

COMPREHENSIVE PLAN 2017

What is covered on the **COMPREHENSIVE PLAN**

This Plan is suitable for members with moderate to high day-to-day healthcare needs or comprehensive healthcare benefits:

- Rich spectrum of Wellness and Preventative Benefits
- Some day-to-day benefits are funded from Insured Benefits e.g. combined radiology and pathology, advanced dentistry, orthodontic sub limits. Other day-to-day expenses are subject to your Medical Savings Account (MSA)
- GP Network in place
- Designated Service Provider (DSP) for Specialists
- Co-payments will apply for voluntary use of non-DSP Specialists
- Pre-authorisation, medicine formularies and Scheme protocols (previously known as 'Care Plans' and now known as 'Treatment Baskets') may apply
- Freedom of choice for hospitals
- Dental admissions: R1 600 deductible.

What's new for 2017

- 8% contribution increase
- Benefit limits increase of 6.5%
- Medical Savings Account (MSA) increase of 6.5%
- 17.7% savings component
- Preferred suppliers for internal prostheses
- Compassionate Care Benefit (CCB) for non-oncology patients (in-patient care and homecare visits)
- Advanced Illness Benefit (AIB) for oncology patients
- Deductible for a defined list of procedures e.g. Endoscopy