

Bonitas

**BONITAS MEDICAL FUND
ANNEXURE B**

**OPTIONS:
STANDARD
STANDARD SELECT**

2019

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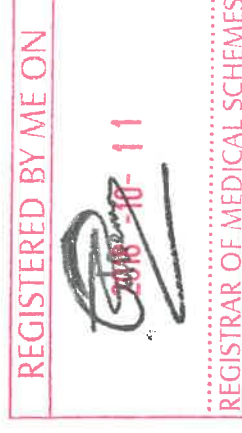
A ENTITLEMENT TO BENEFITS

- A1** The Bonitas Fund Tariff is defined as the Bonitas monetary tariffs applicable in 2018 increased by an average of 4.9%.
- A2** Beneficiaries are entitled to benefits as shown in this Annexure B, subject to the monetary limits and implementation restrictions set out herein, to the exclusions referred to in Annexure C of the Rules, to the general limitation and restriction of benefits set out in Annexure D of the Rules and to the procedural and other requirements set out in the main rules.
- A3** Specialist Network appointed as the Scheme's DSP for PMBs (refer to Annexure D: 7.3.6), is applicable for all In and Out of hospital consultations and procedures.

A3.1 Specialist Network

A3.1.1 The Specialist Network includes, but is not limited to, the following specialists:

- Dermatology
- Obstetrics and Gynaecology
- Pulmonology
- Specialist Medicine
- Gastroenterology
- Neurology
- Cardiology
- Psychiatry
- Neurosurgery
- Ophthalmology
- Orthopaedics
- Otorhinolaryngology (ENT)
- Rheumatology
- Paediatrics
- Plastic and Reconstructive Surgery
- Surgery
- Cardio Thoracic Surgery
- Urology



A3.1.2 In Specialist Network, in hospital Tariffs are applicable as follows:

- 130% of Bonitas Tariff for Standard and Standard Select Options.

A3.1.3 In Specialist Network, out of hospital Tariffs are applicable as follows:

- 130% Bonitas Tariff for Standard and Standard Select Options.

B CHARGING OF BENEFITS, LIMITS INCLUDING OVERALL ANNUAL (OAL) LIMITS AND MEMBERSHIP CATEGORY

B1 On the Standard and Standard Select options, claims for services stated as being subject to payment from the Day-to-Day benefit in paragraph D below are allocated against the Day-to-Day benefits.

B2 When the Day-to-Day benefit is exhausted on the Standard and Standard Select options, no further benefits are available in respect of services payable from the Day-to-Day benefits, except for PMBs.

B3 Valid claims will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower cost or Bonitas Tariff, or Uniform Patient Fee Schedule for Public hospitals, or 100% of the Bonitas Dental Tariff as prescribed or rendered by a medical dental and alternative healthcare practitioner or at a percentage as indicated in the table below.

The cost of a valid claim shall be determined for the purpose of reimbursing the member or the supplier and the share of such cost that the Fund will bear. The balance of the share of costs to make up 100% thereof shall be the member's responsibility except for Prescribed Minimum Benefits.

B4 Legally prescribed acute or chronic medicines claims will be reimbursed at 100% of (1) the single exit price plus the negotiated dispensing fee or (2) the single exit price plus 26% capped at a maximum of R26 (Vat exclusive). Both subject to the reimbursement limit, i.e. Medicine Price List. Co-payments to apply where relevant.



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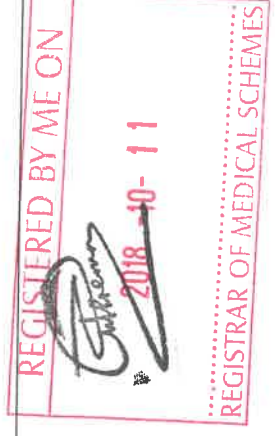
B5 MEMBERSHIP CATEGORY

Member	=	M0
Member plus 1 dependant	=	M1
Member plus 2 dependants	=	M2
Member plus 3 dependants	=	M3
Member plus 4 and more dependants	=	M4+

B6 Mental Health in Hospital will be covered subject to the relevant managed healthcare programme, provided that the treatment is rendered in a designated service provider facility. The DSP facility must be an appropriate mental health facility as licensed by the Department of Health and credentialed to have: Dedicated psychiatric, beds dedicated psychiatric teams and psychiatric therapeutic programmes. Emergency admissions, defined as an afterhours admission, will be approved until the first working day whereupon the patient should be transferred to a credentialed psychiatric facility.

B7 The Infertility benefit includes the following procedures or interventions as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M:

Hysterosalpingogram	Laparoscopy
The following blood test:	Hysteroscopy
Day 3 FSH/LH	Surgery (Uterus and tubal)
Oestradiol	Manipulation of ovulation defects and deficiencies
Thyroid functions (TSH)	Semen analysis (volume; count; mobility; morphology; MAR - (test)
Prolactin	Basic counselling and advice on sexual behaviour, temperature charts, etc
Rubella	Treatment of local infections
HIV	
VDRL	
Chlamydia	
Day 21 Progesterone	



B8 On the Standard and Standard Select Options, a member or beneficiary will be required to obtain a referral from a registered general practitioner for a specialist consultation. However should a member/beneficiary not have a referral, the claim will not be covered.

The following exceptions are applicable:

- 1 (one) gynaecologist consultation or visit per annum for female beneficiaries;
- Maternity
- Children under the age of 2 (two) years, for paediatrician visits or consultations
- Consultations with Oncologists
- Consultations with Ophthalmologists
- Specialist to specialist referral.



On depletion of benefits, PMB above limits will only be applicable via the contracted Designated Service Providers of the fund, subject to Regulation 8.

C PRESCRIBED MINIMUM BENEFITS (PMBs)

Prescribed Minimum Benefits as shown in Annexure A of the General Regulations, made in terms of the Medical Schemes' Act 131 of 1998; override all benefits indicated in this annexure, and are paid in full.


The Prescribed Minimum Benefits are available in conjunction with the Fund's contracted managed care programmes, which include the application of treatment protocols, medicine formularies, pre-authorisation and case management.


These measures have been implemented to ensure appropriate and effective delivery of Prescribed Minimum Benefits.

Out of hospital tests and specialist consultations, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.

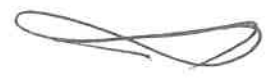
See Annexure D – Paragraph 7 for a full explanation

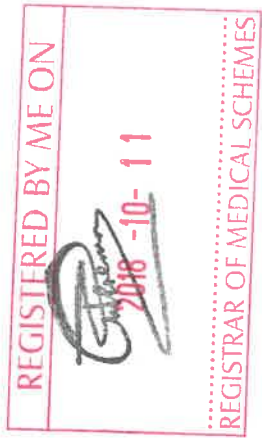
D ANNUAL BENEFITS AND LIMITS

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	OVERALL ANNUAL LIMIT	No limit.	No limit.	
	DAY-TO-DAY BENEFIT	M : R5 820 M+1: R8 850 M+2: R10 240 M+3: R11 180 M+4+: R12 180	M : R5 820 M+1: R8 850 M+2: R10 240 M+3: R11 180 M+4+: R12 180	
	General Practitioner Network	M : R4 170 M+1: R6 110 M+2: R6 770 M+3: R7 110 M+4+: R7 720 (See D5.1.3 and D5.1.4)	M : R4 170 M+1: R6 110 M+2: R6 770 M+3: R7 110 M+4+: R7 720 Subject to GP nomination from the GP Network. (See D5.1.3 and D5.1.4)	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> REGISTERED BY ME ON  2018 -10- 11 REGISTRAR OF MEDICAL SCHEMES </div>
D1	ALTERNATIVE HEALTHCARE (See B1 & B3)	Subject to the Day-to-Day benefit.	Subject to the Day-to-Day benefit.	
D1.1	Homoeopathic Consultations and/or treatment	Limited to and included in D1.	Limited to and included in D1.	
D1.2	Homoeopathic Medicines	Limited to and included in D1.	Limited to and included in D1.	
D1.3	Acupuncture	Limited to and included in D1.	Limited to and included in D1.	
D1.4	Naturopathy Consultations and/or treatment and medicines	Limited to and included in D1.	Limited to and included in D1.	
D1.5	Osteopathy	Limited to and included in D1.	Limited to and included in D1.	


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D1.6	Phytotherapy	Limited to and included in D1.	Limited to and included in D1.	
D2	AMBULANCE SERVICES (See B3)	Limited to and included in D1. 100% of cost if authorised by the preferred provider.	Limited to and included in D1. 100% of cost if authorised by the preferred provider.	Subject to the contracted provider. Non-authorisation will result in non-payment except for PMBs.
D3	APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS (See B3)		 REGISTRAR OF MEDICAL SCHEMES	Diabetic accessories and appliances (with the exception of glucometers) to be pre-authorised and claimed from the chronic medicine benefit (D11.3). Subject to preferred supplier agreements. The benefit excludes consultations/fittings, which are subject to D17.2.
D3.1	In and Out of Hospital			
D3.1.1	General medical and surgical appliances, including wheelchairs and repairs, and large orthopaedic appliances	<ul style="list-style-type: none"> R7 670 per family. Subject to preferred supplier agreements. 	<ul style="list-style-type: none"> R7 670 per family. Subject to preferred supplier agreements. 	Hiring or buying medical or surgical aids as prescribed by a medical practitioner.
D3.1.2	Hearing Aids and repairs	<ul style="list-style-type: none"> R16 000 per family every two years. A 20% co-payment will apply. Benefit is available per beneficiary every two years (biennial) based on the last claim date. 	<ul style="list-style-type: none"> R16 000 per family every two years. A 20% co-payment will apply. Benefit is available per beneficiary every two years (biennial) based on the last claim date. 	Hearing aids and repairs are subject to the relevant managed healthcare programme and to its prior authorisation. Subject to preferred supplier agreements.
D3.1.3	CPAP Apparatus for sleep apnoea	General appliance limit may be exceeded by R6 550 per family.	General appliance limit may be exceeded by R6 550 per family.	CPAP Machines are subject to the relevant managed healthcare programme and to its prior authorisation.
D3.1.4	Stoma Products	Limited to and included in D3.1.3 and thereafter funded from OAL, if PMB.	Limited to and included in D3.1.3 and thereafter funded from OAL, if PMB.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D3.1.5	Specific appliances, accessories			Subject to the relevant managed healthcare programme and to its prior authorisation and if the treatment forms part of the relevant managed healthcare programme, out of hospital.
D3.1.5.1	Oxygen therapy, and equipment (not including hyperbaric oxygen treatment)	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.2	Home Ventilators	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.3	Long leg callipers	Limited to and included in D20.2.	Limited to and included in D20.2.	
D3.1.5.4	Foot orthotics	No benefit.	No benefit.	
D4	BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (See B3)	No limit if specifically authorised.	No limit if specifically authorised.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D5	CONSULTATIONS VISITS BY MEDICAL PRACTITIONERS (See B1 and B3)			
D5.1	General Practitioners			This benefit excludes <ul style="list-style-type: none"> • Dental Practitioners and Therapists (D6), • Oncologists, Haematologists and Credentialed Medical Practitioners during active and post-active treatment periods (D14); • Paramedical Services (D17); • Physiotherapists and Biokineticists in hospital (D19.1).



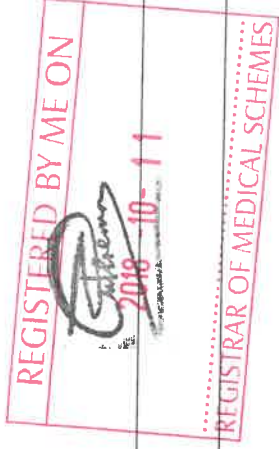
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D5.1.1	In Hospital	<ul style="list-style-type: none"> No limit. 100% of Bonitas Tariff for general practitioners. 	<ul style="list-style-type: none"> No limit. 100% of Bonitas Tariff for general practitioners. 	
D5.1.2.	Out of Hospital	Subject to the General Practitioner benefit in D5.1.3 and D5.1.4.	Subject to the General Practitioner benefit in D5.1.3 and D5.1.4.	
D5.1.3	In Network General Practitioners/Nominated General Practitioners for Standard Select	<p>M : R4 170</p> <p>M+1: R6 110</p> <p>M+2: R6 770</p> <p>M+3: R7 110</p> <p>M+4+: R7 720</p>	<p>M : R4 170</p> <p>M+1: R6 110</p> <p>M+2: R6 770</p> <p>M+3: R7 110</p> <p>M+4+: R7 720</p> <p>Subject to GP Nomination from the GP Network.</p>	On Standard Select, subject to nominating a GP from the GP Network and submitting the claim from the nominated GP.
D5.1.4	Non-Network General Practitioners/Non Nominated, for Standard Select	<p>M : R1 350</p> <p>M+1: R2 090</p> <p>M+2: R2 280</p> <p>M+3: R2 380</p> <p>M+4+: R2 570</p> <p>Limited to and included in the General Practitioner Network benefit D5.1.3.</p>	<p>M : R1 350</p> <p>M+1: R2 090</p> <p>M+2: R2 280</p> <p>M+3: R2 380</p> <p>M+4+: R2 570</p> <p>Applicable to network or non-network GP consultations, except for nominated GP's.</p> <p>Limited to and included in the General Practitioner Network benefit D5.1.3.</p>	
D5.1.5	Childhood illness benefit	2 GP consultations per beneficiary between the ages of 2 and 12 years paid from OAL.	2 GP consultations per beneficiary between the ages of 2 and 12 years paid from OAL.	

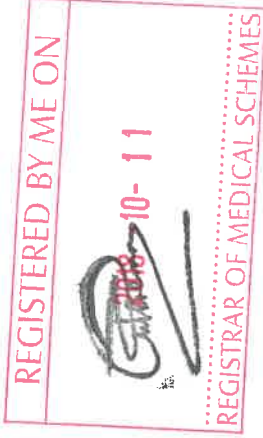
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D5.2	Medical Specialists (See A3, B3 and B8)			
D5.2.1	In Hospital			
D5.2.1.1	In Specialist Network	<ul style="list-style-type: none"> No limit 130% of Bonitas Tariff. (See Annexure D: 7.3.6). 	<ul style="list-style-type: none"> No limit 130% of Bonitas Tariff. (See Annexure D: 7.3.6). 	All consultations and procedures within the specialist network will be paid at the negotiated Tariff, with no co-payment applicable.
D5.2.1.2	Out of Specialist Network	<ul style="list-style-type: none"> No limit 100% of the Bonitas Tariff for non-network specialists. 	<ul style="list-style-type: none"> No limit 100% of the Bonitas Tariff for non-network specialists. 	All consultations and procedures outside the Specialist Network will be reimbursed up to the Bonitas Tariff. Co-payments are applicable for consultations and procedures charged in excess of the Bonitas Tariff.
D5.2.2	Out of Hospital (See B1, B3 and B8)	<ul style="list-style-type: none"> 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Limited to and included in the Day-to-Day benefit and subject to referral by a general practitioner, except in the exceptional cases as per the remarks column. 	<ul style="list-style-type: none"> 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Limited to and included in the Day-to-Day benefit and subject to referral by a general practitioner, except in the exceptional cases as per the remarks column. 	<p>On Standard and Standard Select, referral to a specialist must be done by a registered general practitioner and a valid referral obtained. The following exceptions are applicable as per B8:</p> <ul style="list-style-type: none"> One (1) gynaecologist visit/consultation per annum for female beneficiaries; consultations and visits related to maternity; children under the age of two (2) years for paediatrician visits/consultations; Visits with ophthalmologists and oncologists. Specialist to specialist referral. <p>Out of hospital tests and specialist consultations, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.</p>

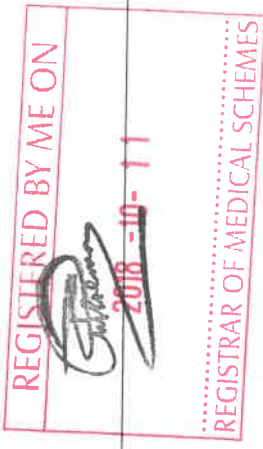
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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D5.2.3	Infant Paediatric benefit (Consultation with a GP or Paediatrician)	<ul style="list-style-type: none"> 2 Paediatric consultations per beneficiary for children aged 0 - 12 months. 2 Paediatric consultations per beneficiary for children aged 13 - 24 months, included in the OAL. 	<ul style="list-style-type: none"> 2 Paediatric consultations per beneficiary for children aged 0 - 12 months. 2 Paediatric consultations per beneficiary for children aged 13 - 24 months, included in the OAL. 	
D6	DENTISTRY (See B3)			
D6.1.1	Consultations	Limited to two general check-ups (once every 6 months) per beneficiary per year. Covered at BDT.	Limited to two general check-ups (once every 6 months) per beneficiary per year. Covered at BDT.	
D6.1.2	Fillings	<ul style="list-style-type: none"> Covered at 100% of the BDT. Fillings are granted once per tooth in 365 days. Benefit for re-treatment of a tooth is subject to managed care protocols. 	<ul style="list-style-type: none"> Covered at 100% of the BDT. Fillings are granted once per tooth in 365 days. Benefit for re-treatment of a tooth is subject to managed care protocols. 	Benefits for fillings are granted once per tooth in 365 days. Benefits for re-treatment of a tooth are subject to managed care protocols. A treatment plan and x-rays may be required for multiple fillings.
D6.1.3	Plastic Dentures	<ul style="list-style-type: none"> Covered at 100% of the BDT. One set of plastic dentures (an upper and a lower) in a 4 year period per beneficiary. Subject to pre-authorisation. 	<ul style="list-style-type: none"> Covered at 100% of the BDT. One set of plastic dentures (an upper and a lower) in a 4 year period per beneficiary. Subject to pre-authorisation. 	Subject to managed care protocols.
D6.1.4	Extractions	Covered at 100% of BDT and managed care protocols apply.	Covered at 100% of BDT and managed care protocols apply.	Subject to managed care protocols.
D6.1.5	Root canal therapy	Covered at 100% of BDT. Root canal therapy on wisdom teeth (3 rd molars) and primary (milk) teeth is not covered.	Covered at 100% of BDT. Root canal therapy on wisdom teeth (3 rd molars) and primary (milk) teeth is not covered.	Subject to managed care protocols.

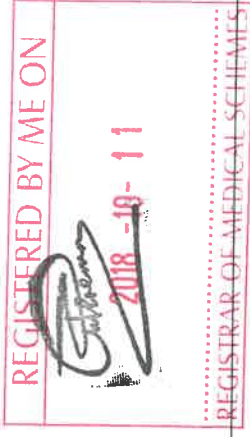


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D6.1.6	Oral Hygiene	2 Annual scale and polish treatments per beneficiary once every 6 months.	2 Annual scale and polish treatments per beneficiary once every 6 months.	No benefit for oral hygiene instructions. Benefit for fluoride is limited to beneficiaries from age 5 and younger than 16 years of age. Benefit for fissure sealants is limited to beneficiaries younger than 16 years of age.
D6.1.7	Hospitalisation (general anaesthetic) and IV Conscious sedation in the rooms	<ul style="list-style-type: none"> Co-payment of R3 500 per hospital admission applies. Subject to pre-authorization. Admission protocols apply. Certain maxillo-facial procedures are covered in hospital. General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment. Multiple hospital admissions are not covered. General anaesthetic benefits are available for the removal of impacted teeth. Benefit is subject to managed care protocols. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Co-payment of R3 500 per hospital admission applies. Subject to pre-authorization. Subject to the Standard Select Hospital Network. Admission protocols apply. Certain maxillo-facial procedures are covered in hospital. General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment. Multiple hospital admissions are not covered. General anaesthetic benefits are available for the removal of impacted teeth. Benefit is subject to managed care protocols. 	<p>Pre-authorization is required for IV conscious sedation in the rooms and is limited to extensive dental treatment where managed care protocols apply.</p> 
D6.1.8	Laughing gas in dental rooms	Benefit is subject to managed care protocols. Covered at the BDT.	Benefit is subject to managed care protocols. Covered at the BDT.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D6.1.9	X-rays	<ul style="list-style-type: none"> Covered at 100% of the BDT for intra-oral x-rays. Extra-oral x-rays will be covered at 100% of the BDT subject to 1 in a 3 year period. Additional benefits for extra-oral x-rays may be considered where specialist dental treatment planning/follow-up is required. 	<ul style="list-style-type: none"> Covered at 100% of the BDT for intra-oral x-rays. Extra-oral x-rays will be covered at 100% of the BDT subject to 1 in a 3 year period. Additional benefits for extra-oral x-rays may be considered where specialist dental treatment planning/follow-up is required. 	
D6.2	ADVANCED DENTISTRY (See B3)			
D6.2.1	Crowns	<ul style="list-style-type: none"> 1 Crown per family per year, subject to pre-authorisation. Benefits for crowns will be granted once per tooth in 5 years. 	<ul style="list-style-type: none"> 1 Crown per family per year, subject to pre-authorisation. Benefits for crowns will be granted once per tooth in 5 years. 	<ul style="list-style-type: none"> Subject to the dental managed care protocols. Failure to authorise will result in a 20% co-payment if authorisation is approved after the treatment has been done. A treatment plan and x-rays may be required.
D6.2.2	Partial Metal Frame Dentures	<ul style="list-style-type: none"> 1 partial frame (an upper or a lower) per beneficiary in a 5 year period. Benefit is subject to managed care protocols. Covered at the BDT. Subject to pre-authorisation. 	<ul style="list-style-type: none"> 1 partial frame (an upper or a lower) per beneficiary in a 5 year period. Benefit is subject to managed care protocols. Covered at the BDT. Subject to pre-authorisation. 	<p>Subject to managed care protocols.</p> 
D6.2.3	Osseo-integrated Implants and orthognathic surgery (functional correction of malocclusion)	No benefit.	No benefit.	
D6.2.4	Oral Surgery	Surgery in the dental chair. Covered at 100% of BDT.	Surgery in the dental chair. Covered at 100% of BDT.	A benefit for Temporo-mandibular joint therapy is limited to non-surgical interventions/treatments.




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D6.2.5	Orthodontic Treatment	<ul style="list-style-type: none"> Subject to prior authorisation by the dental management programme. Benefit for fixed comprehensive treatment is limited to individuals from age 9 and under the age of 18 years in terms of the severity of the dental malocclusion determined by an international classification index. Orthodontic treatment is granted once per beneficiary per lifetime. Orthodontic treatment is limited to one beneficiary per annum except in the case of identically aged siblings at 80% of BDT. 	<ul style="list-style-type: none"> Subject to prior authorisation by the dental management programme. Benefit for fixed comprehensive treatment is limited to individuals from age 9 and under the age of 18 years in terms of the severity of the dental malocclusion determined by an international classification index. Orthodontic treatment is granted once per beneficiary per lifetime. Orthodontic treatment is limited to one beneficiary per annum except in the case of identically aged siblings at 80% of BDT 	Subject to the dental managed care protocols (Failure to pre-authorise will result in a payment only from date of post authorisation for the remaining months of treatment, provided that the treatment is clinically indicated).
D6.2.6	Maxillo-facial surgery	See D23.	See D23.	
D6.2.7	Periodontal treatment	<ul style="list-style-type: none"> Pre-authorisation is required. Benefits are limited to conservative, non-surgical therapy only. Benefits will be applied to members who are registered on the Periodontal Programme. Surgical treatment is excluded. 	<ul style="list-style-type: none"> Pre-authorisation is required. Benefits are limited to conservative, non-surgical therapy only. Benefits will be applied to members who are registered on the Periodontal Programme. Surgical treatment is excluded. 	
D7	HOSPITALISATION (See B3)			

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D7.1	Private hospitals and unattached operating theatres (See B3)			Subject to the relevant managed healthcare programme and its prior authorisation.
D7.1.1	In Hospital	<ul style="list-style-type: none"> No limit. Deep Brain Stimulation Implantation for Parkinson's Disease and intractable epilepsy is limited to R233 300 per beneficiary (excluding the prosthesis benefit). Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). <i>hip and knee arthroplasties are subject to DSP</i> 	<ul style="list-style-type: none"> No limit. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. Deep Brain Stimulation Implantation for Parkinson's Disease and intractable epilepsy is limited to R233 300 per beneficiary (excluding the prosthesis benefit). Hip and knee arthroplasties are subject to the DSP. 	<p>Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. No benefits will be granted if prior authorisation requirements are not complied with.</p> <p>This benefit excludes: hospitalisation for:</p> <ul style="list-style-type: none"> Osseo-integrated implants and orthognathic surgery (D6); Maternity (D10); Mental Health (D12); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16); Renal Dialysis chronic (D22); Refractive surgery (D23).
D7.1.2	Medicine on discharge from hospital (TTO) (See B4)	R465 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	R465 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	
D7.1.3	Casualty / emergency room visits			
D7.1.3.1	Facility fee	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	Will be included in the hospital benefit if a retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.1.3.2	Consultations	See D5.1.3, D5.1.4 and D5.2.2.	See D5.1.3, D5.1.4 and D5.2.2.	

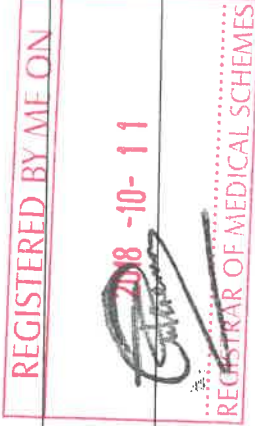


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D7.2.3.2	Consultations	See D5.1.3, D5.1.4 and D5.2.2.	See D5.1.3, D5.1.4 and D5.2.2.	
D7.2.3.3	Medicine	See D11.1.	See D11.1.	
D7.2.4	Outpatient services			
D7.2.4.1	Facility fee	<ul style="list-style-type: none"> Limited to and included in the Day-to-Day benefit. 	<ul style="list-style-type: none"> Limited to and included in the Day-to-Day benefit. 	
D7.2.4.2	Consultations	See D5.1.3, D5.1.4 and D5.2.2.	See D5.1.3, D5.1.4 and D5.2.2.	
D7.2.4.3	Medicine	See D11.1.	See D11.1.	
D7.3	Alternatives to hospitalisation (See B3)			<p>Subject to the relevant managed healthcare programme and to its prior authorisation. Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.</p>
D7.3.1	Physical Rehabilitation hospitals	R49 610 per family, for all services.	R49 610 per family, for all services.	See D7.3
D7.3.2	Sub-acute facilities, Hospice, Private Nursing	R16 550 per family.	R16 550 per family.	This benefit includes nursing services for psychiatric nursing but excludes midwifery services. See D7.3.
D7.3.3	Outpatient antibiotic therapy in lieu of hospitalisation	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. 	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. 	Subject to the relevant managed healthcare programme.
D7.3.4	Conservative Back Programme	Subject to the Contracted Provider.	Subject to the Contracted Provider	

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D7.3.5	Terminal Care	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Subject to the relevant managed healthcare programme.
D8	IMMUNE DEFICIENCY SYNDROME RELATED TO HIV INFECTION (SEE B3)	No limit. Subject to PMBs.	No limit. Subject to PMBs.	Subject to registration on the relevant managed healthcare programme. Subject to clinical protocols.
D8.1	Anti-retroviral medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Subject to the relevant managed healthcare programme.
D8.2	Related medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	
D8.3	Related pathology	Limited to and included in D8.	Limited to and included in D8.	Pathology as specified by the relevant managed healthcare programme, out of hospital.
D8.4	Related consultations	Limited to and included in D8.	Limited to and included in D8.	
D8.5	All other services	Limited to and included in D1 - D7 and D9 - D26.	Limited to and included in D1 - D7 and D9 - D26.	
D9	INFERTILITY (See B3 and B7)	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D10	MATERNITY (See B3)			Subject to the relevant managed healthcare programme and to its prior authorisation.

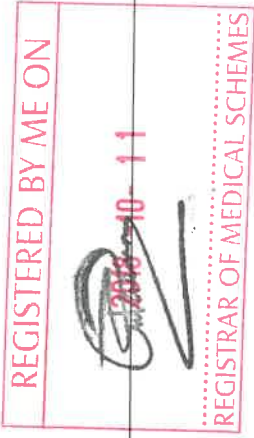


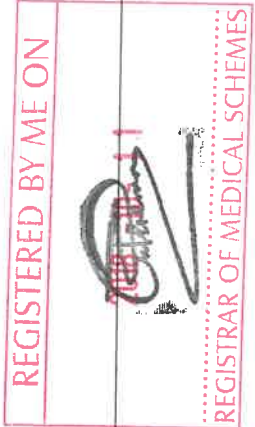
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D10.1	Confinement in hospital	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. 	<p>Delivery by a general practitioner or medical specialist and the services of the attendant paediatrician and/or anaesthetists are included. Included in the global obstetric fee is post-natal care by a general practitioner and medical specialist up to and including the six week post-natal consultation.</p>
D10.1.1	Medicine on discharge from hospital (TTO) (See B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D10.1.2	Confinement in a registered birthing unit	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. 	<p>Subject to the relevant managed healthcare programme and its prior authorisation. Delivery by a midwife. Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.</p>
D10.2	Confinement out of hospital	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. 	<p>Subject to the relevant managed healthcare programme and its prior authorisation. Delivery by a midwife. Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.</p>
D10.2.1	Consumables and pharmaceuticals	Limited to and included in D10.1.	Limited to and included in D10.1.	<p>Registered medicine, dressings and materials supplied by a midwife out of hospital.</p>

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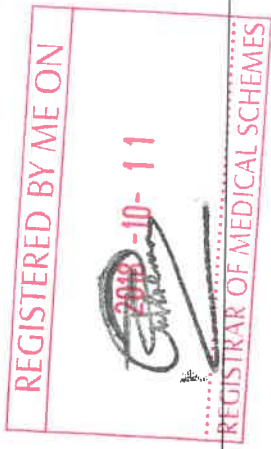
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D10.3	Related maternity services	Limited to and included in D10.1.	Limited to and included in D10.1.	
D10.3.1	Ante-natal consultations	<ul style="list-style-type: none"> 12 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy. R1 220 for ante-natal classes/exercises per pregnancy. 	<ul style="list-style-type: none"> 12 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy. R1 220 for ante-natal classes/exercises per pregnancy. 	<ul style="list-style-type: none"> 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network medical specialist.
D10.3.2	Related tests and procedures	<ul style="list-style-type: none"> Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	<ul style="list-style-type: none"> Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	
D11	MEDICINE AND INJECTION MATERIAL (See B3 and B4)			
D11.1	Routine (acute) medicine	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	<p>Subject to the relevant managed healthcare programme. The Medicine Exclusion List and the Pharmacy Products Management Document are applicable.</p> <p>This benefit excludes:</p> <ul style="list-style-type: none"> In-hospital medicine (D7); Anti-retroviral medicine (D8); Oncology medicine (D14); Organ and haemopoietic stem cell (bone marrow) transplantation immunosuppressive medication (D16).
D11.1.1	Medicine on discharge from hospital (TTO)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D11.1.2	Contraceptives	<ul style="list-style-type: none"> Limited to R1 580 per family. Limited to females of childbearing age. Subject to the DSP pharmacy. 40% co-payment applies for the voluntary use of a non-DSP pharmacy. 	<ul style="list-style-type: none"> Limited to R1 580 per family. Limited to females of childbearing age. Subject to the DSP pharmacy. 40% co-payment applies for the voluntary use of a non-DSP pharmacy. 	
D11.2	Pharmacy Advised Therapy Schedules 0, 1 and 2 medicine advised and dispensed by a pharmacist	<ul style="list-style-type: none"> Limited to R775 per beneficiary. R2 350 per family. Limited to and included in the Day-to-Day benefit. 	<ul style="list-style-type: none"> Limited to R775 per beneficiary. R2 350 per family. Limited to and included in the Day-to-Day benefit. 	
D11.3	Chronic medicine (See B4)	<ul style="list-style-type: none"> Limited to R9 610 per beneficiary. R19 280 per family. 40% co-payment applies for the voluntary use of non-formulary drugs. Above limits, PMBs and DSP apply. 40% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> Subject to the DSP and limited to R9 610 per beneficiary R19 280 per family. 40% co-payment applies for the voluntary use of a non-DSP. Only PMBs will be paid above limits and 40% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<p>Subject to registration on the relevant managed healthcare programme and to its prior authorisation and applicable formularies. Restricted to a maximum of one month's supply unless pre-authorised. [Includes diabetic disposables such as</p> <ul style="list-style-type: none"> syringes, needles, strips and lancets <p>The above are excluded from D3 and D11 if on the Diabetic Management Programme. This benefit excludes:</p> <ul style="list-style-type: none"> In hospital medicine (D7); Anti-retroviral drugs (D8); Oncology medicine (D14); Organ and haemopoietic stem cell (bone marrow) transplantation and immuno-suppressive medication (D16).
D11.3.1	MDR and XDR-TB	No limit, subject to managed care protocols.	No limit, subject to managed care protocols.	Subject to the relevant managed healthcare programme and its prior authorisation.

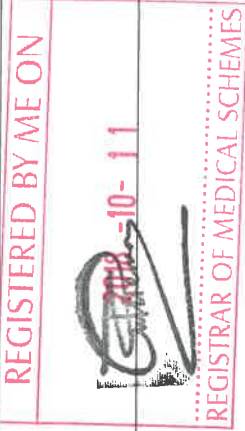
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D11.4	Specialised Drugs (See B4)			
D11.4.1	Non Oncology Biological Drugs applicable to monoclonal antibodies interleukins	No benefit, unless PMB.	No benefit, unless PMB.	Subject to the relevant managed healthcare programme and to its prior authorisation
D11.4.1.1	Iron chelating agents for chronic use	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.2	Human Immunoglobulin for chronic use	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.3	Non calcium phosphate binders and calcimimetics	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.2	Specialised Drugs for Oncology (See B4)	See D14.1.3.	See D14.1.3.	
D12	MENTAL HEALTH (See B3 and B6)	<ul style="list-style-type: none"> R40 600 per family, unless PMB. Subject to the DSP. 	<ul style="list-style-type: none"> R40 600 per family, unless PMB. Subject to the DSP. 	Subject to the relevant managed healthcare programme. Physiotherapy is not covered for mental health admissions.
D12.1	In Hospital	<ul style="list-style-type: none"> Limited to and included in D12. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D12. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. 	For accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items and procedures performed by general practitioners and psychiatrists. A maximum of three days' hospitalisation for beneficiaries admitted by a general practitioner or specialist physician. (See B6).
D12.1.1	Medicine on discharge from hospital (TTO) (See B4 and B6)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	


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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D12.2	Out of Hospital			
D12.2.1	Medicine (See B4 and B6)	Limited to and included in D11.	Limited to and included in D11.	
D12.3	Rehabilitation for substance abuse (See B3)	Limited to and included in D12.	Limited to and included in D12.	Subject to the relevant managed healthcare programme and to its prior authorisation. (See B6).
D12.3.1	Medicine on discharge from hospital (TTO) (See B3 and B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D12.4	Consultations and visits, procedures, assessments, therapy, treatment and/or counselling, in and out of hospital. (See B3)	<ul style="list-style-type: none"> R15 890 per family, limited to and included in D12. Educational psychology visits for adult beneficiaries (>21 years) are excluded from this benefit. 	<ul style="list-style-type: none"> R15 890 per family, limited to and included in D12. Educational psychology visits for adult beneficiaries (>21 years) are excluded from this benefit. 	
D13	NON-SURGICAL PROCEDURES AND TESTS (See B2 and B3)			
D13.1	In Hospital	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all non-network admissions. 	<p>Subject to the relevant managed healthcare programme and its prior authorisation in hospital only.</p> <p>This benefit excludes:</p> <ul style="list-style-type: none"> Psychiatry and psychology (D12); Optometric examinations (D15); Pathology (D18); Radiology (D21).


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D13.2	Out of hospital	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	Out of hospital procedures, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.
D13.2.1	<ul style="list-style-type: none"> Routine diagnostic upper and lower gastro-intestinal fibre-optic endoscopy (excluding rigid sigmoidoscopy and anoscopy) 24 hr oesophageal PH studies Breast fine needle biopsy Circumcision Cystoscopy Laser tonsillectomy Oesophageal motility studies Vasectomy Prostate Needle biopsy (See B3) 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. 	<p>Subject to relevant managed healthcare programme.</p> <p>Co-payments will not apply if procedure is done in the doctors rooms.</p> <p>Includes related consultation, materials, pathology and radiology if done in the rooms on the same day.</p> <div style="border: 1px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p>  <p>2018-10-11</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>
D13.3	Sleep studies (See B3)			Subject to the relevant managed healthcare programme and its prior authorisation.
D13.3.1	Diagnostic Polysomnograms In and out of hospital	No limit.	No limit.	If authorised by the relevant managed healthcare programme for dyssomnias e.g. central sleep apnoea, obstructive sleep apnoea, parasomnias or medical or psychiatric sleep disorders as part of neurological investigations by a relevant specialist.
D13.3.2	CPAP Titration	No limit.	No limit.	If authorised by the relevant managed healthcare programme for patients with obstructive sleep apnoea who meet the criteria for CPAP and where requested by the relevant specialist.

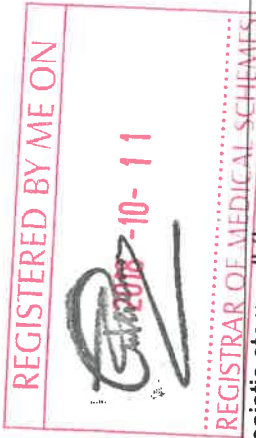
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D14	ONCOLOGY (See B3)			
D14.1	PRE ACTIVE, ACTIVE & POST ACTIVE TREATMENT PERIOD	<ul style="list-style-type: none"> R344 500 per family. The ICON medical specialist network is the preferred provider for oncology services (excluding paediatric oncology and acute haematology), at the negotiated rate. 100% of the Bonitas tariff for services rendered by non ICON medical specialists. Above benefit, limited to PMBs and 40% co-pay for services rendered by non ICON medical specialists, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> R344 500 per family. The ICON medical specialist network is the preferred provider for oncology services (excluding paediatric oncology and acute haematology), at the negotiated rate. 100% of the Bonitas tariff for services rendered by non ICON medical specialists. Above benefit, limited to PMBs and 40% co-pay for services rendered by non ICON medical specialists, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Subject to the relevant managed healthcare programme and to its prior authorisation. Treatment for long-term chronic conditions that may develop as a result of chemotherapy and radiotherapy is not included in this benefit. Benefit for Oncologists, haematologists and accredited medical practitioners for consultations, visits, treatment and consumable material used in radiotherapy and chemotherapy. The Specialist Network is the DSP for related oncology services at the Specialist Network (DSP) rate.
D14.1.1	Medicine (See B4)	Limited to and included in D14.1 and subject to the DSP.	Limited to and included in D14.1 and subject to the DSP.	
D14.1.2	Radiology and pathology (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	
D14.1.2.1	PET and PET-CT (See B3)	No benefit.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation. Only in a credentialled specialist practice.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D14.1.3	Specialised Drugs (See B4)			Subject to the relevant managed healthcare programme and to its prior authorisation. This list includes but is not limited to targeted therapies e.g. biologicals, tyrosine kinase inhibitors, and other non genericised chemotherapeutic agents. Subject to published list. Unless otherwise stated below, any other diseases where the use of the drug is deemed appropriate by the managed health care organization, drugs will be funded from this benefit.
D14.1.3.1	Biological drugs	No benefit, except for PMBs.	No benefit, except for PMBs.	
D14.1.3.2	Unregistered chemotherapeutic agents	No benefit, except for PMBs.	No benefit, except for PMBs.	Subject to Section 21 approval by the South African Health Products Regulatory Authority (SAHPRA) and pre-authorisation by the relevant managed healthcare programme.
D14.1.3.3	Proteasome Inhibitors	No benefit, except for PMBs.	No benefit, except for PMBs.	
D14.1.3.4	Certain Pyrimidine Analogues	No benefit, except for PMBs.	No benefit, except for PMBs.	
D14.1.4	Flushing of J Line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.
D14.1.5	Brachytherapy materials (including seeds and disposables) and equipment (See B3)	Limited to R44 220 per beneficiary and included in D14.1.	Limited to R44 220 per beneficiary and included in D14.1. REGISTERED BY ME ON  2010-10-11	Subject to the relevant managed healthcare programme and to its prior authorisation, for services rendered by oncologists, radiotherapists and credentialed medical practitioners. The Specialist Network is the DSP for oncology related services at the Specialist Network (DSP) rate.


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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D14.2	Post-active Treatment period (See B3)	Limited to and included in D14.1 during the remission period following the active treatment period, except for Prescribed Minimum Benefits.	Limited to and included in D14.1 during the remission period following the active treatment period, except for Prescribed Minimum Benefits.	
D14.2.1	Flushing of J Line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.
D14.3	Oncology Social worker (OSW) benefit	<ul style="list-style-type: none"> Limited to R2 840 per family, subject to the ICON (OSW) network. Limited to and included in D14.1. 	<ul style="list-style-type: none"> Limited to R2 840 per family, subject to the ICON (OSW) network. Limited to and included in D14.1. 	Subject to the relevant managed healthcare protocols and its prior authorisation.
D15	OPTOMETRY (In and Out of Network) (See B3)	<ul style="list-style-type: none"> Limited to R5 825 per family. Biennial benefit. Benefit availability is subject to a 24 month cycle from last date of service. 	<ul style="list-style-type: none"> Limited to R5 825 per family. Biennial benefit. Benefit availability is subject to a 24 month cycle from last date of service. 	<ul style="list-style-type: none"> Subject to pre-authorisation by the contracted provider and subject to clinical protocols. Failure to obtain pre-authorisation will result in no benefits. Out-of-network benefits are available as an alternative to network benefits and not an additional benefit. Frames and/or lenses are mutually exclusive to contact lenses.
D15.1	Optometric refraction test, re-exam and/or composite exam, including tonometry and visual field test.	<ul style="list-style-type: none"> One per beneficiary, per benefit cycle, at network rates. R300 out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> One per beneficiary, per benefit cycle, at network rates. R300 out of network. Limited to and included in D15. 	
D15.2	Frames	<ul style="list-style-type: none"> R1 275 per beneficiary in network. R850 per beneficiary out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> R1 275 per beneficiary in network. R850 per beneficiary out of network. Limited to and included in D15. 	 <p>On the Standard and Standard Select options, the frame value may be used towards frames and/or lens enhancements.</p>

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D15.3	Lenses			
D15.3.1	Single vision lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R175 per lens per beneficiary out of network. Limited to and included in D15; or 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R175 per lens per beneficiary out of network. Limited to and included in D15; or 	Subject to contracted providers protocols.
D15.3.2	Bifocal lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R410 per lens per beneficiary out of network. Limited to and included in D15; or 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R410 per lens per beneficiary out of network. Limited to and included in D15; or 	
D15.3.3	Multifocal lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R710 per lens per beneficiary out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R710 per lens per beneficiary out of network. Limited to and included in D15. 	
D15.3.4	Contact lenses	<ul style="list-style-type: none"> Limited to R1 870 per beneficiary. Limited to and included in D15. 	<ul style="list-style-type: none"> Limited to R1 870 per beneficiary. Limited to and included in D15. 	<p style="text-align: center; border: 1px solid black; padding: 5px;">REGISTERED BY ME ON</p> <p style="text-align: center; border: 1px solid black; padding: 5px;"> 2018-10-11</p> <p style="text-align: center; border: 1px solid black; padding: 5px;">REGISTRAR OF MEDICAL SCHEMES</p>
D15.4	Low vision appliances	Limited to and included in D3.1.1.	Limited to and included in D3.1.1.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.5	Ocular prostheses	Limited to and included in D20.2.	Limited to and included in D20.2.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D15.6	Diagnostic procedures	Limited to and included in D15.1.	Limited to and included in D15.1.	
D15.7	Readers			
D15.7.1	From a registered optometrist, ophthalmologist or supplementary optical practitioner	Limited to and included in D15.2.	Limited to and included in D15.2.	1 pair of single vision reading and 1 pair of single vision distance lenses will only be paid in lieu of bifocals/ multifocals for patients who are unable to adapt to the wearing of these types of lenses. Subject to the preferred provider.
D15.7.2	From a registered pharmacy	No benefit.	No benefit.	
D16	ORGAN AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION AND IMMUNO-SUPPRESSIVE MEDICATION (INCLUDING CORNEAL GRAFTS) (See B3)	<ul style="list-style-type: none"> No limit 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the non-network medical specialist or general practitioner. Corneal grafts are limited to R31_500 per beneficiary for local and imported grafts. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the non-network medical specialist or general practitioner. Corneal grafts are limited to R31_500 per beneficiary for local and imported grafts. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. 	<p>Subject to the relevant managed healthcare programme to its prior authorisation, no benefits will be granted for hospitalisation, treatments and associated clinical procedures if prior authorization is not obtained. Organ harvesting is limited to the Republic of South Africa excluding donor cornea.</p> 
D16.1	Haemopoietic stem cell (bone marrow) transplantation (See B3)	Limited to and included in D16.	Limited to and included in D16.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from the South African Bone Marrow Registry.
D16.2	Immuno-suppressive medication (See B4)	Limited to and included in D16 and subject to the DSP.	Limited to and included in D16 and subject to the DSP.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D16.3	Post transplantation biopsies and scans (See B3)	Limited to and included in D16.	Limited to and included in D16.	
D16.4	Radiology and pathology (See B3)	Limited to and included in D16.	Limited to and included in D16.	For specified radiology and pathology services, performed by pathologists, radiologists and haematologists, associated with the transplantation treatment.
D17	PARAMEDICAL SERVICES (ALLIED MEDICAL PROFESSIONS) (See B2 and B3)			
D17.1	In hospital	No limit.	No limit.	Subject to referral by the treating practitioner.
D17.1.1	Dietetics	Limited to and included in D17.1.	Limited to and included in D17.1.	
D17.1.2	Occupational Therapy	Limited to and included in D17.1.	Limited to and included in D17.1.	
D17.1.3	Speech Therapy	Limited to and included in D17.1.	Limited to and included in D17.1.	
D17.2	Out of hospital	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	Out of hospital paramedical services, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.
D17.2.1	Audiology	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.2	Dietetics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.3	Genetic counselling	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.4	Hearing aid acoustics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.5	Occupational therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D17.2.6	Orthoptics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.7	Orthotists and Prosthetists	Limited to and included in D17.2	Limited to and included in D17.2.	
D17.2.8	Podiatry	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.9	Private nurse practitioners	Limited to and included in D17.2.	Limited to and included in D17.2.	Nursing services are included in the Alternatives to Hospitalisation benefit (D7) if pre-authorised by the relevant managed healthcare programme.
D17.2.10	Speech therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.11	Social workers	Limited to and included in D17.2.	Limited to and included in D17.2.	
D18	PATHOLOGY AND MEDICAL TECHNOLOGY (See B1 and B3)			
D18.1	In Hospital	<ul style="list-style-type: none"> No limit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<ul style="list-style-type: none"> No limit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p>  <p>2018 10 11</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div> <p>Subject to the relevant managed healthcare programme</p>
D18.2	Out of hospital	<ul style="list-style-type: none"> Limited to and included in the Day-to-Day benefit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<ul style="list-style-type: none"> Limited to and included in the Day-to-Day benefit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<p>Subject to Pathology Management Program.</p> <p>This benefit excludes: the specified list of pathology tariff codes included in the:</p> <ul style="list-style-type: none"> maternity benefit, (D10); the oncology benefit during the active and/or post active treatment period, (D14); organ and haemopoietic stem cell transplantation benefit;D16); and the renal dialysis chronic benefit;(D22) <p>Out of hospital pathology, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.</p>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D19	PHYSICAL THERAPY (See B1 and B3)			
D19.1	In hospital Physiotherapy Biokinetics	No limit.	No limit.	Subject to referral by the treating practitioner. Physiotherapy is not covered for mental health admissions. (See D12.)
D19.2	Out of hospital Physiotherapy Biokinetics Chiropractics	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	This benefit excludes X-rays performed by chiropractors. Out of hospital physiotherapy, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.
D20	PROSTHESES AND DEVICES INTERNAL AND EXTERNAL (See B3)			
D20.1	Prostheses and devices internal(surgically implanted), including all temporary prostheses, or/and all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices. This includes bone cement, bone graft substitutes, screws, pins and bone anchors.	<ul style="list-style-type: none"> R44 210 per family. Sub-limit of R3 390 for a single intra-ocular lens. R6 780 for bilateral lenses per beneficiary. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> R44 210 per family. Sub-limit of R3 390 for a single intra-ocular lens. R6 780 for bilateral lenses per beneficiary. Subject to preferred supplier agreements and Regulation 8 (3). 	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. This benefit excludes Osseo-integrated implants for the purpose of replacing a missing tooth or teeth.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p>  <p>2018 -10- 11</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D20.1.1	Cochlear implants	<ul style="list-style-type: none"> R277 700 per family. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> R277 700 per family. Subject to preferred supplier agreements and Regulation 8 (3). 	Subject to the relevant managed healthcare programme and to its prior authorisation.
D20.1.2	Internal Nerve Stimulator	<ul style="list-style-type: none"> R165 600 per family. 	<ul style="list-style-type: none"> R165 600 per family. 	Subject to the relevant managed healthcare programme and to its prior authorisation.
D20.2	Prostheses external	<ul style="list-style-type: none"> Limited to and included in D20.1. Limited to R5 250 per external breast prosthesis and limited to two per annum. 	<ul style="list-style-type: none"> Limited to and included in D20.1. Limited to R5 250 per external breast prosthesis and limited to two per annum. 	Subject to the relevant managed healthcare programme and to its prior authorisation. The benefit excludes consultations/fittings, which are subject to D17.2.
D21	RADIOLOGY (See B2 and B3)			
D21.1	General radiology			
D21.1.1	In hospital	No limit.	No limit.	For diagnostic radiology tests and ultrasound scans. Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.
D21.1.2	Out of hospital	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	<p>This benefit excludes: specified list of radiology tariff codes included in the</p> <ul style="list-style-type: none"> maternity benefit, (D10), the oncology benefit during the active treatment and/or post active treatment period, (D14); the organ and haemopoietic stem cell transplantation benefit, (D16), renal dialysis chronic benefit, (D22). <p>Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.</p> <p>Out of hospital general radiology, as specified in the aPMB care templates, will only accrue to the Day-to-Day benefits once the aPMB entitlements are depleted.</p>

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D21.2	Specialised radiology			
D21.2.1	In hospital	R26 <u>100</u> per family.	R26 <u>100</u> per family.	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation, for the following: <ul style="list-style-type: none"> • CT scans • MUGA scans • MRI scans • Radio isotope studies • CT colonography (virtual colonoscopy) (only in credentialled practices), limited to one per beneficiary per annum restricted to the evaluation of symptomatic patients only). • MDCT coronary angiography (only in credentialled practices), limited to one per beneficiary, restricted to the evaluation of symptomatic patients only.
D21.2.2	Out of hospital	Limited to and included in D21.2.1.	Limited to and included in D21.2.1.	See D21.2.1.
D21.3	PET and PET-CT	See D14.1.2.1.	See D14.1.2.1.	
D22	RENAL DIALYSIS CHRONIC (See B3)			

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D22.1	Haemodialysis and peritoneal dialysis	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3). 130% of the Bonitas Tariff for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist. Related medicine is subject to the DSP and Regulation 8 (3). 20% co-payment applies for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3). 130% of the Bonitas Tariff for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist. Related medicine is subject to the DSP and Regulation 8 (3). 20% co-payment applies for the voluntary use of a non-DSP. 	Subject to the relevant managed healthcare programme and to its prior authorisation. Authorised erythropoietin is included in (D4). Acute renal dialysis is included in hospitalisation costs. See D7.
D22.2	Radiology and pathology (See B3)	Limited to and included in D22.1.	Limited to and included in D22.1.	As specified by the relevant managed healthcare programme.
D23	SURGICAL PROCEDURES (See B3)			Subject to the relevant managed healthcare programme and to its prior authorisation.

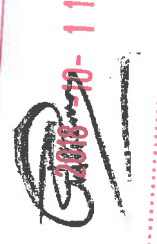
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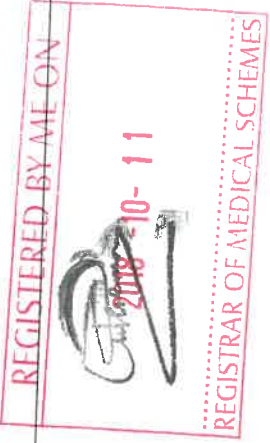
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D23.1	In hospital and unattached operating theatres and other minor surgical procedures that can be authorised in hospital.	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1 at 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). Co-payments apply – See paragraph D23.3 below. 	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1 at 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Subject to the Standard Select Hospital Network. 30% co-payment to apply to all voluntary non-network admissions. Co-payments apply – See paragraph D23.3 below. 	<p>This benefit excludes:</p> <ul style="list-style-type: none"> Osseo-integrated implants (D6); Orthognathic and oral surgery (D6); Maternity (D10); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16).
D23.1.1	Refractive surgery	No benefit.	No benefit.	
D23.1.2	Maxillo-facial surgery	Limited to and included in D7.1.1 or D7.2.1. 100% of the Bonitas Tariff for services rendered by the medical specialist.	Limited to and included in D7.1.1 or D7.2.1. 100% of the Bonitas Tariff for services rendered by the medical specialist.	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. For the surgical removal of</p> <ul style="list-style-type: none"> tumours neoplasms sepsis, trauma, congenital birth defects and other surgery not specifically mentioned in (D6). <p>This benefit excludes:</p> <ul style="list-style-type: none"> Osseo-integrated implantation (D6); Orthognathic surgery (D6); Oral surgery (D6); Impacted wisdom teeth (D6).

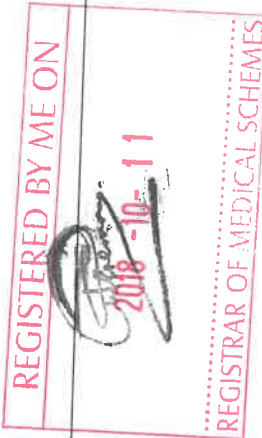
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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D23.2	Out of hospital in practitioner's rooms	Limited to and included in the Day-to-Day benefit.	Limited to and included in the Day-to-Day benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation. Only where a hospital procedure is performed in the practitioner's rooms and is approved, will it be limited to and included in (D7) and OAL. This benefit excludes services as above as well as Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication. (D16). No co-payment applies if the procedure is done in the practitioner's rooms.
D23.3	PROCEDURES WHICH WILL ATTRACT A DEDUCTIBLE:			Subject to the relevant managed healthcare programme and to its prior authorisation.
D23.3.1	Procedures which will attract a R6 000 deductible: Hip and knee arthroplasty Spinal surgery	<ul style="list-style-type: none"> Subject to a R6 000 co-payment: when hip or knee arthroplasty is performed by a provider not contracted to the preferred provider network. Spinal surgery without prior assessment and/or intervention by the contracted conservative back programme. 	<ul style="list-style-type: none"> Subject to a R6 000 co-payment for: Spinal surgery without prior assessment and/or intervention by the contracted conservative back programme. 	<p style="text-align: center;">  </p>
D24	PREVENTATIVE CARE BENEFIT (See B3)			

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D24.1	Women's Health Breast Cancer Screening Cervical Cancer Screening	<ul style="list-style-type: none"> Mammogram Females age >40 years Once every 2 years. Pap Smear Females 21-65 years Once every 3 years 	<ul style="list-style-type: none"> Mammogram Females age >40 years Once every 2 years. Pap Smear Females 21-65 years Once every 3 years 	
D24.2	Mens Health PSA test	<ul style="list-style-type: none"> Men 45-69 years, 1 per annum. 	<ul style="list-style-type: none"> Men 45-69 years, 1 per annum. 	
D24.3	General Health	<ul style="list-style-type: none"> HIV test annually Flu vaccine annually. 	<ul style="list-style-type: none"> HIV test annually Flu vaccine annually. 	HIV test is limited to one (1) per beneficiary per annum, either as part of Wellness or Health Risk Assessment. See D27.1.
D24.4	Cardiac Health	Full Lipogram From age 20 years Once every 5 years	Full Lipogram From age 20 years Every 5 years	
D24.5	Elderly Health	<ul style="list-style-type: none"> Pneumococcal Vaccination Age >65 once every 5 years. Faecal Occult Blood Test Ages 50-75 annually. 	<ul style="list-style-type: none"> Pneumococcal Vaccination Age >65 once every 5 years. Faecal Occult Blood Test Ages 50-75 annually. 	
D24.6	Children's health Hypothyroidism Infant Hearing Screening	<ul style="list-style-type: none"> 1 TSH Test Age <1 month One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist. 	<ul style="list-style-type: none"> 1 TSH Test Age <1 month One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist. 	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
	Extended Program on Immunisation (EPI)	<ul style="list-style-type: none"> Various Vaccinations for children up to the age of 12 years. 	<ul style="list-style-type: none"> Various Vaccinations for children up to the age of 12 years. 	As per State EPI protocols.
D25	INTERNATIONAL TRAVEL BENEFIT	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in-and out-of-hospital treatment. The first R2 000 (or equivalent of local currency) in respect of out-of-hospital treatment per person per journey is payable by the member. Subject to authorisation. Not exceeding 90 days from date of departure from South Africa, for medical emergencies only. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in-and out-of-hospital treatment. The first R2 000 (or equivalent of local currency) in respect of out-of-hospital treatment per person per journey is payable by the member. Subject to authorisation. Not exceeding 90 days from date of departure from South Africa, for medical emergencies only. 	<ul style="list-style-type: none"> R5 000 000 per beneficiary per journey for both in-and-out-of-hospital treatment (R10 000 000 per family). Emergency optical and dental illness expenses up to R10 000. Medical evacuation, transport to medical centres, return to South Africa.
D26	AFRICA BENEFIT	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in-and out-of-hospital treatment routinely available in South Africa received in Africa. Subject to authorisation. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa. Subject to authorisation. 	<p>The Fund's liability will not exceed the global amount the Fund would in the ordinary course pay for such healthcare services given the Fund's claims experience in South Africa, subject to the benefits as per benefit plan.</p>
D27	WELLNESS BENEFIT			

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	STANDARD	STANDARD SELECT	CONDITIONS/REMARKS SUBJECT TO PMB
D27.1	Health Risk Assessment (HRA) which includes Lifestyle questionnaire Wellness screening	<p>Wellness screening.</p> <p>One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</p> <p>Payable from OAL. Limited to</p> <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index. • hip to waist ratio. • HIV counselling and testing. 	<p>Wellness screening.</p> <p>One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</p> <p>Payable from OAL. Limited to</p> <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index • hip to waist ratio. • HIV counselling and testing. } 	<p>HIV test is limited to one (1) per beneficiary per annum, either as part of Wellness or Health Risk Assessment. See D24.3.</p>
D27.2	Wellness extender	<p>Subject to completion of a Health Risk Assessment per beneficiary.</p> <p>Limited to R1 750 per family for services rendered by:</p> <ul style="list-style-type: none"> • Family practitioner • Dietician • Biokineticist • Physiotherapist • Smoking cessation programme. 	<p>Subject to completion of a Health Risk Assessment per beneficiary.</p> <p>Limited to R1 750 per family for services rendered by:</p> <ul style="list-style-type: none"> • Family practitioner • Dietician • Biokineticist • Physiotherapist • Smoking cessation programme. 	<p>Child dependants will qualify for the wellness extender benefit once the main member or an adult beneficiary has completed a Health Risk Assessment.</p>



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