

**ANNEXURE B.3
PACE3****3.1 GENERAL CONDITIONS OF THE BENEFIT OPTION**

- 3.1.1** The Scheme's benefits on accounts properly lodged in terms of rule 15 of the registered Rules shall be granted as shown in each paragraph hereunder, and the Member shall be liable for the difference between the Scheme's benefits and the full amount of the account.
- 3.1.2** No benefits shall be granted on accounts reaching the Scheme after the last day of the 4th (fourth) month following the date on which the service was rendered.
- 3.1.3** Where an account has been paid by the Member in cash, such specified account plus proof of payment must be submitted to the Scheme before the last day of the 4th (fourth) month following the date on which the service was rendered. The Scheme will then refund the Member the applicable benefit amount.
- 3.1.4** Direct payment will be made by the Scheme to a supplier of service who renders accounts in accordance with the Scheme tariff or contracted fee as agreed by the Scheme and the supplier.
- 3.1.5** A Member shall be entitled to pro-rata benefits calculated from the date of enrolment up to the end of the relevant financial year.
- 3.1.6** Benefits shall be based on the Scheme tariff or contracted fee as agreed by the Scheme and the supplier of service, whichever is applicable.
- 3.1.7** The Scheme's financial year shall run from 1 January to 31 December.
- 3.1.8** The benefits of the option shall be divided into the following:
- 3.1.8.1** Scheme Benefits;
 - 3.1.8.2** Personal Medical Savings Account (PMSA);
 - 3.1.8.3** Day-to-Day Benefits; and
 - 3.1.8.4** Bonus Account (Vested Medical Savings).

3.1.9 A Member shall qualify for the extent and level of prescribed minimum benefits provided for in Regulation 8 in terms of the Medical Schemes Act (No. 131 of 1998) and Annexure D1 of these Rules, without deductibles or the use of co-payments.

3.1.10 The Mediscor Reference Price (MRP) will be applied on all medicines where applicable.

3.2 CONDITIONS FOR SCHEME BENEFIT PAYMENT

3.2.1 Comprehensive benefits are offered for all pre-authorised services and authorised emergency services rendered during hospitalisation, i.e. from the day of admission up to and including the day of discharge.

3.2.2 Full cross subsidisation between Members shall apply without an annual limit.

3.2.3 Granting of benefits under the Scheme Benefits shall be subject to treatment protocols, preferred providers, designated service providers, network option services and/or medicine formularies accepted by the Scheme.

3.2.4 No benefits in a private hospital or day clinic shall be granted by the Scheme or its proxy if Pre-Authorisation and an authorisation number has not been obtained in advance:

3.2.4.1 In the event of planned major operations and dental procedures at least 14 (fourteen) days before the event; or

3.2.4.2 In an emergency, on the 1st (first) working day after admission to a hospital.

3.2.5 No benefits in respect of MRI scans and computer tomographic studies shall be granted if an authorisation number has not been obtained in advance or, in an emergency, on the 1st (first) working day after admission to a hospital, by the Scheme or its proxy.

3.2.6 If a Member or his Dependant(s) receive treatment in a private hospital or day clinic without first obtaining Pre-Authorisation and an authorisation number due to either prior application not made or because a prior application was refused, a R500 surcharge per admission shall be imposed whenever an application is approved with retrospective effect.

3.2.7 If Pre-Authorisation and an authorisation number have been obtained for treatment in a private hospital or day clinic but the treatment cost exceeds the authorised benefits, only the benefits of the authorised treatment cost shall be granted and the Member shall be liable for payment of the excess to the service provider.

3.2.8 Hospitals: contracted and non-contracted providers

Claims submitted by a contracted provider for accommodation in a general ward, intensive-care and high-care unit, theatre, - and material – 100% of the **contracted fee**. Claims submitted by non-contracted providers – 100% of **Scheme tariff** where services are authorised or approved by the Scheme, in its sole discretion.

3.2.9 Mental health clinics: contracted and non-contracted providers

Claims submitted by a contracted provider for accommodation and treatment of psychological and psychiatric conditions – 100% of the **contracted fee**. Claims submitted by non-contracted providers – 100% of **Scheme tariff** where services are authorised or approved by the Scheme, in its sole discretion. Benefits shall be subject to the following:

3.2.9.1 The length of stay shall be limited to 21 (twenty one) days per beneficiary per financial year.

3.2.10 Registered institutions for the treatment of chemical and substance dependence/abuse

Accommodation and treatment for chemical and substance dependence/abuse – 100% of Scheme tariff. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act. Benefits shall be subject to the following:

3.2.10.1 The length of stay shall be limited to 21 (twenty one) days per beneficiary per financial year; or

3.2.10.2 Benefits shall be limited to R21 500 per beneficiary per financial year.

3.2.11 Consultations, visits, operations, surgical procedures and anaesthetics for surgical procedures during hospitalisation

Claims submitted by General Practitioners and Specialists for treatment during hospitalisation - 100% of Scheme tariff alternatively the contracted fee, as the case may be.

3.2.12 Confinements

Benefits shall be paid as follows even if the baby dies before registration:

3.2.12.1 Medical practitioners – 100% of Scheme tariff;

3.2.12.2 Nursing home and hospital fees - in accordance with the provisions of rule 3.2.8 of this Annexure;

3.2.12.3 Midwife assisted births in an Active Hospital Birth Unit or home confinements by a midwife – 100% of Scheme tariff. Transport fees, hospital facility fees, renting of a birth pool, medical disposables or medication, antenatal consultations, doulas and breastfeeding support shall be excluded from benefits; and

3.2.12.4 Midwife assisted births at a private midwife birth house – 100% of the Scheme tariff. Transport fees, renting of a birth pool, antenatal consultations, doulas and breastfeeding supports shall be excluded from benefits.

3.2.13 Surgical dentistry

Any surgical procedure that needs to be performed in a theatre, after Pre-Authorisation by the Scheme - 100% of Scheme tariff. Payment for Maxillofacial and oral surgery is strictly related to the following conditions:

3.2.13.1 Severe trauma (soft tissue injuries, fractures of jaws and facial bones);

3.2.13.2 Cleft lip and palate;

- 3.2.13.3 Crouson's disease;
- 3.2.13.4 Malunited craniomaxillary disjunction;
- 3.2.13.5 Post-traumatic defects (root residues in sinus, secondary oro-nasal fistula, faciostenosis);
- 3.2.13.6 Internal TM joint surgery (condylectomy, arthrocentesis, arthroplasty, total joint reconstruction);
- 3.2.13.7 Salivary gland surgery (removal of gland or salivary stone);
- 3.2.13.8 Life threatening sepsis (Ludwig's angina); and
- 3.2.13.9 Confirmed oral cancer.

3.2.14 Pathology and standard diagnostic imaging during hospitalisation

Benefits at 100% of Scheme tariff.

3.2.15 Specialised diagnostic imaging during hospitalisation

MRI scans, CT scans, computer tomographic studies and isotope studies - 100% of Scheme tariff subject to Pre-Authorisation.

3.2.16 Supplementary benefits during hospitalisation

Supplementary benefits include services rendered by physiotherapists, masseurs, chiropractors, orthoptists, audiologist/hearing aid acousticians, occupational therapists, podiatrists/chiropracist, dieticians, speech therapist, bio kinetics, private nursing and social workers – 100% of Scheme tariff on condition that the claim is related to the hospital admission of the patient and is in line with the Scheme funding guidelines and protocols.

3.2.17 Blood transfusions

Blood, operators' fees, transport charges and apparatus – 100% of Scheme tariff.

3.2.18 Internal prosthesis surgically implanted during operations/ hospitalisation

Prosthesis surgically implanted during operations for the replacement of parts of the human body for functional medical reasons – 100% of Scheme tariff after discount with a maximum of R84 000 per family per financial year. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full

at a designated service provider (DSP), as stipulated in the Medical Schemes Act. Benefits will not be pro-rated but will be subject to the following conditions and maxima:

- 3.2.18.1** Pre-Authorisation by the Scheme;
- 3.2.18.2** Preferred providers may be appointed by the Scheme;
- 3.2.18.3** Co-payments may apply if preferred providers are not utilised;
- 3.2.18.4** Vascular prosthesis shall be limited to R30 000;
- 3.2.18.5** Pacemaker dual chamber R43 100*;
- 3.2.18.6** Spinal prosthesis shall be limited to R30 000;
- 3.2.18.7** Artificial disk (single level based) shall be limited to R13 100;
- 3.2.18.8** Drug eluting stent shall be limited to R13 100;
- 3.2.18.9** Mesh shall be limited to R13 100;
- 3.2.18.10** Gynaecological/Urological prosthesis shall be limited to R9 900;
- 3.2.18.11** Lens implant shall be limited to R8 400 per lens;
- 3.2.18.12** Knee prosthesis shall be limited to R41 900;
- 3.2.18.13** Hip prosthesis and other major joints shall be limited to R36 000; and
- 3.2.18.14** Other Minor joints shall be limited to R15 500.

*Subject to clinical motivation, treatment protocols, DSP and Scheme approval.

3.2.19 External prosthesis after operations

Prosthesis used after operations for the replacement of parts of the human body for functional medical reasons – 100% of Scheme tariff after discount with a maximum of R19 800 per family per financial year. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act. Benefits shall be subject to the following:

- 3.2.19.1** Pre-Authorisation by the Scheme;
- 3.2.19.2** 2 (two) quotations may be required;
- 3.2.19.3** Preferred providers may be appointed by the Scheme; and
- 3.2.19.4** Artificial limbs are limited to 1 (one) limb per 60 (sixty) months.

3.2.20 Orthopaedic and medical appliances during hospitalisation

Back, leg, arm and neck supports, crutches, surgical foot wear and elastic stockings provided before discharge from hospital – 100% of Scheme tariff.

3.2.21 Organ transplants

Benefits for PMB conditions only. 100% of Scheme tariff subject to Pre-Authorisation, application of Scheme protocols and designated service providers (DSPs) appointed by the Scheme to provide diagnosis, treatment and care in respect of the aforesaid medical condition/s.

3.2.22 Peritoneal dialysis and haemodialysis

100% of Scheme tariff subject to Pre-Authorisation, application of Scheme protocols and designated service providers (DSPs) appointed by the Scheme to provide diagnosis, treatment and care in respect of the aforesaid medical condition/s.

3.2.23 Ambulance and emergency evacuation services

Benefits shall be subject to Pre-Authorisation/approval by the Scheme's Preferred Provider for Ambulance services, ER24.

100% of Scheme tariff for ambulance services on condition that the service has previously or, in an emergency, on the 1st (first) working day after evacuation had been approved as clinically necessary by the preferred provider for ambulance services. No benefits shall be payable if the evacuation service was requested and delivered by a service provider other than the preferred provider.

3.2.24 Oncology

Radiation, chemotherapy, pathology, diagnostic imaging and consultations - 100% of Scheme tariff or negotiated tariffs. Benefits shall be subject to the following:

3.2.24.1 Pre-Authorisation by the Scheme;

3.2.24.2 Preferred providers may be appointed by the Scheme;

3.2.24.3 Scheme protocol shall apply; and

3.2.24.4 Mediscor Reference Price (MRP) will be applied to medicine claims where available.

3.2.25 Benefits for medicine

3.2.25.1 All medicines payable from the Scheme Benefit shall be subject to the following:

- 3.2.25.1.1** Pre-Authorisation: A Member must apply on the Scheme's prescribed application form to qualify for chronic medicine benefits and shall qualify for benefits from the date on which the application was received by the Scheme or its proxy;
- 3.2.25.1.2** The Scheme treatment protocols and clinical funding guidelines;
- 3.2.25.1.3** The Scheme's formulary (medicine list);
- 3.2.25.1.4** Where medicines have generic alternatives registered with the Medicines Control Council (MCC) of South Africa, the Scheme will reimburse those medicines up to the Mediscor Reference Price (MRP) for that active ingredient;
- 3.2.25.1.5** Benefit amount of medicine will be calculated at Single Exit Price (SEP), plus the dispensing fee as determined by the Scheme, plus VAT, where applicable;
- 3.2.25.1.6** Approved PMB, CDL and non-CDL chronic medicine costs will be paid from the non-CDL limit first. Thereafter, only approved PMB and CDL chronic medicine costs will continue being paid by the Scheme;
- 3.2.25.1.7** Mediscor Reference Price (MRP) is applied throughout; and
- 3.2.25.1.8** Designated service providers (DSP) may apply.

3.2.25.2 Medicine for non-CDL chronic conditions

Medicines on the formulary will be reimbursed at 85% of Scheme tariff with a 15% co-payment. If a Member, however, opts to use a non-formulary medicine, the Scheme will reimburse that product at 75% of Scheme tariff and the Member will have a 25% co-payment.

The following maxima per financial year will apply:

M	M1+
R14 000	R27 900

3.2.25.2.1 Specified chronic conditions (*Life-sustaining condition)

Acne	Gout prophylaxis
Allergic rhinitis	Grave's disease
Ankylosing Spondylitis	Hypophyseal adenoma
Alzheimer's disease	Major Depression*
Aplastic anaemia	Migraine prophylaxis
Attention Deficit Disorder (ADD)/ Attention Deficit Hyperactive Disorder (ADHD)	Osteoarthritis
Benign Prostatic Hypertrophy	Obsessive Compulsive Disorder
Chronic anaemia	Osteoporosis
Collagen diseases	Paget's disease
Cushing's disease	Paraplegia/Quadriplegia (medicine to manage)
Cystic Fibrosis	Polycystic Ovarian Disease
Dermatomyositis	Psoriasis
Eczema	Pulmonary embolism
Endometriosis	Stroke
Female menopause	Urinary incontinence
Gastro Oesophageal Reflux Disease (GORD)	

3.2.25.2.2 *Life-sustaining chronic medicine

The medicine for Major Depression shall qualify as life-sustaining. The benefit is payable from the chronic benefit and once the aforesaid chronic benefit is depleted; the Member shall qualify for unlimited benefits for the approved medicine.

3.2.25.3 Medicine for Chronic Disease List (CDL) conditions:

CDL chronic medicines prescribed by a medical practitioner on the formulary will be reimbursed at 100% of Scheme tariff without a co-payment. If a Member, however, opts to use a non-formulary medicine, the Scheme will reimburse that product at 75% of scheme tariff and a 25% Member co-payment.

3.2.25.4 Biological medicine or other high cost medicine

100% of Scheme tariff with a maximum of R239 800 per beneficiary per financial year for any medicinal product manufactured in or extracted from biological sources, or other high cost speciality medicines, including rational designed medicines. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

Benefits shall be subject to the following:

3.2.25.4.1 Pre-Authorisation;

3.2.25.4.2 Scheme protocols; and

3.2.25.4.3 Designated Service Providers may be appointed.

3.2.25.5 Take home medicine

Medicine prescribed by the treating doctor upon discharge from hospital (and relating to the admission), to take home, will be paid at 100% of Scheme tariff, subject to MRP and a maximum supply of 7 (seven) days.

3.2.26 Prescribed Minimum Benefits (PMBs)

Medicine for a limited set of conditions as specified in Annexure A of the Regulations in terms of the Medical Schemes Act (no 131 of 1998) and Annexure D1 of these Rules – 100% of the cost. Benefits shall be subject to the following:

3.2.26.1 Pre-Authorisation;

3.2.26.2 The Scheme treatment protocols and clinical funding guidelines;

3.2.26.3 Designated service providers (DSP);

3.2.26.4 Formularies; and

3.2.26.5 Mediscor Reference Price (MRP).

3.2.27 Alternatives to hospitalisation

Services rendered by step-down facilities approved by the Scheme, registered private nurses and hospices – 100% of the fees approved by the Scheme. Pre-Authorisation shall apply.

3.2.28 Specialised diagnostic imaging out of hospital

MRI scans, CT scans, computer tomographic studies and isotope studies - 100% of Scheme tariff. Benefits shall be subject to the following limits per financial year:

3.2.28.1 MRI and CT scans shall be limited to 3 (three) scans per beneficiary;

3.2.28.2 PET scans shall be limited to 1 (one) scan per beneficiary; and

3.2.28.3 A Pre-Authorisation for specialised radiology was obtained from the Scheme or its proxy.

3.2.29 Maternity benefit

3.2.29.1 Antenatal consultations – 100% of Scheme tariff with a maximum of up to 12 (twelve) antenatal consultations per beneficiary per financial year; and

3.2.29.2 Ultrasound sonar – 100% of Scheme tariff for 2 (two) ultrasound sonar per beneficiary per financial year.

3.2.30 Orthopaedic and medical appliances out of hospital

3.2.30.1 Back, leg, arm and neck supports, crutches, surgical foot wear, elastic stockings, stoma products, oxygen and diabetic supplies for non-PMB conditions - 100% of Scheme tariff after discount with a combined maximum of R7 500 per family per financial year.

3.2.30.2 Wheel chairs limited to R10 200 per family every 48 (forty-eight) months.

3.2.30.3 Hearing aids and/or repair limited to R23 400 per beneficiary every 24 (twenty-four) months.

Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

3.2.31 Rehabilitation after trauma

Benefits for rehabilitation shall be aimed at the recovery of impeded vital functions immediately after trauma such as a stroke or heart attack - 100% of Scheme tariff, subject to Pre-Authorisation and Scheme protocols.

3.2.32 International emergency medical cover

Over and above the provisions for foreign claims, referred to in Rule 16.12 of the registered Rules, Members and their Dependant(s) qualify for the following additional benefit:

100% of Scheme tariff for the cost of services for worldwide international emergency medical cover Pre-Authorised/approved by the Scheme's Preferred Provider, ER24: Benefits shall be subject to the following:

3.2.32.1 The cover is limited to R10 million per beneficiary per trip and includes emergency medical expenses and evacuation costs.

3.2.32.2 Beneficiaries have access to 90 (ninety) days cover per trip.

3.2.32.3 A Member has to notify the preferred provider at least 48 (forty-eight) hours in advance when he and or his Dependant(s) are travelling overseas. Failure to notify the preferred provider will result in claims not entertained.

3.2.32.4 General exclusions to services apply. Elective planned procedures undergone outside of South Africa are not covered.

3.2.33 Wound care and related private nursing services

Wound care including dressings and Negative Pressure Wound Therapy (NPWT) treatment and related private nursing services – 100% of Scheme tariff with maximum of R7 700 per family per financial year.

3.2.34 Preventative treatment

3.2.34.1 Benefits at 100% of Scheme tariff for:

Preventative Care Benefit	Gender and Age Group	Quantity and Frequency	Benefit Criteria
Influenza vaccine	All ages	1 (one) per beneficiary per financial year	Applicable to all active Members and beneficiaries
Pneumonia Programme	Children < 2 (two) years High risk adult group	Once in 60 (sixty) months	<u>Funding for children < 2 (two) years:</u> Parents to contact the Scheme in advance to pre-arrange funding prior to obtaining the vaccine <u>Funding for adults:</u> The Scheme will identify certain high risk individuals who will be advised to be immunized
Paediatric immunisations	Funding for all paediatric vaccines according to the State recommended programme for babies and children		
Female contraceptives	All females of child bearing age	Quantity and frequency depending on product used up to the maximum allowed amount. Mirena device – 1 (one) device in 60 (sixty) months	Limited to R1 500 per family per financial year Includes all items classified in category of female contraceptives
Document Based Care (DBC) back rehabilitation programme	All ages	Up to 6 (six) weeks treatment plan as per Scheme approval	Applicable to beneficiaries who have serious spinal or back problems and may require surgery. The Scheme identifies appropriate participants for evaluation at the DBC Centre. Based on the outcomes of the evaluation, a

			rehabilitation treatment plan is drawn up and initiated which lasts approximately 6 (six) weeks.
HIB titre immunization	Children 5 (five) years and younger	One vaccine at 6 (six), 10 (ten) and 14 (fourteen) weeks after birth. 1 (one) booster vaccine between 15-18 (fifteen and eighteen) months	If the booster vaccine was not administered timeously, the maximum age to which it will be allowed is 5 (five) years
Mammogram	Females 40 (forty) years and older	Once every 24 (twenty-four) months	Scheme tariff shall apply
PAP smear	Females 40 (forty) years and older	Once per financial year	To be done at a gynaecologist or general practitioner. Consultation fee paid from the consultation benefit
PSA test (Prostate Specific Antigen)	Males 45 (forty-five) years and older	Once per financial year	To be done at an urologist. Urologist consultation paid from the consultation benefit.
Bone densitometry	All beneficiaries 45 (forty-five) years and older	Once every 24 (twenty-four) months	Scheme tariff shall apply
Biometric screening: - Glucose test (finger prick test) - Cholesterol test (finger prick test) - Blood Pressure - Body Mass Index (BMI)	All beneficiaries 10 (ten) years and older	1 (one) per beneficiary per financial year	A screening benefit package at selected Preferred Providers.
Human Papilloma	Girls 9 – 26	3 (three)	GSK's Cervarix vaccinations

Virus (HPV) vaccinations	(nine to twenty-six) years old.	vaccinations per beneficiary	shall be funded at Mediscor Reference Price (MRP).
Dietician counselling session	All ages	1 (one) per family per year	Educational

3.2.34.2 100% of the Scheme tariff for preventative dentistry:

DESCRIPTION OF SERVICE	AGE	FREQUENCY
General full mouth examination by a general dentist (incl. gloves and use of sterile equipment for this visit)	Above 12 (twelve) years	Once per financial year
	Under 12 (twelve) years	Twice per financial year
Full mouth intra-oral radiographs	All ages	Once every 36 (thirty-six) months
Intra-oral radiograph	All ages	2 (two) x photos per year
Scaling and/or polishing	All ages	Twice per financial year
Fluoride treatment	All ages	Twice per financial year
Fissure sealing	Up to and including 21 (twenty one) years	In accordance with accepted protocol
Space maintainers	During primary and mixed denture stage	Once per space

3.2.35 Optical benefits

Optometry services shall be obtained and paid by Preferred Provider Network (PPN) at 100% of contracted fee per beneficiary every 24 (twenty-four) months. For services rendered at a non-network provider the following maxima per beneficiary shall apply every 24 (twenty-four) months. Notwithstanding the aforesaid, Optometry services

relating specifically to contact lenses shall be dealt with as follows: Preferred Provider Network (PPN) shall pay a maximum amount of R1 400 towards the cost for contact lenses per beneficiary every 24 (twenty-four) months, irrespective if the beneficiary utilised the services of PPN or a non-network provider:

DESCRIPTION	MAXIMUM BENEFIT PER BENEFICIARY PER 24 (TWENTY-FOUR) MONTHS
Consultations	R290
Single-vision lenses OR	R150
Bifocal lenses OR	R325
Multifocal lenses OR	R600
Contact lenses	A maximum amount of R1 400 towards the cost for contact lenses per beneficiary every 24 (twenty-four) months, irrespective if the beneficiary utilised the services of PPN or a non-network provider.
Spectacle frames	R500

3.3 CONDITIONS FOR PERSONAL MEDICAL SAVINGS ACCOUNT (PMSA) PAYMENT

- 3.3.1** On admission to the Scheme, a PMSA, held by the Scheme is established in the name of the Member concerned into which the contributions payable in respect of the PMSA component shall be credited and benefits in respect thereof, shall be debited.
- 3.3.2** The PMSA shall be used solely for medical expenses relating to day-to-day benefits referred to in rule 3.4 of this Annexure, subject to the exclusions referred to in Annexure C of these Rules.
- 3.3.3** The full annual amount that is paid into the PMSA at the beginning of the financial year has to be reached/used by the Member before the Out-of-hospital Scheme Benefits provided for by the Scheme comes into effect. No cross subsidisation

between Members will apply in respect of the PMSA. The PMSA benefit is limited to 18% of gross annual contributions.

- 3.3.4** Subject to sufficient funds being available at the date on which a claim is processed, Members shall be entitled to claim for all health care services provided for under section 3.4 of this Annexure at 100% of the cost. Any balance in the PMSA at the end of a financial year remains the property of the Member and accumulates to his credit. Interest income shall be allocated on a pro-rata basis at month-end and shall accrue to this balance.
- 3.3.5** Upon the death of the Member, the balance due to the Member will be transferred to his registered Dependant(s) that continue Membership of the Scheme or paid into his estate in the absence of such Dependant(s).
- 3.3.6** On transfer to another option of the Scheme, which does not provide for such an account, any balance in the PMSA will be refunded to the Member, 5 (five) months after such transfer and subject to applicable laws.
- 3.3.7** Should a Member terminate membership of the Scheme and not be admitted as a member of another medical scheme or be admitted to membership of another medical scheme which does not provide for a PMSA, the balance due to the Member must be refunded to the Member 5 (five) months after termination of membership, and subject to applicable laws.
- 3.3.8** Should a Member be admitted to membership of another medical scheme, which provides for a similar account, the balance due to the Member must be transferred to such Scheme within 5 (five) months after termination of membership.
- 3.3.9** The decision to grant the funds in the PMSA annually to the Member as an interest free loan in advance up to the end of the financial year, shall vest in the discretion of the Scheme.
- 3.3.10** Any debit balance in the PMSA arising during or at the end of the financial year remains the Member's liability and is repayable to the Scheme upon membership termination. A debit balance arises when the monetary savings amount used exceeds the total monetary amount refunded by the Member to the Scheme on a monthly basis.

3.4 CONDITIONS FOR DAY-TO-DAY BENEFITS PAYMENT

- 3.4.1** Payment of benefits may be subject to payment from the PMSA first and shall be indicated as such in this section 3.4 of these Rules.
- 3.4.2** Full cross subsidisation between Members shall apply without an annual limit.
- 3.4.3** Granting of benefits may be subject to treatment protocols, preferred providers, designated service providers (DSPs) and/or medicine formularies accepted by the Scheme.
- 3.4.4** All benefits mentioned in section 3.4 of this Annexure are subject to the annual maxima for the Member with his Dependant(s) as provided for in the relevant subsections and the exclusions referred to in Annexure C.
- 3.4.5 Medicine – acute and over the counter**
- 3.4.5.1** Medicine other than that referred to as chronic medicine and excluding medicine referred to in Annexure C2, prescribed out of a hospital by a medical practitioner or dentist or a person authorised thereto by law – 100% of the cost.
- 3.4.5.2** Over the counter medicine – 100% of the cost, subject only to funds available in the PMSA or the Bonus Account (Vested Medical Savings)
- 3.4.5.3** Homeopathic remedies, injections and herbal remedies – 100% of the cost provided that a nappi code is provided. If a nappi code is not provided benefits shall be paid from the PMSA or the Bonus Account (Vested Medical Savings).

Benefits shall be subject to the following maxima per financial year once the PMSA is depleted:

M	M1+
R960	R2 500

3.4.6 Consultations, visits, maternity benefits, injections and treatments out of hospital

Consultations, visits, diagnostic examinations, maternity benefits, injections, emergency unit visits (where a procedure room was used) and treatments by General Practitioners, Specialists And Homeopaths And Herbalists – 100% of Scheme tariff. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

Benefit shall be subject to the following maxima per financial year once the PMSA is depleted:

M	M1+
R2 600	R7 700

3.4.7 Oral and dental benefits

This benefit covers for all basic and specialised dentistry not defined under preventative dentistry or surgical dentistry indicated in this annexure - 100% of Scheme tariff. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

Specialised dentistry includes:

- 3.4.7.1** Prosthodontics (crowns, bridges, inlays, veneers and dentures);
- 3.4.7.2** Periodontics (gum diseases);
- 3.4.7.3** Orthodontic (correction of irregular teeth by means of braces, retainers or similar) services;
- 3.4.7.4** Dental implants, implant costs and all laboratory costs related to the services mentioned; and
- 3.4.7.5** Pre-Authorisation for orthodontic treatment shall be required.

Benefit shall be subject to the following maxima per financial year once the PMSA is depleted:

M	M1+
R5 300	R9 100

3.4.8 Supplementary benefits out of hospital

Supplementary benefits includes services rendered by physiotherapists, masseurs, chiropractors, orthoptists, audiologists/hearing aid acousticians, occupational therapists, podiatrists/chiropracist, dieticians, speech therapists, bio kinetics, private nursing (stoma therapy nursing, obtaining of specimen, observations and administration of medication, immunisations and IV's), psychiatric treatment, psychologists and social workers – 100% of Scheme tariff. Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

Benefits shall be subject to the following maxima per financial year once the PMSA is depleted:

M	M+
R1 100	R2 200

3.4.9 Pathology and standard diagnostic imaging out of hospital

100% of Scheme tariff. Benefits shall be subject to the following maxima per financial year once the PMSA is depleted: Notwithstanding the maximum/s quantified, prescribed minimum benefit (PMB) conditions are paid in full at a designated service provider (DSP), as stipulated in the Medical Schemes Act.

M	M1+
R2 600	R5 100

3.5 CONDITIONS FOR A BONUS ACCOUNT (VESTED MEDICAL SAVINGS) PAYMENTS

- 3.5.1** The Bonus Account (Vested Medical Savings) funds shall be used solely for medical expenses relating to day-to-day benefits and may be subject to the exclusions referred to in Annexure C of these Rules. These funds shall further only be used once all funds in the PMSA and the applicable annual maxima are depleted.
- 3.5.2** No cross subsidisation between Members will apply in respect of the Bonus Account (Vested Medical Savings).
- 3.5.3** A Member may claim, upon request, for any co-payments or shortfalls that the Member is responsible for and shall be entitled to claim for all health care services provided for under this rule 3.5, subject to sufficient funds being available at the date on which a claim is processed.
- 3.5.4** Any balance plus interest at the end of a financial year remains the property of the Member and accumulates to his credit.
- 3.5.5** Upon the death of the Member, the balance due to the Member will be transferred to his registered Dependant(s) that continue membership of the Scheme or paid into his estate in the absence of such Dependant(s).
- 3.5.6** On transfer to another option of the Scheme, which does not provide for such an account, any balance in the PMSA will be refunded to the Member, 5 (five) months after such transfer and subject to applicable laws.
- 3.5.7** Should a Member terminate membership of the Scheme and not be admitted as a member of another medical scheme or be admitted to membership of another medical scheme which does not provide for a PMSA, the balance due to the Member must be refunded to the Member 5 (five) months after termination of membership, and subject to applicable laws.

- 3.5.8** Should a Member be admitted to membership of another medical Scheme, which provides for a similar account, the balance due to the Member must be transferred to such Scheme within 5 (five) months after termination of membership.
- 3.5.9** Any debit balance in the Bonus Account (Vested Medical Savings) arising during or at the end of the financial year remains the Member's liability and is repayable to the Scheme upon membership termination. A debit balance arises when the monetary savings amount used exceeds the total monetary amount refunded by the Member to the Scheme on a monthly basis.

3.6 **MAXIMUM BENEFITS**

Where the maximum amount of benefits has been imposed per financial year, the benefits shall be calculated at the maximum for the financial year in which the service was rendered. Where maximum benefits apply to a financial year, the maximum benefits for which the Member and his Dependant(s) qualify shall be determined in accordance with the actual membership status at the date on which the service is rendered.

Savings accounts and benefit maxima for Members shall be calculated pro-rata for the financial year in which they join the Scheme as referred to in rule 3.1.5 of this Annexure B3 of the registered Rules.