

# Plan Benefits

\* Benefit limits and contributions are subject to the Council for Medical Scheme's approval.

Plan	Wellness and Preventative Care Benefits (Determine your risk, detect conditions early, and improve your health)	Use this network for full cover (Prescribed Minimum Benefits and other benefits)	Treatment while admitted to hospital and other major medical expenses	Chronic medication	Prescribed Minimum Benefits (PMBs)
<b>Plus</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Comprehensive cover for hospitalisation and most hospital care in any private hospital Specific categories subject to rand limits We pay for procedures performed in-hospital at 300% of the Scheme Rate	R34 215 a year for each member We pay less for the medication you collect from pharmacies that are not in our network. You might have to pay part of the cost yourself	We pay the full cost of Prescribed Minimum Benefits for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the treatment cost yourself
<b>Comprehensive</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Comprehensive cover for hospitalisation and most hospital care in any private hospital Specific categories subject to rand limits In-hospital GP procedures covered at 100% of Scheme Rate. In-hospital specialist procedures covered at 100% of Scheme Rate	R28 695 a year for each member We pay less for the medication you collect from pharmacies that are not in our network. You might have to pay part of the cost yourself	We pay the full cost of Prescribed Minimum Benefits for network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the cost of treatment yourself
<b>Traditional</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed Hospital Network Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Comprehensive cover for hospitalisation and most hospital care in a restricted hospital network Specific categories subject to rand limits More extensive hospital network than for the Essential and Basic Plans GP procedures performed in hospital covered at 100% of Scheme Rate Procedures specialists do in the hospital is covered at 100% of Scheme Rate	R26 500 a year for each member We pay less for the medication you collect from pharmacies that are not in our network. You might have to pay part of the cost yourself	We pay the full cost of Prescribed Minimum Benefits from network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the cost of treatment yourself

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<b>Core Saver</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed GP Network Bankmed Prestige A and B Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Comprehensive cover for hospitalisation and most hospital care in an unrestricted network of hospitals Specific categories subject to rand limits Organ transplants and oncology treatment is limited to Prescribed Minimum Benefits We pay for procedures performed in-hospital at 100% of Scheme Rate	No overall limit, but benefits subject to Core Saver medicine list (formulary) for Prescribed Minimum Benefit conditions only We pay less for the medication you collect from pharmacies that are not in our network. You might have to pay part of the cost yourself	We pay the full cost of Prescribed Minimum Benefits from network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the cost of treatment yourself
<b>Basic</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Female contraception Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed Hospital Network Bankmed GP Entry Plan Network Bankmed Entry Plan Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Comprehensive cover for hospitalisation and most hospital care in a restricted hospital network Specific categories subject to rand limits Hospital network more limited than for the Traditional Plan Organ transplants, oncology treatment and renal dialysis, are limited to Prescribed Minimum Benefits We pay for procedures performed in-hospital at 100% of Scheme Rate	No overall limit, but benefits from Bankmed network Healthcare Professionals and subject to Scheme approved medicine list (formulary)	We pay the full cost of Prescribed Minimum Benefits from network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the cost of treatment yourself
<b>Essential</b>	Personal Health Assessment Bankmed Mental Wellbeing Assessment Vaccinations and screenings Pap smear consultation Workplace-based TB screening Human Papilloma Virus (HPV) vaccine for female and male members aged nine to 25 Herpes Zoster vaccine for members 60+ Post-engagement Wellness Management Programme	Bankmed Hospital Network Bankmed GP Entry Plan Network Bankmed Entry Plan Specialist Network Bankmed Pharmacy Network Bankmed Pharmacy Network for HIV medication Bankmed Emergency Services for ambulance services	Limited to Prescribed Minimum Benefits from a restricted hospital network (Designated Service Providers) Hospital network more restricted than for the Traditional Plan Procedures performed in hospital are limited to Prescribed Minimum Benefits	Limited to Prescribed Minimum Benefits, covered at 100% of cost from Bankmed GP Entry Plan Network and subject to Scheme approved medicine list (formulary)	We pay the full cost of Prescribed Minimum Benefits from network Healthcare Professionals Reduced benefits if you use Healthcare Professionals who are not in our network. You may have to pay part of the cost of treatment yourself