none"> <li>Endometrial biopsy (excluding after-care): (2434)</li> <li>Implantation hormone pellets (excluding after-care): (2565).</li> <li>Insertion of intra-uterine contraceptive device (IUCD) (excluding after-care): (2442)</li> <li>Punch biopsy (excluding after-care): (2399)</li> <li>Removal of tag or polyp: (2271)</li> <li>Removal of small superficial benign lesions: (2272)</li> <li>Removal of benign vulva tumour or cyst: (2277)</li> </ul>		<ul style="list-style-type: none"> <li>Subject to pre-authorisation.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D23.2.2	Specified procedures done in the specialist rooms or suitably equipped procedure room with correct equipment and monitoring facilities	Limited to and included in D7.1.1 or D7.2.1 at enhanced rates for: <ul style="list-style-type: none"> <li>• Biopsy during pregnancy (excluding after care): (2400)</li> <li>• Cervix encirclage: Removal items 2409 and 2411: without anaesthetic): (2415)</li> <li>• Colposcopy (excluding after-care): (2429)</li> <li>• Cryo- or electro-cauterisation, or Lletz of cervix (excluding cost of disposable loop electrode): In consulting room: (2392)</li> <li>• Cryo- or electro-cauterisation, or Lletz of cervix (excluding cost of disposable loop electrode): Under anaesthetic: (2395)</li> <li>• Cystoscopy: (1949)</li> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: First lesion: (2316)</li> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: Repeat – Limited: (2317)</li> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: Widespread: (2318)</li> <li>• Evacuation of uterus: Incomplete abortion: Before 12 weeks gestation: (2445)</li> <li>• Evacuation: Missed abortion: Before 12 weeks gestation: (2449)</li> <li>• Excision of benign lip lesion: (1485)</li> <li>• Excision of malignant lip lesion (1487)</li> <li>• Excision of superficial eyelid tumour: (3163)</li> <li>• Extensive resection for malignant soft tissue tumour including muscle: (0313)</li> <li>• Flap repairs (large, complicated): 0295</li> <li>• Flexible sigmoidoscopy (including rectum and anus): Hospital equipment.: (1676)</li> <li>• Full thickness skin graft repair: (0289)</li> <li>• Full thickness eyelid repair: (3189)</li> <li>• Full thickness lip repair: (1499)</li> <li>• Hymenectomy: (2283)</li> <li>• Hysterosalpingogram (excluding after-care): (2435)</li> <li>• Hysteroscopy (excluding after-care): (2436)</li> <li>• Hysteroscopy and polypectomy (excluding after-care): (2440)</li> <li>• Laser or harmonic scalpel treatment of the cervix: (2396)</li> <li>• Laser therapy of vulva and/or vagina (colposcopically directed): (2274)</li> <li>• Left-sided colonoscopy: (1656)</li> <li>• Termination of pregnancy before 12 weeks: (2448)</li> <li>• Total colonoscopy: With hospital equipment (including biopsy): (1653)</li> </ul>		<ul style="list-style-type: none"> <li>• Subject to pre-authorisation.</li> </ul> <div style="border: 2px solid red; padding: 10px; margin: 20px auto; width: fit-content;"> <p style="text-align: center; color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="text-align: center; margin: 5px 0 0 0;">2024/12/12</p> <p style="text-align: center; color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>Upper gastro-intestinal endoscopy: Hospital equipment: (1587)</li> <li>Vulva and introitus: drainage of abscess: (2293)</li> </ul>		
<b>D23.3</b>	<b>PROCEDURES WHICH WILL ATTRACT A CO-PAYMENT:</b>			<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>Where more than one co-payment applies to an admission/event, the lower of the co-payments will be waived and the highest will be the member's liability.</li> </ul>
<b>D23.3.1</b>	<b>Procedures which will attract a R1 940 co-payment when done in a hospital or day clinic:</b> <ul style="list-style-type: none"> <li>Colonoscopy</li> <li>Conservative back treatment</li> <li>Cystoscopy</li> <li>Facet Joint Injections</li> <li>Flexible sigmoidoscopy</li> <li>Functional nasal surgery</li> <li>Gastroscopy</li> <li>Hysteroscopy, but not endometrial ablation</li> <li>Myringotomy</li> <li>Tonsillectomy and adenoidectomy</li> <li>Umbilical Hernia repairs</li> <li>Varicose vein surgery</li> </ul>	Subject to a R1 940 co-payment per event.	Subject to a R1 940 co-payment per event.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D23.3.2	<b>Procedures which will attract a R4 930 co-payment:</b> <ul style="list-style-type: none"> <li>• Arthroscopy</li> <li>• Diagnostic Laparoscopy</li> <li>• Laparoscopic Hysterectomy</li> <li>• Percutaneous Radiofrequency Ablations (percutaneous rhizotomies)</li> </ul>	Subject to a R4 930 co-payment per event.	Subject to a R4 930 co-payment per event.	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 5px 0 0 0;">2024/12/12</p> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
D23.3.3	<b>Procedures which will attract a R9 130 co-payment:</b> <ul style="list-style-type: none"> <li>• Nissen Fundoplication (Reflux surgery)</li> <li>• Laparoscopic</li> <li>• Pyeloplasty</li> <li>• Laparoscopic Radical Prostatectomy</li> </ul>	Subject to a R9 130 co-payment per event.	Subject to a R9 130 co-payment per event.	
D23.3.4	<b>Procedures which will attract a R7 420 co-payment:</b>  <b>Cataract Surgery</b>	Subject to a R7 420 co-payment per event: <ul style="list-style-type: none"> <li>• For the voluntary use of a non-DSP.</li> </ul>	Subject to a R7 420 co-payment per event: <ul style="list-style-type: none"> <li>• For the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>
D23.4	<b>Day Surgery Procedures</b>	<ul style="list-style-type: none"> <li>• Subject to the Day Surgery Network.</li> <li>• R2 720 co-payment to apply to all non-network admissions and subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to the Day Surgery Network.</li> <li>• R5 440 co-payment to apply to all non-network admissions and subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to the relevant managed healthcare programme and to its prior authorisation and subject to a defined list of procedures.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>
<b>D24 PREVENTATIVE CARE BENEFIT</b>				
D24.1	<b>Women's Health Breast Cancer Screening</b>	Mammogram <ul style="list-style-type: none"> <li>• Females age &gt;40 years</li> <li>• Once every 2 years.</li> </ul>	Mammogram <ul style="list-style-type: none"> <li>• Females age &gt;40 years</li> <li>• Once every 2 years.</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	<b>Cervical Cancer Screening</b>	Pap Smear <ul style="list-style-type: none"> <li>Females 21-65 years</li> <li>Once every 3 years.</li> </ul>	Pap Smear <ul style="list-style-type: none"> <li>Females 21-65 years</li> <li>Once every 3 years.</li> </ul>	Eligible beneficiaries may choose between the basic cytology test once every 3 years or HPV PCR test once every 5 years. <div style="border: 1px solid red; padding: 5px; text-align: center; margin: 10px 0;"> <b>REGISTERED BY ME ON</b>   2024/12/12   <b>REGISTRAR OF MEDICAL SCHEMES</b> </div>
	<b>Cervical Cancer Screening in HIV infection</b>	Pap Smear <ul style="list-style-type: none"> <li>Females 21-65 years</li> <li>1 basic cytology test per annum or the HPV PCR once every 5 years.</li> </ul>	Pap Smear <ul style="list-style-type: none"> <li>Females 21-65 years</li> <li>1 basic cytology test per annum or the HPV PCR once every 5 years.</li> </ul>	
	<b>Human Papilloma Virus (HPV) Vaccine</b>	<ul style="list-style-type: none"> <li>Limited to 3 doses for females between 15 – 26 years.</li> <li>One course per lifetime.</li> <li>Limited to R1 100 per vaccine.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 3 doses for females between 15 – 26 years.</li> <li>One course per lifetime.</li> <li>Limited to R1 100 per vaccine.</li> </ul>	
<b>D24.2</b>	<b>Men's Health PSA test</b>	<ul style="list-style-type: none"> <li>Men 55-69 years, 1 per annum.</li> </ul>	<ul style="list-style-type: none"> <li>Men 55-69 years, 1 per annum.</li> </ul>	
<b>D24.3</b>	<b>General Health</b>	<ul style="list-style-type: none"> <li>HIV test annually</li> <li>Flu vaccine annually, including the administration fee of the nurse practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>HIV test annually</li> <li>Flu vaccine annually, including the administration fee of the nurse practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>HIV test, either as part of Preventative Care or Health Risk Assessment. See D27.1.</li> <li>Upon a positive diagnosis, the HIV basket of care applies, subject to registration on the relevant managed healthcare programme.</li> </ul>
<b>D24.4</b>	<b>Cardiac Health</b>	No benefit.	No benefit.	
<b>D24.5</b>	<b>Elderly Health</b>	<ul style="list-style-type: none"> <li>Pneumococcal Vaccination, including the administration fee of the nurse practitioner. Age &gt;65 once every 5 years.</li> <li>Faecal Occult Blood Test Ages 45-75 annually.</li> </ul>	<ul style="list-style-type: none"> <li>Pneumococcal Vaccination, including the administration fee of the nurse practitioner. Age &gt;65 once every 5 years.</li> <li>Faecal Occult Blood Test Ages 45-75 annually.</li> </ul>	
<b>D24.6</b>	<b>Children's health Hypothyroidism</b>	<ul style="list-style-type: none"> <li>1 TSH Test Age &lt;1 month</li> </ul>	<ul style="list-style-type: none"> <li>1 TSH Test Age &lt;1 month</li> </ul>	





PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	<b>Infant Hearing Screening</b>	<ul style="list-style-type: none"> <li>One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist.</li> </ul>	<ul style="list-style-type: none"> <li>One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist.</li> </ul>	
	<b>Neonatal Vision Screening: (For Retinopathy of prematurity (ROP) in neonates (&lt;32 weeks gestational age and very low birth (&lt;1500g))</b>	<ul style="list-style-type: none"> <li>Two vision screening tests per beneficiary for newborns up to 6 weeks, in or out of hospital, performed by an ophthalmologist.</li> </ul>	<ul style="list-style-type: none"> <li>Two vision screening tests per beneficiary for newborns up to 6 weeks, in or out of hospital, performed by an ophthalmologist.</li> </ul>	Screening should be performed at 4 – 6 weeks chronological age or 31 – 33 post-conceptual age (whichever comes later).
	<b>Human Papilloma Virus (HPV) Vaccine</b>	<ul style="list-style-type: none"> <li>Limited to two doses for girls aged between 9 – 14years.</li> <li>One course per lifetime.</li> <li>Limited to R1 100 per vaccine.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to two doses for girls aged between 9 – 14years.</li> <li>One course per lifetime.</li> <li>Limited to R1 100 per vaccine.</li> </ul>	
	<b>Extended Program on Immunisation (EPI)</b>	<ul style="list-style-type: none"> <li>Various Vaccinations, including the administration fee of the nurse practitioner. For children up to the age of 12 years.</li> </ul>	<ul style="list-style-type: none"> <li>Various Vaccinations, including the administration fee of the nurse practitioner. For children up to the age of 12 years.</li> </ul>	As per State EPI protocols.
<b>D24.7</b>	<b>Smoking Cessation</b>	Limited to and included in the Benefit Booster in D27.2.	<ul style="list-style-type: none"> <li>Limited to and included in the Benefit Booster in D27.2.</li> </ul>	
<b>D25</b>	<b>INTERNATIONAL TRAVEL BENEFIT</b>			

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D25.1	<b>Leisure travel: (Travelling for recreation, a holiday or visiting family and friends)</b>	<p>For medical emergencies when travelling outside the borders of South Africa.</p> <ul style="list-style-type: none"> <li>60 days excluding USA – R2.5 million per Member, R2.5 million for Member and Dependants</li> <li>60 days including USA – Maximum cover R500,000 for Member and Dependants.</li> </ul>	<p>For medical emergencies when travelling outside the borders of South Africa.</p> <ul style="list-style-type: none"> <li>60 days excluding USA – R2.5 million per Member, R2.5 million for Member and Dependants</li> <li>60 days including USA – Maximum cover R500,000 for Member and Dependants.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to authorisation, prior to departure. Additional benefits for Covid-19: <ul style="list-style-type: none"> <li>additional costs for compulsory medical quarantine limited to R1 000 per day to a maximum of R10 000 for accommodation and PCR testing up to R1 000.</li> <li>The cover will only apply if a beneficiary tested positive.</li> </ul> </li> </ul>
D25.2	<p><b>Business Travel: (Primarily for attending meetings, conferences, visiting suppliers and for administrative purposes)</b></p> <div style="border: 1px solid red; padding: 5px; margin: 10px 0;"> <p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p style="text-align: center;">2024/12/12</p> <p style="text-align: center; border-top: 1px dashed red; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<p>For medical emergencies when travelling outside the borders of South Africa.</p> <ul style="list-style-type: none"> <li>30 days excluding USA – R2.5 million per Member, R2.5 million for Member and Dependants</li> <li>30 days including USA – Maximum cover R500,000 for Member and Dependants.</li> <li>Subject to approval protocols prior to departure.</li> </ul>	<p>For medical emergencies when travelling outside the borders of South Africa.</p> <ul style="list-style-type: none"> <li>30 days excluding USA – R2.5 million per Member, R2.5 million for Member and Dependants</li> <li>30 days including USA – Maximum cover R500,000 for Member and Dependants.</li> <li>Subject to approval protocols prior to departure.</li> </ul>	<p>Subject to authorisation, prior to departure.</p> <ul style="list-style-type: none"> <li>Additional benefits for Covid-19: <ul style="list-style-type: none"> <li>additional costs for compulsory medical quarantine limited to R1 000 per day to a maximum of R10 000 for accommodation and PCR testing up to R1 000.</li> <li>The cover will only apply if a beneficiary tested positive.</li> </ul> </li> <li>Manual labour excluded – refers to any occupation or activity involving physical labour (use of hands or machinery).</li> </ul>
<b>D26 AFRICA BENEFIT</b>				
D26.1	<b>In and out of Hospital (See B3)</b>	<ul style="list-style-type: none"> <li>100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa.</li> <li>Subject to authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa.</li> <li>Subject to authorisation.</li> </ul>	<p>The Fund's liability will not exceed the global amount the Fund would in the ordinary course pay for such healthcare services given the Fund's claims experience in South Africa, subject to the benefits as per benefit plan.</p>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
<b>D27</b>	<b>WELLNESS BENEFIT</b>			
<b>D27.1</b>	<b>Health Risk Assessment (HRA) which includes</b>  <b>Lifestyle questionnaire</b>  <b>Wellness screening</b>	Wellness screening: <ul style="list-style-type: none"> <li>One assessment per beneficiary over the age of 21 years per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</li> <li>Payable from OAL.</li> </ul> Limited to <ul style="list-style-type: none"> <li>blood pressure test</li> <li>glucose test</li> <li>cholesterol test</li> <li>body mass index</li> <li>hip to waist ratio</li> <li>HIV counselling and testing.</li> </ul>	Wellness screening: <ul style="list-style-type: none"> <li>One assessment per beneficiary over the age of 21 years per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</li> <li>Payable from OAL.</li> </ul> Limited to <ul style="list-style-type: none"> <li>blood pressure test</li> <li>glucose test</li> <li>cholesterol test</li> <li>body mass index</li> <li>hip to waist ratio.</li> <li>HIV counselling and testing.</li> </ul>	<ul style="list-style-type: none"> <li>HIV test, either as part of Preventative Care or Health Risk Assessment. See D24.3.</li> <li>Upon a positive diagnosis, the HIV basket of care applies, subject to registration on the relevant managed healthcare programme.</li> </ul> <div style="text-align: center; border: 2px solid red; padding: 10px; margin: 10px 0;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="color: red; font-weight: bold; margin: 0;">2024/12/12</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
<b>D27.2</b>	<b>Benefit Booster (including out of hospital non-PMB day-to-day services as mentioned in D1, D5.1.3, D5.1.4, D5.2, D11.1, D11.2, D13.2, D17.2, D18.2, D19.2, D21.1.2, D24 and virtual consultations).</b>	Subject to completion of a Health Risk Assessment or an online wellness questionnaire per beneficiary over the age of 21 years  First level Benefit Booster, Limited to R750 per family, activated by completion of an online wellness questionnaire.	Subject to completion of a Health Risk Assessment or an online wellness questionnaire per beneficiary over the age of 21 years  First level Benefit Booster, Limited to R750 per family, activated by completion of an online wellness questionnaire.	<ul style="list-style-type: none"> <li>Child dependants under the age of 21 years will qualify for the Benefit Booster once the main member or an adult beneficiary has completed a Health Risk Assessment or an online wellness questionnaire.</li> <li>Valid qualifying claims will pay first from the Benefit Booster and thereafter from the relevant benefits as described in D1 – D24.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	PRIMARY	PRIMARY SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
		<p>Limited to:</p> <ul style="list-style-type: none"> <li>• Alternative Health: D1</li> <li>• GP consultations: D5.1.3 &amp; 4.</li> <li>• Medical specialists: D5.2</li> <li>• Acute medication: D11.1</li> <li>• Registered ante-natal vitamins during pregnancy: D11.1.3</li> <li>• Pharmacy advised therapy: D11.2</li> <li>• Non-surgical procedures: D13.2</li> <li>• Paramedical services : D17.2</li> <li>• Pathology: D18.2</li> <li>• Physical therapy: D19.2</li> <li>• General radiology: D21.1.2</li> <li>• Smoking cessation: D24.7.</li> </ul> <p>Second level Benefit Booster applies when the first level benefit is depleted.</p> <ul style="list-style-type: none"> <li>• Subject to the completion of a physical health risk assessment (HRA) at a participating pharmacy or wellness day.</li> <li>• Limited to R3 050 per family.</li> </ul>	<p>Limited to:</p> <ul style="list-style-type: none"> <li>• Alternative Health: D1</li> <li>• GP consultations: D5.1.3 &amp; 4.</li> <li>• Medical specialists: D5.2</li> <li>• Acute medication: D11.1</li> <li>• Registered ante-natal vitamins during pregnancy: D11.1.3</li> <li>• Pharmacy advised therapy: D11.2</li> <li>• Non-surgical procedures: D13.2</li> <li>• Paramedical services: D17.2</li> <li>• Pathology: D18.2</li> <li>• Physical therapy : D19.2</li> <li>• General radiology: D21.1.2</li> <li>• Smoking cessation: D24.7.</li> </ul> <p>Second level Benefit Booster applies when the first level benefit is depleted.</p> <ul style="list-style-type: none"> <li>• Subject to the completion of a physical health risk assessment (HRA) at a participating pharmacy or wellness day.</li> <li>• Limited to R3 050 per family.</li> </ul>	<ul style="list-style-type: none"> <li>• The first level Benefit Booster will become available when an online wellness questionnaire is completed by the main member or adult beneficiary.</li> <li>• When a main member or adult beneficiary completes the health risk assessment (HRA), the first and second level Benefit Booster will become available.</li> </ul> <div style="border: 2px solid red; padding: 10px; text-align: center; margin: 20px auto; width: fit-content;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/12/12</p> <p>-----</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>

