

Emergency and after hour services	100%	R500 per family per annum
Other Services - Overall Annual Limit R3000 per Family for services listed below		
Specialists * (Call 0860 PROTEA for authorisation)	100 %	R1500 per family per annum
Optical Eye Tests Spectacles Contact Lenses	100 % of NRPL	R750 per person
Dental Conservative Dentistry Specialised Dentistry	100 % of NRPL 100 % of NRPL	R2000 per family per annum
Auxiliary Practitioners Speech Therapy Occupational Therapy	100% of NRPL	R 1500 per family per annum
Pre-authorisation * All items marked with an asterix above require pre-authorisation. Please call 0860 PROTEA		

Monthly Contributions Effective January 2009

Monthly Income	Principal Member	Adult Dependant	Child Dependant
Income to R2000	R 385	R 275	R 175
Income from R2000 - R4000	R 464	R 321	R 184
Income from 4000 - R6000	R 536	R 386	R 247
Income over R6000	R 655	R 494	R 312