

records from the relevant practitioners and/or medical institutions;

- 3.2.2.5** sign all such documentation as may be required by the Fund, to proceed with a claim in the member's name to recover any amounts expended by the Fund, subject to the Fund indemnifying the member against any costs which may arise as a result of the institution of such claim, if the Fund is satisfied that a valid claim exists and the member elects not to proceed with it;
- 3.2.2.6** be deemed to be liable to repay all amounts expended by the Fund, as above, in the event of the member's claim being finalized and paid in circumstances where no specific or separate award is made for the payment of medical or hospital expenses incurred;
- 3.2.2.7** either personally or through his/her legal representative keep the Fund informed, whether called upon by the Fund to do so or not, as to the ongoing progress of his/her claim;
- 3.2.2.8** when requested by the Fund, whether prior to or subsequent to the Fund effecting any payments as referred to above, provide the Fund with a written undertaking signed by both the member and his/her legal representative so as to give full effect to what is contained in paragraphs 3.2.1 and 3.2.2.1 to 3.2.2.7 above;

3.3 Exclusions in regard to non-registered service providers

The Fund shall not pay the costs for services rendered by:

- 3.3.1** persons not registered with a recognised professional body constituted in terms of an Act of Parliament; or
- 3.3.2** any institution, nursing home or similar institution, except a state or provincial hospital, not registered in terms of any law.

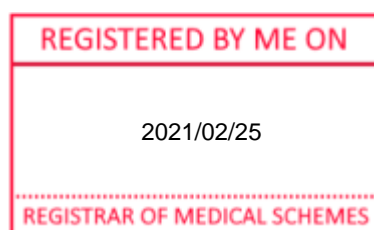
3.4 Specific exclusions

All costs for services rendered in respect of the following:

3.4.1 Alternative Health Practitioners

All services not listed in paragraph D1 of Annexure B:

- 3.4.1.1** Acupuncture on Boncap and BonStart
- 3.4.1.2** Aromatherapy



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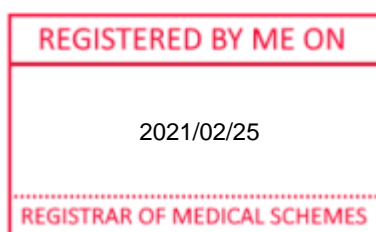
- 3.4.1.3 Ayurvedics
- 3.4.1.4 Herbalists
- 3.4.1.5 Homoeopathy on Boncap and BonStart
- 3.4.1.6 Iridology
- 3.4.1.7 Naturopathy on Boncap and BonStart
- 3.4.1.8 Osteopathy on Boncap and BonStart
- 3.4.1.9 Phytotherapy on Boncap and BonStart
- 3.4.1.10 Reflexology
- 3.4.1.11 Therapeutic Massage Therapy (Masseurs)

3.4.2 Ambulance services

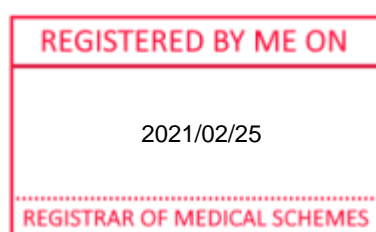
- 3.4.2.1 Services not authorised or included in the preferred provider contract (subject to Regulation 8(3)).

3.4.3 Appliances, external accessories and orthotics

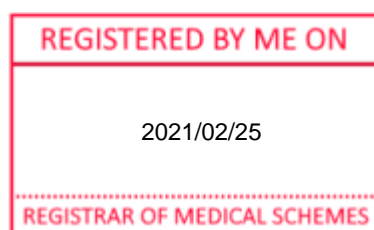
- 3.4.3.1 appliances, devices and procedures not scientifically proven or appropriate;
- 3.4.3.2 back rests and chair seats;
- 3.4.3.3 bandages and dressings (except medicated dressings);
- 3.4.3.4 Beds, mattresses, linen savers, pillows and overlays;
- 3.4.3.5 long term implantable ventricular assist devices and total artificial hearts" – e.g. Heart Ware and Berlin heart.
- 3.4.3.6 diagnostic kits, agents and appliances unless otherwise stated except for diabetic accessories;
- 3.4.3.7 electric tooth brushes;
- 3.4.3.8 humidifiers;
- 3.4.3.9 ionizers and air purifiers;
- 3.4.3.10 orthopaedic shoes and, inserts/levelers and boots unless specifically authorised and/or PMB;
- 3.4.3.11 pain relieving machines, e.g. TENS and APS;
- 3.4.3.12 stethoscopes and sphygmomanometers (blood pressure monitors);



- 3.4.9.12** medicines not authorised by the relevant managed healthcare programme based on evidence based medicine, taking into consideration cost-effectiveness and affordability;
- 3.4.9.13** patent medicines, household remedies and proprietary preparations and preparations not otherwise classified;
- 3.4.9.14** slimming preparations for obesity;
- 3.4.9.15** smoking cessation and anti-smoking preparations, unless authorised as part of the wellness extender benefit. Excluded on BonCap and BonStart;
- 3.4.9.16** tonics, evening primrose oil, fish liver oils, multi-vitamin preparations and/or trace elements and/or mineral combinations (except for registered products that include haemotonics and those for use by infants and pregnant mothers);
- 3.4.9.17** biological drugs except on BonComprehensive and Beta-Interferon for the treatment of Multiple Sclerosis as per the PMB algorithm unless specifically provided for in Annexure B;
- 3.4.9.18** all benefits for clinical trials and all treatment / admission costs relating to complications of trial drugs, unless pre-authorised by the relevant managed healthcare programme;
- 3.4.9.19** diagnostic agents, unless authorised;
- 3.4.9.20** growth hormones, unless pre-authorised;
- 3.4.9.21** immunoglobulins and immune stimulants, oral and parenteral, unless pre-authorised;
- 3.4.9.22** medicines used specifically to treat alcohol and drug addiction, unless PMB.
- 3.4.10 Mental health**
- 3.4.10.1** Sleep therapy;
- 3.4.10.2** educational psychology visits for adult beneficiaries.
- 3.4.11 Non-surgical procedures and tests**
- 3.4.11.1** Epilation – treatment for hair removal;



- 3.4.11.2** hyperbaric oxygen therapy except for specific conditions pre-
authorised by the relevant managed healthcare programme;
- 3.4.11.3** facet joint injections and percutaneous radiofrequency
ablations (percutaneous rhizotomies) on BonCap and
BonStart only.
- 3.4.12 Optometry**
- 3.4.12.1** Coloured and other cosmetic effect contact lenses, and
contact lens accessories and solutions;
- 3.4.12.2** optical devices which are not regarded by the relevant
managed healthcare programme, as clinically essential or
clinically desirable except on BonSave, BonFit Select,
BonClassic BonComplete and BonComprehensive;
- 3.4.12.3** sunglasses and prescription sunglasses.
- 3.4.13 Organs and Haemopoietic Stem Cell (Bone Marrow) Transplantation
and Immunosuppressive Medication**
- 3.4.13.1** Organs and haemopoietic stem cell (bone marrow) donations
to any person other than to a member or dependant of a
member on this Fund.
- 3.4.14 Pathology and Medical Technology**
- 3.4.14.1** gene sequencing.
- 3.4.15 Physical therapy**
- 3.4.15.1** X-rays performed by chiropractors;
- 3.4.15.2** chiropractor benefits in hospital;
- 3.4.15.3** physiotherapy for mental health admissions.
- 3.4.16 Prostheses internal and external**
- 3.4.16.1** Cochlear implants, unless specifically provided for in
Annexure B;
- 3.4.16.2** osseo-integrated implants for dental purposes to replace
missing teeth, unless specifically provided for in Annexure B;




3.4.16.3 total ankle replacement on BonEssential, BonEssential Select, BonSave, BonFit Select, Primary, Primary Select, BonCap, BonStart and Hospital Standard;

3.4.16.4 implantable defibrillators on BonEssential, BonEssential Select, BonSave, BonFit Select, Primary, Primary Select, BonCap, BonStart and Hospital Standard.

3.4.17 Radiology and radiography

3.4.17.1 MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist;

3.4.17.2 Positron Emission Tomography, except for appropriate diagnosis, staging, the monitoring of response to treatment and investigation of residual tumour or suspected recurrence (restaging) e.g. Metastatic breast cancer on all options except on BonComprehensive, and PET plus PET-CT for screening;

3.4.17.3 bone densitometry performed by a general practitioner or specialist not included in the Fund credentialed list;

3.4.17.4 CT colonography (virtual colonoscopy) for screening;

3.4.17.5 MDCT Coronary Angiography for screening;

3.4.17.6 If application for a pre-authorisation reference number (PAR) for specialised radiology procedures is not made or is refused, no benefits are payable (refer to paragraphs 4.1, 4.5.6 and 4.5.7 of Annexure D);

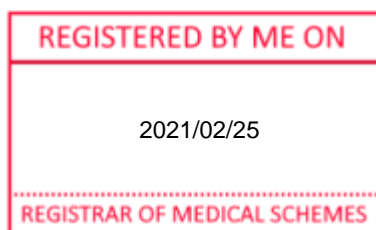
3.4.17.7 All screening that has not been pre-authorised or is not in accordance with the Fund's policies and protocols.

3.4.18 Surgical procedures

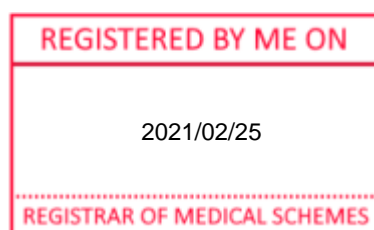
3.4.18.1 Abdominoplasties and the repair of divarication of the abdominal muscles;

3.4.18.2 back and neck surgery, unless PMB on BonSave, BonFit Select, Primary, Primary Select, Hospital Standard, BonEssential, BonEssential Select, BonCap, BonStart, effective 22 February 2021;

3.4.18.3 balloon sinuplasty on BonCap, BonEssential, BonEssential Select, BonFit Select, BonSave, Primary, Primary Select, BonStart and Hospital Standard;



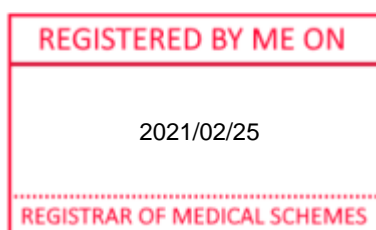
- 3.4.18.4** bilateral gynaecomastia;
- 3.4.18.5** blepharoplasties unless causing demonstrated functional visual impairment and pre-authorised;
- 3.4.18.6** breast augmentation;
- 3.4.18.7** breast reconstruction - unless mastectomy following cancer and pre-authorised;
- 3.4.18.8** breast reductions,
- 3.4.18.9** all costs for cosmetic surgery performed over and above the codes authorised for admission;
- 3.4.18.10** deep brain stimulation for Parkinson's and intractable epilepsy on BonCap, BonClassic, BonComplete, BonEssential, BonEssential Select, BonFit Select, BonSave, Primary, Primary Select, BonStart and Hospital Standard;
- 3.4.18.11** erectile dysfunction surgical procedures;
- 3.4.18.12** gender reassignment medical or surgical treatment;
- 3.4.18.13** genioplasties as an isolated procedure;
- 3.4.18.14** custom made hip arthroplasty for inflammatory and degenerative joint disease;
- 3.4.18.15** keloid surgery except for functional impairment;
- 3.4.18.16** laparoscopic unilateral primary inguinal hernia repair on BonCap, BonEssential, BonEssential Select, BonSave, BonFit Select, Primary, Primary Select, BonStart and Hospital Standard;
- 3.4.18.17** obesity - surgical treatment or bariatric surgery;
- 3.4.18.18** otoplasties;
- 3.4.18.19** pectus excavatum / carinatum;
- 3.4.18.20** percutaneous valve replacement, including transcatheter aortic valve implantation and repairs on Boncap, BonEssential, BonEssential Select, BonSave, BonFit Select, Primary, Primary Select, BonStart and Hospital Standard;




- 3.4.18.21 refractive surgery, unless specifically provided for in Annexure B;
- 3.4.18.22 revision of scars except for functional impairment;
- 3.4.18.23 rhinoplasties for cosmetic purposes;
- 3.4.18.24 robotic surgery, other than for radical prostatectomy where authorized by the managed care organization; additional costs relating to the use of the robot during such pre-authorised surgery, and including additional fees pertaining to theatre time, disposables and equipment fees remain excluded. Excluded on BonCap and BonStart;
- 3.4.18.25 uvulo palatal pharyngoplasty (UPPP and LAUP).

3.5 Items not mentioned in Annexure B

- 3.5.1 Appointments which a beneficiary fails to keep;
 - 3.5.2 autopsies;
 - 3.5.3 cryo-storage of foetal stem cells and sperm;
 - 3.5.4 holidays for recuperative purposes;
 - 3.5.5 nuclear or radio-active material or waste;
 - 3.5.6 travelling expenses;
 - 3.5.7 veterinary products;
 - 3.5.8 delivery charges or fees.
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