



# Progressive Saver Option



## Risk benefit - Hospitalisation

<b>Private hospitals</b>  <b>Including:</b> 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	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
<b>Provincial hospitals</b> Diagnosis and treatment in respect of the Prescribed Minimum Benefits (PMB) package (as per government regulations)	Unlimited Subject to Scheme Protocols
<b>Casualty / emergency visits</b> Clinician and facility fees only (Clinician paid at 100% Scheme Rate)	Limited to R1 200 per family per annum

## Risk benefit - Maternity

Confinements (normal vaginal delivery)	Length of stay: 3 days & 2 nights
Confinements (caesarean section)	Length of stay: 4 days & 3 nights
Neonatal Intensive Care	Subject to Scheme Protocols
Elective caesarean section	No Benefit
<b>ResoBaby</b> Maternity Programme (Registration required) Consultations (midwife, GP, or specialist) 2 x 2D scans Baby care products at preferred pharmacy network	Included 6 specialist visits, 3 GP visits Subject to Scheme Protocols R 550

## Risk benefit - Other Risk Benefits

Psychiatric disorders	Limited to Network Provider and subject to PMB
Cochlear implants and all related thereto	R60 000 per family per annum
Organ transplants	R90 000 per family per annum Subject to PMB
Internal prostheses	Limited to R45 000 per family per annum Subject to prosthesis sub-limits
<b>Oncology</b> Oncologist, chemotherapy, radiotherapy, oncology – related blood tests	Unlimited, subject to ICON network and protocols, pre-authorisation required
<b>HIV / AIDS</b> 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	HIV Management Programme - Careworks Private Network Provider hospitals and subject to Scheme Protocols and PMB Limited to provincial facility
<b>Haemodialysis</b>	Covered at Network Provider and subject to PMB
<b>Trauma counselling</b> Assault, rape, hijacking and armed robbery	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)	R5 000 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 Saver chronic formulary
Saver Plan additional chronic conditions	Included, subject to a benefit ceiling of: <b>M</b> R2 100 <b>M+</b> R4 200 Chronic benefits limited to PMB CDL's thereafter

### 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
  - Saver Plan additional chronic medication benefit will be pro-rated for members joining during the course of the year

## Guardian Benefit

<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

## Shield Benefit

### Specialised dentistry

Note: Pre-authorisation required

Orthodontics (fixed braces)

Surgery in rooms

Anaesthetics in rooms  
(Laughing gas and IV sedation)

Dental treatment in hospital

R8 000 per family per annum

- Crowns
- Bridges
- Implants
- Partial metal dentures
- Periodontics
- Orthodontics

Pre-authorisation required  
Subject to Scheme Rules and Protocols  
Limited to individuals younger than 18 years.

Orthognathic surgery is not covered

100% of Scheme Rate

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

Impacted wisdom teeth  
Extensive treatment for children younger than 5 years of age  
Pre-authorisation is required and protocols apply  
100% of Scheme Rates

### Optometry

Limited to Network Provider and 24 month benefit cycle

Consultations / examination

Spectacles / lenses

Or

Contact lenses

1 consultation per beneficiary

Limited to R2 500, including a frame  
sub-limit of R1 200

Or

Limited to R1 800 per beneficiary

## Saver Benefit

Savings account limit

Subject to Savings Account

### Conservative dentistry

Consultations  
X-Rays  
Fillings  
Oral hygiene  
Preventative  
Extractions  
Root canal therapy  
Dentures

Subject to Savings Account  
100% of Scheme Rate  
Subject to Scheme Rules and Protocols

### General Practitioners

Note: Consultations outside Networks may incur a co-payment

Subject to Savings Account  
100% of Scheme Rate  
Subject to Scheme Rules and Protocols  
Additional visits subject to PMB and pre-authorisation

### Specialists

Consultations and room procedures  
Note: Consultations outside Networks may incur a co-payment

Subject to Savings Account  
100% of Scheme Rate  
Subject to Scheme Rules and Protocols  
Additional visits subject to PMB and Pre-authorisation

**Alternative Healthcare Services**

Biokineticists  
 Chiropodists  
 Chiropractors  
 Dieticians  
 Homeopaths  
 Naturopaths  
 Occupational therapists  
 Osteopaths  
 Podiatrists  
 Social workers  
 Acupuncture  
**Radiology and pathology**  
 (excluding specialised radiology)  
**Acute medication**  
 (subject to option specific formulary)  
**Physiotherapy**  
**Psychology and psychiatric treatment**  
**Speech therapy and audiology**

Subject to Savings Account  
 100% of Scheme Rate  
 Scheme Rules and Protocols apply

**Contributions**

Progressive Saver	Risk	Savings Account	Total
Principal Member	R1 400	R350	R1750
Adult Dependand	R1 284	R321	R1605
Child Dependand	R524	R131	R655