



## PROTEA MEDICAL AID SOCIETY

TODAY'S ANSWER TO YOUR MEDICAL AID COVER!

### Extended Plan Benefit Schedule 2008

Core Benefits		
Benefits	% Cover	Limit
<b>Hospitals and Day Clinics</b>		
Ward Fees - excluding Private Wards	100% of AT	30 days ICU, SICU otherwise unlimited
Theatre Fees	100% of AT	Unlimited
Drugs, Materials & Equipment	100% of AT	Unlimited
Psychiatric Admissions	100% of AT	14 Days per family per annum
Private Nursing & Hospice	100% of AT	In Lieu of Hospitalisation - R8 500
Dental Hospitalisation	100% of AT	R2 500
Prosthetics used in Operations	100% of Cost	R 20 000 per family per annum
<b>Medical Practitioners in Hospital</b>		
Visits and Procedures	200% of NRPL	Unlimited
Radiology	200% of NRPL	Unlimited
Pathology	200% of NRPL	Unlimited
Dialysis	200% of NRPL	R100 000 per family per annum
Oncology	200% of NRPL	SAOC Level 2 Protocol Applies
Psychiatric/ Psychotherapy	200% of NRPL	Subject to Day-to-Day Limit or Savings
Dental or Maxillo Facial	200% of NRPL	Subject to Day-to-Day Limit or Savings
MRI and CT Scans	200% of NRPL	Subject to co-payment of R1 500 and R500 respectively.
<b>Statutory Prescribed Minimum Benefit</b>	100% of Cost	For services rendered by Public Hospitals payed in terms of the PMB criteria.
<b>Emergency Services</b>		
<b>Ambulance Services</b>	100% of Cost	Emergency Transportation Only. Preferred Provider - Tel: 0800 341 341

Annual Day-to-Day Allowance	
Principal Member - R4 500	
Adult Dependant - R3 500	
Child Dependant - R2 000	

Day-to-Day Benefits 100% of Cost	
Audiology	Over the Counter Medication
Chiropodists	Prescribed Medication
Chiropractors	Psychiatric Treatment or Clinical Psychology
Conservative and Specialised Dental	Shortfalls in respect of Core Benefit
External Appliances	Speech Therapy

General Practitioners	Vitamins
Homeopaths	Specialist Consultations and Procedures
Occupational Therapy	Radiology
Optical (Eye Tests, Spectacles, Contact Lenses)	Pathology

#### Extended Medication Benefit

Approved Chronic Medication A 20% levy is payable to the supplier	100% of Cost	Unlimited from Contracted Suppliers
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#### Contributions

Principal Member	R 2514
Adult Dependant	R 1972
Child Dependant	R 648

#### Notes

All expenses incurred out of hospital or without pre-authorization are subject to the Day-to-Day Limit.

The Extended Medication Benefit covers appropriate and cost effective treatment of organic disease which necessitates ongoing pharmacotherapy, usually on a daily basis, to significantly improve long term morbidity. The Extended Medication Benefit excludes treatment of disorders where the mainstay of therapy is largely non-pharmacological and where the role of ongoing drug therapy is questionable, negligible or non cost effective as determined by an evidence based approach and in cases where the disorder is non life threatening.

Contributions are payable in arrears by no later than the 3rd of each month.