



## PROTEA MEDICAL AID SOCIETY

TODAY'S ANSWER TO YOUR MEDICAL AID COVER!

### Essential Health Plan Benefit Schedule 2007

The Essential Health Plan is a new and unique comprehensive health care product which has been designed to be affordable to members.

Members of Protea Medical Aid's Essential Health Plan will enjoy free and unlimited access to most medical services once they have selected a General Practitioner, from the comprehensive list of doctors contracted to the Scheme, to act as their Contracted Primary Care Provider.

Benefits	% Cost	Limit
<b>Overall Core Benefit Limit</b>		R750 000 per family per annum
<b>Hospitals &amp; Day Clinics</b> * Pre-authorization required, call 0860 PROTEA		
Private Hospitals	100% of NRPL	R100 000 Per Beneficiary Per Annum
Public Hospitals	100% of Cost	Subject to Overall Limit
Ward fees – General; ICU; High Care	100%	
Theatre Fees, Medication (only whilst in hospital)	100%	
Surgical Prostheses – e.g. artificial joints, artificial limbs, pacemakers	100%	R10 000 Per Annum
Dialysis and Oncology	100%	Public Facilities Only (R60 000 Per Annum)
Clinical Technologist	100%	
Confinements		
Normal Birth	100%	3 Days
Caesarian Section	100%	4 Days
Psychiatric Treatment	100%	7 Days per person per annum
Hospice and Private Nursing in Lieu of Hospitalisation	100%	R5 000 per family per annum
Maxillo-Facial Surgery - injury cases only	100%	
Ambulance Services		International SOS for emergency transport only. Call toll free 0800 341 341
Dental Surgery	100% of AT	R2 500 (Hospital Only)
<b>Medical Practitioners - In Hospital</b>		
General Practitioners & Specialists	100%	Subject to Hospital Limits above
Radiology & Pathology	100%	Subject to Hospital Limits above
MRI & CAT Scans – injury cases only	100%	Subject to Hospital Limits above
<b>Statutory Prescribed Minimum Benefits</b>	100% of Cost	For services rendered by Public Hospitals paid in terms of the PMB criteria at contracted rates.
<b>Ambulatory Services</b>		
General Practitioner Visits, In Rooms Procedures, Materials and Injections from the Selected Doctor Only	100 %	Unlimited from selected doctor
Acute Medication (In terms of Formulary from Selected Doctor Only)	100 %	Unlimited from selected doctor
Approved Chronic Medication (In terms of Formulary from Selected Doctor Only)	100 %	Unlimited from selected doctor
Radiology * (Black and White Xrays Only)	100 %	On referral from Selected Doctor

Pathology * (Routine Blood and Urine Tests only)	100 %	On referral from Selected Doctor
Emergency and after hour services	100%	R500 per family per annum
<b>Specialists *</b> (Call 0860 PROTEA for authorisation)	100 %	R1500 per family per annum
<b>Optical</b> Eye Tests Spectacles Contact Lenses	100 % of NRPL	R500 per person
<b>Dental</b> Conservative Dentistry Specialised Dentistry	100 % of NRPL 100 % of NRPL	R2000 per family per annum
<b>Pre-authorisation *</b> All items marked with an asterix above require pre-authorisation. Please call 0860 PROTEA		

#### Monthly Contributions Effective January 2007

Monthly Income	Principal Member	Adult Dependant	Child Dependant
Income to R2000	R 385	R 275	R 175
Income from R2000 - R4000	R 455	R 315	R 180
Income from 4000 - R6000	R 520	R 375	R 240
Income over R6000	R 630	R 475	R 300