

ESSENTIAL PLAN 2017

What is covered on the **ESSENTIAL PLAN (PMB PLAN)**

This is an entry level Plan suited to members with low healthcare needs and limited finances:

- Minimal level of cover for emergency medical conditions
- No Medical Savings Account
- Rich spectrum of Wellness and Preventative Benefits
- Restricted Networks (Bankmed GP Entry Plan Network, Specialist Network, Hospital Network and Pharmacy Network)
- GP-Specialist referral process in place
- Healthcare benefits limited to Prescribed Minimum Benefits (PMBs) only. Any condition that is not classified on the PMB list for example Elective Hip Replacement, will not be covered
- Voluntary hospital admission outside the restricted Network will incur a 20% co-payment
- Pre-authorisation, restricted medicine formularies and Scheme protocols (previously known as 'Care Plans' and now known as 'Treatment Baskets') may apply
- Restricted formulary for pathology and radiology
- Managed Care Programmes: Access to HIV Programme and Oncology Programme (PMB conditions only).

What's new for **2017**

- PMB Plan renamed to Essential Plan
- 6.5% contribution increase
- Benefit limits increase of 6.5%
- Specialised Lenses (100% of cost at preferred suppliers for PMBs only) e.g. IOL post cataract surgery