



# Progressive Flex Option



## Risk Benefit - Hospitalisation

### Private hospitals

#### Including:

Surgical operations & procedures  
Theatre fees  
Labour and recovery wards  
Ward accommodation  
Medicine dispensed and used in hospital  
Intensive care and high care units  
Visits and consultations by a GP  
X-rays and pathology  
Physiotherapy  
Ultrasound scans (other than for pregnancy)  
Blood transfusions

Medicine received on discharge from hospital

Professional fees i.e. surgeon and anaesthetist, including visits and consultations by a specialist

### Provincial hospitals

Diagnosis and treatment in respect of the Prescribed Minimum Benefits (PMB) package (as per government regulations)

### Casualty / emergency visits

Clinician and facility fees only  
(Clinician paid at 100% Scheme Rate)

Unlimited  
Subject to Scheme Protocols

100% of Scheme Rate  
100% of Scheme Rate  
100% of Scheme Rate  
100% of Scheme Rate  
100% of Scheme Rate

Maximum of 7 days' supply

150% of Scheme Rate

Unlimited  
Subject to Scheme Protocols

Limited to R1 200  
per family per annum

## Risk Benefit - Maternity

Confinements (normal vaginal delivery)

Confinements (caesarean section)

Neonatal Intensive Care

Elective caesarean section

**ResoBaby** Maternity Programme (Registration required)

Consultations (midwife, GP, or specialist)

2 x 2D scans

Baby care products at preferred pharmacy network

Length of stay: 3 days & 2 nights

Length of stay: 4 days & 3 nights

Subject to Scheme Protocols

No Benefit

Included

6 specialist visits, 3 GP visits

Subject to Scheme Protocols

R 450

## Risk Benefit - Other Risk Benefits

Psychiatric disorders

Cochlear implants and all related thereto

Organ transplants

Internal prostheses

### Oncology

Oncologist, chemotherapy, radiotherapy, oncology – related blood tests

### HIV / AIDS

Primary care including Voluntary Counselling and Testing and treatment  
Hospitalisation if member is compliant on the HIV Management Programme

Hospitalisation if member is not registered and compliant on the HIV Management Programme

### Haemodialysis

### Trauma counselling

Assault, rape, hijacking and armed robbery

Limited to Network Provider and subject to PMB

R60 000 per family per annum

R90 000 per family per annum  
Subject to PMB

Limited to R45 000 per family per annum  
Subject to prosthesis sub-limits

Unlimited, subject to ICON network and protocols, pre-authorisation required

HIV Management Programme - Careworks  
Private Network Provider hospitals and subject to Scheme Protocols and PMB  
Limited to provincial facility

Covered at Network Provider and subject to PMB

3 psychologist visits per beneficiary per annum and subject to Scheme Protocol  
R 500 per visit

## Risk Benefit - Other Insured Benefits

<b>External medical appliances</b> Subject to prescription by a registered healthcare practitioner and obtained from a supplier registered with the Board of Healthcare Funders (BHF)	R2 950 per family per annum Subject to PMB and appliance sub-limits
<b>Home nursing</b>	R2 950 per family per annum 100% of Scheme Rate.
<b>Hospice, rehab and step down facility</b>	R20 600 per family per annum 100% of Scheme Rate.
<b>Specialised radiology (In and out of hospital)</b> (CT, MRI, PET and Nuclear Medicine scans)	R10 000 per family per annum 100% of Scheme Rate
<b>Video EEG for epilepsy surgery</b>	No Benefit
<b>Emergency evacuation and ambulance services (Europ Assistance)</b> Limited to preferred provider	100% of Scheme Rate
<b>International cover</b>	Limited to emergency medical cover up to 30 days / R2 million per beneficiary per incident

## Chronic Medication Benefit

25 PMB Chronic Disease List (CDL) conditions	Included - Subject to Progressive Flex chronic formulary
Resolution additional chronic conditions	No Benefit

### Note:

- Authorisation must be obtained in advance from the Scheme for all hospitalisation and other insured benefits
- No benefits shall be granted for (1) the replacement of existing External Medical Appliance items, without satisfactory proof that the existing item is obsolete, (2) costs of maintenance, spares or accessories
- Hospice, rehab and step down facility: Includes accommodation and visits by a medical practitioner, except where inclusive global fees are applicable
- Other insurer benefits are pro-rated for members joining during the course of the year
- Chronic medication:
  - Should be obtained from Preferred Provider Pharmacies to avoid processing co-payments
  - Is restricted to formularies, clinical entry criteria and disease management protocols where applicable
  - Requires a script from a person legally entitled to prescribe and the relevant ICD 10 diagnosis code
  - Must be registered by the doctor or pharmacy through Swift Online (SOL) on 0800 132 345
  - Reference pricing and Maximum Medical Aid Price (MMAP®) may apply

## Guardian Benefit - Preventative Care

<b>Limited to</b> (Excludes consultation)	R2 950 per family per annum Scheme Rate applies
Blood pressure Blood sugar Cholesterol Body mass index	R 90 per beneficiary over the age of 18 years only at pharmacy
HIV test	1 Test per beneficiary per annum
Mammogram	1 Test per beneficiary per annum over the age of 25 years
Pap smears	1 Test per beneficiary per annum
PSA testing	1 Test per beneficiary per annum over the age of 45 years
Vaccinations	1 Flu vaccination per beneficiary per annum Childhood immunisations as recommended by the Department of Health up to 18 months HPV (cervical cancer) vaccine –1 course (3 doses per registered schedule) per female beneficiary per life between 9 and 46 years of age
<b>Pharmacist benefit</b> Pharmacist prescribed medication	R 300 per family per annum formulary applies
Health Assist (Nurse helpline)	Call 0861 112 162

## Focus Benefit

### General Practitioners

**Note:** Consultations outside Networks may incur a co-payment

**M** 4 visits per annum  
**M+1** 7 visits per annum  
**M+2+** 9 visits per annum  
 100% of Scheme Rate  
 CDL consultations covered separately,  
 subject to Disease Management Protocols

### Specialists

Consultations

Room procedures

**Note:** Consultations outside Networks may incur a co-payment

100% of Scheme Rate  
 150% of Scheme Rate  
**M** 3 visits per annum  
**M+1** 4 visits per annum  
**M+2+** 5 visits per annum  
 Additional visits subject to PMB and  
 pre-authorisation

### Acute medication

(Use Preferred Provider Pharmacies to avoid processing co-payment

Subject to Option Specific Formulary)

Subject to plan formulary

Reference and MMAP® pricing may apply

Benefit protocols apply

Use preferred provider pharmacies to avoid co-payments

**M** R1 400 per annum  
**M +** R1 900 per annum  
 Will be pro-rated for members joining  
 during the course of the year

### Dentistry

#### Conservative dentistry

Consultations

X-Rays

Fillings

Oral hygiene

Preventative

Extractions

Root canal therapy

Dentures

2 annual check-ups per beneficiary per  
 annum  
 2 emergency consultations per beneficiary  
 per annum  
 Covered at 100% Scheme Rate  
 Intra-Oral: 8 per beneficiary per annum  
 Extra-Oral: 1 per beneficiary per annum

Treatment plan and x-rays required for  
 more than 5 fillings. Once per tooth in a  
 1 year benefit cycle. There are no benefits  
 for replacing amalgam (silver) fillings with  
 composite white fillings.  
 100% Scheme Rate

2 annual scale and polish treatments per  
 beneficiary.  
 No benefits for oral hygiene instructions, or  
 for adult fluoride

One fissure sealant per molar tooth in a 3  
 year cycle. Limited to individuals younger  
 than 16 years.

100% of Scheme Rate

100% of Scheme Rate

1 set of plastic dentures (upper and lower)  
 per beneficiary.  
 Once in a 4 year cycle

#### Specialised dentistry

**Note:** Pre-authorisation required

Orthodontics (fixed braces)

Surgery in rooms

Anaesthetics in rooms

(Laughing gas and IV sedation)

R4 000 per family per annum

- Crowns
- Bridges

No Benefit

100% of Scheme Rate

Pre-authorisation required  
 100% of Scheme Rate  
 Clinical protocols apply

Dental treatment in hospital	Impacted wisdom teeth Extensive treatment for children younger than 5 years of age Pre-authorisation is required and protocols apply 100% of Scheme Rates
<b>Optometry</b> Limited to Network Provider and 24 month benefit cycle Consultations / examination Spectacles / lenses  Or  Contact lenses	1 consultation per beneficiary  1 pair of single vision spectacles inclusive of frame and consultation per beneficiary limited to R 869 Or 1 pair of flat top bifocal spectacles inclusive of a frame and consultation per beneficiary, limited to R1 320 Or 1 pair of multifocal spectacles inclusive of a frame and consultation per beneficiary limited to R1 529  Limited to R 869 per beneficiary
<b>Extended pharmacist benefit</b>	<b>M</b> R 600 per annum <b>M+</b> R 900 per annum Subject to Formulary Limited to R 90 per script

## Flexi Benefit

### Alternative healthcare services

Biokinetists  
Chiropodists  
Chiropractors  
Dieticians  
Homeopaths  
Naturopaths  
Occupational therapists  
Osteopaths  
Podiatrists  
Social workers  
Acupuncture

**Radiology and pathology**  
(excluding specialised radiology)

**Physiotherapy**

**Speech therapy and audiology**

**Psychology and psychiatric treatment**

**M** R1 700 per annum  
**M+** R2 150 per annum  
Will be pro-rated for members joining during the course of the year

## Contributions

	Progressive Flex
Principal Member	R1 224
Adult Dependant	R1 164
Child Dependant	R 362

Consult your Broker or Distribution Consultant regarding Resolution's diversified product range and ensure that when you are faced with healthcare eventualities, you can rest assured that we have you covered. This information brochure is a summary of the Plan benefits. Please refer to the Member's Guide, online brochures and Scheme Rules for more information.

[www.resomed.co.za](http://www.resomed.co.za) | 0861 796 6400