



What is covered on the TRADITIONAL PLAN

This Plan provides comprehensive medical cover to suit members who have moderate to high healthcare needs:

- No Medical Savings Account (MSA)
- Rich spectrum of Wellness and Preventative Benefits
- Out-of-Hospital sub-limits for healthcare benefits
- Network option for General Practitioner, Pharmacy, Specialist, Hospital, Optometry
- GP-Specialist referral process in place
- Co-payments apply should no referral be provided and should you choose to use a non-network provider
- Pre-authorisation, medicine formularies and Scheme protocols (previously known as 'Care Plans' and now known as 'Treatment Baskets') may apply.

What's new for 2017

- 8% contribution increase
- Benefit limits increase of 6.5%
- 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
- R4 500 deductible for voluntary admissions to an out-of-network hospital