



Benefit & Contribution  
Summary 2010

### HOSPITALISATION



### HOSPITAL



### FUNDAMENTAL



### PROGRESSIVE



### PRESTIGE

#### Pre-authorisation required

#### Private Hospitals

Including:

- Ward accommodation
- Labour and recovery wards
- Intensive care and high care units
- Professional fees i.e. surgeon and anaesthetist, including visits and consultations by a specialist/GP while hospitalised
- Surgical operations and procedures
- Theatre fees
- X-rays and pathology
- Ultrasound scans (other than for pregnancy)
- Blood transfusions
- Physiotherapy
- Medicine dispensed and used in hospital
- Medicine received on discharge from hospital

Unlimited  
Subject to Scheme Protocols

General Ward  
100% of NRPL  
100% of NRPL  
100% of NRPL

100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL

Maximum 7 days supply

#### PMB only

Limited to R100 000 per family at  
Private DSP Hospitals and Un-  
limited at State Facilities  
Subject to Scheme Protocols

General Ward  
100% of NRPL  
100% of NRPL  
100% of NRPL

100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL

Maximum 7 days supply

R210 000 (Single)  
R420 000 (Family)  
Subject to Scheme Protocols

General Ward  
100% of NRPL  
100% of NRPL  
100% of NRPL

100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL

Maximum 7 days supply

Unlimited  
Subject to Scheme Protocols

General Ward  
100% of NRPL  
100% of NRPL  
200% of NRPL

100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL  
100% of NRPL

Maximum 7 days supply

#### Provincial Hospitals

- Diagnosis and treatment in respect of the Prescribed Minimum Benefits (PMB) package (as per Government Regulations)

Unlimited  
Subject to Scheme Protocols

PMB Unlimited  
Subject to Scheme Protocols

Unlimited  
Subject to Scheme Protocols

Unlimited  
Subject to Scheme Protocols

### ANNUAL SUB-LIMITS (PRIVATE HOSPITALS)

#### Casualty

R1 050 per family per annum  
Limited to emergency visits

R1 050 per family per annum  
Limited to emergency visits  
Covered by DSP

R1 050 per family per annum  
Limited to emergency visits

R1 050 per family per annum  
Limited to emergency visits

#### Maternity

##### Delivery

- Confinements (Normal Delivery)  
(Excl. Specialist, GP and Midwives fees)

R15 000 per family

R15 000 per family

R15 000 per family

R15 000 per family

- Confinements (Caesarean Section if clinically appropriate)  
(Excl. Specialist and GP fee)

R18 800 per family

R18 800 per family

R18 800 per family

R18 800 per family

- Neonatal Intensive Care

##### Antenatal Care

- Maternity and Toddler programme
- Specialist or GP visits
- Not registered on the maternity programme

Subject to Scheme Protocols

Included  
2 visits at 100% NRPL  
Limited to DSP

Subject to Scheme Protocols

Limited to DSP Protocols  
Limited to DSP

Subject to Scheme Protocols

Included  
6 visits at 100% NRPL  
Limited to DSP

Unlimited, subject to Scheme Protocols

Included  
9 visits at 100% NRPL  
Limited to DSP

## ANNUAL SUB-LIMITS (PRIVATE HOSPITALS)



### HOSPITAL



### FUNDAMENTAL



### PROGRESSIVE



### PRESTIGE

#### Other

- Psychiatric Disorders
- Cochlear implants and all related costs
- Organ Transplants  
Includes the transportation of the organ, surgically related procedures, professional fees and services as well as immuno-suppressant drugs (Services rendered to donors are excluded from benefits)

Limited to DSP and subject to PMB  
R52 500 per family  
R78 500 per family  
Subject to PMB

Limited to Network Provider and Subject to PMB  
No Benefit  
Limited to liver, kidney and heart only where these are provided at Provincial Hospitals and subject to Public Sector waiting lists

Limited to DSP and subject to PMB  
No Benefit  
Limited to a Provincial Hospital and subject to Scheme Protocols and PMB

Limited to DSP and subject to PMB  
R78 500 per family  
R260 000 per family  
Subject to PMB

#### Prosthesis

Limited to R42 000 per family  
Subject to Prosthesis specific limit

Limited to R28 850 per family  
Subject to Prosthesis specific limit

Limited to R42 000 per family  
Subject to Prosthesis specific limit

Limited to R42 000 per family  
Subject to Prosthesis specific limit

## OTHER INSURED BENEFITS

#### Pre-authorisation required

#### External medical appliances (sub-limits apply)

\*Includes the following if prescribed by a registered medical practitioner and obtained from a supplier who is registered with the Board of Healthcare Funders (BHF):

- Artificial eyes
- Artificial larynx
- Artificial limbs
- Back supports
- Crutches
- Disposable bladder and intestinal excretion bags
- External breast prostheses after mastectomy
- Elastic stockings for control of varicose veins
- Glucometers
- Home oxygen
- Leg, arm and neck supports
- Nebulisers
- Orthopaedic footwear
- Sleep apnoea monitors
- Speech and hearing aids
- Wheelchairs

No Benefit. Limited to PMB

No Benefit, subject to PMB's

100% of NRPL and subject to formulary and PMB

R2 600 per family

100% of NRPL and subject to formulary and PMB

R9 900 per family

#### Oncology

- Oncologist
- Chemotherapy
- Radiotherapy
- Oncology - related bloods

Limited to R157 500 per beneficiary. Covered at the oncology network of doctors, subject to SAOC Protocols Tier 2

Limited to R157 500 per beneficiary. Covered at the oncology network of doctors, subject to SAOC Protocols Tier 1

Limited to R210 000 per beneficiary. Covered at the oncology network of doctors, subject to SAOC Protocols Tier 1

Limited to R262 500 per beneficiary. Covered at the oncology network of doctors, subject to SAOC Protocols Tier 2

## OTHER INSURED BENEFITS

Note: sublimits may apply



## HOSPITAL



## FUNDAMENTAL



## PROGRESSIVE



## PRESTIGE

### HIV/Aids

Primary Care including VCT (Voluntary Counselling Testing)

HIV Management Programme

HIV Management Programme

HIV Management Programme

HIV Management Programme

Hospitalisation if Member is on the Management Programme

Hospitalisation limited to DSP hospitals and subject to Scheme Protocols

Hospitalisation limited to Network Provider and subject to Scheme Protocols

Hospitalisation limited to DSP hospitals and subject to Scheme Protocols

Hospitalisation limited to DSP hospitals and subject to Scheme Protocols

Hospitalisation if Member is not on the Management Programme

Limited to a Provincial Facility

Limited to a Provincial Facility

Limited to a Provincial Facility

Limited to a Provincial Facility

### Home nursing

No Benefit

No Benefit

100% of NRPL  
R2 625 per family per annum

100% of NRPL  
R6 300 per family per annum

### Hospice, rehabilitation and step down facilities

100% of NRPL  
R15 750 per family per annum

No Benefit

100% of NRPL  
R18 350 per family per annum

100% of NRPL  
R26 250 per family per annum

### Specialised radiology

CT, MRI, PET and Nuclear Medicine scans

100% of NRPL (In-and-out of hospital)  
R7 250 per family per annum

Limited to PMB Network Hospitals or Network Provider

100% of NRPL (In- and out-of-hospital)  
R5 750 per family per annum

100% of NRPL (In- and out-of-hospital)  
R7 850 per family per annum

### Video EEG for epilepsy surgery

No Benefit

No Benefit

No Benefit

R10 500 per family

### Haemodialysis

Limited to DSP and subject to PMB

Limited to Network Provider and subject to Scheme Protocols

Limited to DSP and subject to Scheme Protocols

Unlimited

### Emergency evacuation and ambulance services

Note: Use preferred provider

100% of NRPL  
Subject to Scheme Protocols

100% of NRPL  
Subject to Scheme Protocols

100% of NRPL  
Subject to Scheme Protocols

100% of NRPL  
Subject to Scheme Protocols

### International Cover

Limited to emergency medical cover up to 90 days  
R5 million per beneficiary per incident

No Benefit

Limited to emergency medical cover up to 90 days  
R5 million per beneficiary per incident

Limited to emergency medical cover up to 90 days  
R5 million per beneficiary per incident

## CHRONIC MEDICATION BENEFIT

25 PMB CDL's

- Limited to Hospital formulary
- Pre-authorisation required
- Reference pricing may apply
- Upfront payment required

Subject to registration and approval by DSP and limited to their Formulary

Subject to Progressive formulary, reference pricing may apply. PMB unlimited

Subject to Prestige formulary, Reference pricing may apply. PMB unlimited

Resolution Approved Chronic Conditions (Refer to Annexure D of Rules of the Scheme) or see details in the member's handbook

No Benefit

No Benefit

No Benefit

Included and limited to:  
R3 675 (Single member)  
R7 350 (Family)

**OUT-OF-HOSPITAL SERVICES**  
i) Not limited to Overall Annual Limit



HOSPITAL



FUNDAMENTAL



PROGRESSIVE



PRESTIGE

<b>General Practitioners</b>	No Benefit	Limited to the Network Provider	100% of NRPL M R 850 M + 1 R1 500 M + 2 + R1 900	100% of NRPL M R1 800 M + 1 R2 600 M + 2 + R3 400
<b>Specialists</b>	No Benefit	Limited to PMB. Pre-authorisation required Referral by Network Provider	100% of NRPL M R 500 M + 1 R 750 M + 2 + R1 250	100% of NRPL M R1 500 M + 1 R1 750 M + 2 + R2 250
<b>Dentistry</b> <i>Conservative dentistry</i> Consultations	No Benefit	Limited to Network Provider Protocols 2 annual checkups per beneficiary	2 annual check-ups per beneficiary	2 annual check-ups per beneficiary
Fillings	No Benefit	Benefit for fillings is available where such fillings are clinically indicated  2 annual scale and polish treatments per beneficiary	A treatment plan and x-rays will be requested for treatment plans of more than 5 fillings. Benefit for fillings is available where such fillings are clinically indicated and will be granted once per tooth in a 3 year period. There is no benefit for Amalgam (silver) fillings to be replaced with Composite (white filling material). Covered at 100% NRPL	A treatment plan and x-rays will be requested for treatment plans of more than 5 fillings. Benefit for fillings is available where such fillings are clinically indicated and will be granted once per tooth in a 3 year period. There is no benefit for Amalgam (silver) fillings to be replaced with Composite (white filling material). Covered at 100% NRPL
Oral Hygiene	No Benefit	No benefit for oral hygiene instructions	2 annual scale and polish treatments per beneficiary No benefit for oral hygiene instructions No benefit for adult fluoride	2 annual scale and polish treatments per beneficiary No benefit for oral hygiene instructions No benefit for adult fluoride
Preventative	No Benefit	No Benefit	Fissure Sealant Programme Benefit for one fissure sealant per molar tooth in a 3 year period Limited to individuals younger than 16 years Covered at 100% NRPL	Fissure Sealant Programme Benefit for one fissure sealant per molar tooth in a 3 year period Limited to individuals younger than 16 years Covered at 100% NRPL
Extractions and Root Canal therapy	No Benefit	Limited to partial removal of nerve	Covered at 100% NRPL	Covered at 100% NRPL
Plastic Dentures	No Benefit	No Benefit	One set of plastic dentures (an upper and a lower) per beneficiary in a 4 year period	One set of plastic dentures (an upper and a lower) per beneficiary in a 4 year period
<b>Specialised dentistry</b> (Note: Payments will not be made if pre-authorisation has not been successful) Crowns*	No Benefit	No Benefit	Limited to MCA	2 crowns per family per year (Pre-authorisation is required)

**OUT-OF-HOSPITAL SERVICES**  
i) Not limited to Overall Annual Limit



HOSPITAL



FUNDAMENTAL



PROGRESSIVE



PRESTIGE

Partial metal frame dentures	No Benefit	No Benefit	Limited to MCA	One partial frame (an upper or a lower) per beneficiary in a 5 year period. Full metal dentures are not covered
Orthodontics*	No Benefit	No Benefit	Limited to MCA. Call Resolution Health Orthognathic Surgery is not covered	Benefit on pre-authorisation will be applied to cases assessed as treatment mandatory, as per orthodontic indices Limited to individuals younger than 18 years Orthognathic surgery is not covered
Implants*	No Benefit	No Benefit	Limited to MCA	Benefit on pre-authorisation 2 implants per beneficiary in a five year period Cost of implant components is limited to R 1500 per implant
Periodontics*	No Benefit	No Benefit	No Benefit	Benefit is limited to conservative, non-surgical therapy only (root planing). This benefit will be applied to members who are registered on the Perio Programme. Refer to member guide for more information. Surgical periodontics is scheme exclusion
Surgery	Surgery in hospital: See Dental hospitalisation (Member liable for service provider and procedure costs)	Subject to PMB only	Surgery in the dental chair: Covered at 100% NRPL See Surgery Exclusion Summary Surgery in hospital: See Hospitalisation	Surgery in the dental chair: Covered at 100% NRPL See Surgery Exclusion Summary Surgery in hospital: See Hospitalisation
<b>Dental Hospitalisation &amp; Anaesthetics</b>	Pre-authorisation required Admission protocols apply Impacted teeth removals only	No Benefit	Pre-authorisation is required Admission protocols apply Impacted teeth removals only	Pre-authorisation is required. Certain Maxillo Facial procedures are covered in hospital, subject to admission protocols. See Exclusion Summary
Hospitalisation* (general anaesthetic)	General anaesthetic benefits are available for children younger than 5 years of age for extensive dental treatment Multiple hospital admissions are not covered	Subject to PMB only	General anaesthetic benefits are available for children younger than 5 years of age for extensive dental treatment Multiple hospital admissions are not covered	General anaesthetic benefits are available for children younger than 5 years of age for extensive dental treatment Multiple hospital admissions are not covered
<b>Dental Anaesthetics in rooms</b>				
Laughing gas in dental rooms	No Benefit	Limited to Network Provider and subject to PMB only	Covered at 100% NRPL	Covered at 100% NRPL
IV conscious sedation in rooms*	No Benefit	Limited to Network Provider and subject to PMB only	Pre-authorisation required. Covered at 100% NRPL Clinical protocols apply	Pre-authorisation required. Covered at 100% NRPL Clinical protocols apply



# OUT-OF-HOSPITAL SERVICES

i) Not limited to Overall Annual Limit



HOSPITAL



FUNDAMENTAL



PROGRESSIVE



PRESTIGE

<b>Optometry</b>				
Examination	No Benefit	Limited to 1 consultation per beneficiary per benefit cycle (24 Months), as per DSP Protocols	1 consultation per beneficiary per benefit cycle (24 Months)	1 Consultation per beneficiary per benefit cycle (24 Months)
Spectacles	No Benefit	Lenses will be limited to a white mono or bifocal prescription as per Network Protocols	One pair of single vision spectacles inclusive of a frame and consultation per beneficiary, to the total value of R700 or one pair of flat top bifocal spectacles inclusive of a frame and consultation per beneficiary, to the total value of R950 or one pair of multifocal spectacles inclusive of a frame and consultation per beneficiary, to the total value of R1 200	Frame benefit limited to R600  One pair of either single vision spectacle lenses, bifocal lenses or multifocal lenses, per beneficiary per benefit cycle (24 months)  or
Contact lenses	No Benefit	No Benefit	Limited to MCA	Contact lens materials benefit limited to R1 330 per beneficiary per benefit cycle
<b>Preventative Care</b> (Excludes consultations)	R2 600 per family, NRPL rates apply	Limited to availability at Network Provider	R2 600 per family, NRPL rates apply	R2 600 per family, NRPL rates apply
1. Blood pressure Blood sugar Cholesterol	R78 per beneficiary over the age of 18 years only at a pharmacy		R78 per beneficiary over the age of 18 years only at a pharmacy	R78 per beneficiary over the age of 18 years only at a pharmacy
2. Vaccinations	<u>Childhood immunisations</u> as recommended by the Department of Health up to 18 months - refer to Refer to notes in the Members Handbook <u>Flu vaccination</u> – 1 dose per beneficiary per year <u>HPV</u> (cervical cancer) vaccine – one course (3 doses per registered schedule) per female beneficiary between 9 and 46 years of age per life		<u>Childhood immunisations</u> as recommended by the Department of Health up to 18 months - refer to Refer to notes in the Members Handbook <u>Flu vaccination</u> – 1 dose per beneficiary per year <u>HPV</u> (cervical cancer) vaccine – one course (3 doses per registered schedule) per female beneficiary between 9 and 46 years of age per life	<u>Childhood immunisations</u> as recommended by the Department of Health up to 18 months - refer to Refer to notes in the Members Handbook <u>Flu vaccination</u> – 1 dose per beneficiary per year <u>HPV</u> (cervical cancer) vaccine – one course (3 doses per registered schedule) per female beneficiary between 9 and 46 years of age per life
3. HIV Test	1 test per beneficiary per annum		1 test per beneficiary per annum	1 test per beneficiary per annum
4. Mammogram	1 test per beneficiary over the age of 25 per annum		1 test per beneficiary over the age of 25 per annum	1 test per beneficiary over the age of 25 per annum
5. Pap smears	1 test per beneficiary per annum		1 test per beneficiary per annum	1 test per beneficiary per annum
6. PSA (Prostate specific antigen)	1 test per beneficiary over the age of 35 per annum		1 test per beneficiary over the age of 35 per annum	1 test per beneficiary over the age of 35 per annum
7. Nurse Helpline (including Rape Crisis Centre)	Advice and information regarding any emergency medical condition <b>084 124</b> (24 hours)		Advice and information regarding any emergency medical condition <b>084 124</b> (24 hours)	Advice and information regarding any emergency medical condition <b>084 124</b> (24 hours)

**OUT-OF-HOSPITAL SERVICES**  
ii) Limited to Overall Annual Limit



HOSPITAL



FUNDAMENTAL



PROGRESSIVE



PRESTIGE

**Overall Annual limits**

Note: Annual limits are pro-rated for members who join during the year

Benefit sub-limits as follows:

	No Benefit	Limited to Network Provider, GP Network, which includes Maternity Scans	M M + 1 M + 2 +	R1 600 R2 200 R2 500	M M + 1 M + 2 +	R5 000 R7 000 R9 000
<b>Alternative Healthcare Services</b> <ul style="list-style-type: none"> <li>• Biokinetists</li> <li>• Chiroprodists</li> <li>• Chiropractors</li> <li>• Dieticians</li> <li>• Homeopaths</li> <li>• Naturopaths</li> <li>• Occupational Therapists</li> <li>• Osteopaths</li> <li>• Podiatrists</li> <li>• Social Workers</li> <li>• Acupuncture</li> </ul>	No Benefit	No Benefit	100% of NRPL Sublimit subject to Overall Annual Limit M M + 1 M + 2 +	R 785 R1 050 R1 300	100% of NRPL Sublimit subject to Overall Annual Limit M M + 1 M + 2 +	R2 100 R3 150 R4 200
<b>Radiology and Pathology</b> (Excluding CT, MRI, PET and Nuclear Medicine scans)	Limited to PMB and Subject to Scheme Protocols	Subject to Network Provider Protocols and PMB's	100% of NRPL Sublimit subject to Overall Annual Limit M M + 1 M + 2 +	R785 R1 050 R1 310	100% of NRPL Sublimit subject to Overall Annual Limit M M + 1 M + 2 +	R2 100 R2 600 R3 150
<b>Physiotherapy</b>	No Benefit	No Benefit and Subject to PMB's	100% of NRPL Sublimit subject to Overall Annual Limit R420 per family		100% of NRPL Sublimit subject to Overall Annual Limit R945 per family	
<b>Speech Therapy and Audiology</b>	No Benefit	No Benefit	100% of NRPL Sublimit subject to Overall Annual Limit R525 per family		100% of NRPL Sublimit subject to Overall Annual Limit R1 050 per family	
<b>Psychology and Psychiatric Treatment</b>	Limited to PMB and Subject to Scheme Protocols	Limited to Provincial facilities and subject to Scheme Protocols	100% of NRPL Sublimit subject to Overall Annual Limit R525 per family		100% of NRPL Sublimit subject to Overall Annual Limit R1 050 per family	
<b>Acute Medication</b>	No Benefit	Subject to GP Network and Acute Formulary	Subject to Formulary and Overall Annual Limit M M + 1 M + 2 +	R 785 R1 050 R1 310	Subject to Formulary and Overall Annual Limit M M + 1 M + 2 +	R2 100 R3 150 R4 200
<b>Pharmacy Advised Therapy (PAT)</b>	No Benefit	No Benefit	Subject to Formulary and Overall Annual Limit Limited to R85 per script per family per day with: M M + 1 M + 2 +	R 525 R 525 R 840	Subject to Formulary and Overall Annual Limit Limited to R85 per script per family per day with: M M + 1 M + 2 +	R 525 R 525 R 840



PROCEDURE (all subject to Protocols)	Co-payments
Arthroscopy	R2 000
Circumcisions	R1 000
Colonoscopy, Sigmoidoscopy, Proctoscopy	R1 000
Conservative Back treatment	R2 500
Excision nailbed	R1 000
Functional nasal surgery	R3 000
Gastroscopy	R1 250
Hysterectomy	R3 000
Hysteroscopy	R2 250
Joint replacements	R2 500
Laparoscopic procedure	R3 000
Myringotomy (grommets)	R1 000
Reflux Surgery	R3 000
Skin lesions	R1 250
Spinal Surgery	R4 000

*Where two related co-payments are applicable, only the larger will apply if admitted to hospital.*

*Co-payments will not apply for procedures performed out of hospital*

The MCA is a personalised savings account that is used to pay for any excess or additional amounts to the Scheme's benefits. The full annual allocation of monthly MCA contributions is made available for use immediately and will be pro-rated for members who join during the year. Any unused funds in the MCA are saved and the positive balance can be withdrawn (or transferred to another medical scheme) five months after the termination of membership. Member will be held liable for over-using/spending their savings.

### 100% of the Private rates subject to available MCA

Limited to:

Member	R576 per annum
Adult dependant	R576 per annum
Child dependant	R288 per annum
Child x 2	R576 per annum
Child x 3	R864 per annum

<b>General Practitioners</b>	100% of Cost limited to the Private Rate
<b>Specialists</b>	100% of Cost limited to the Private Rate
<b>Alternative Healthcare Services</b> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Audiologists</li> <li>• Biokinetists</li> <li>• Chiroprodists</li> <li>• Chiropractors</li> <li>• Dieticians</li> <li>• Homeopaths</li> <li>• Naturopaths</li> <li>• Occupational Therapists</li> <li>• Osteopaths</li> <li>• Podiatrists</li> <li>• Social Workers</li> </ul>	100% of the Private Rate
<b>Radiology and Pathology</b> (Excluding MRI and CAT scans)	100% of the Private Rate
<b>Basic and Advanced Dentistry</b>	100% of the Private Rate
<b>Spectacles, Frames and Contact Lenses</b>	100% of the Private Rate
<b>Acute Medication</b> (Prescription required from a person legally entitled to prescribe)	100% of Cost
<b>Pharmacy Advised Therapy (PAT)</b> (Pharmacist to advise and dispense over-the-counter medication)	100% of Cost Limited to R85 per script per family per day
<b>Physiotherapy</b>	100% of the Private Rate
<b>Speech Therapy</b>	100% of the Private Rate
<b>Psychiatry and Psychology</b>	100% of the Private Rate

# Contributions

CONTRIBUTION TABLE 2010



HOSPITAL



PROGRESSIVE



PRESTIGE

<b>Principal Member</b>	R753	R963	R1 677
<b>MCA</b>	-	R48	-
<b>Contribution Payable</b>	<b>R753</b>	<b>R1011</b>	<b>R1 677</b>
<b>Adult Dependant</b>	R556	R915	R1 630
<b>MCA</b>	-	R48	-
<b>Contribution Payable</b>	<b>R556</b>	<b>R963</b>	<b>R1 630</b>
<b>Child Dependant</b>	R174	R285	R430
<b>MCA</b>	-	R24	-
<b>Contribution Payable</b>	<b>R174</b>	<b>R309</b>	<b>R430</b>

CONTRIBUTION TABLE 2010



FUNDAMENTAL

	<b>Principal Member</b>	<b>Adult Dependant</b>	<b>Child Dependant</b>
<b>Income Category</b>			
<b>R0 - R5 000</b>	R529	R435	R185
<b>R5 001 - R8 000</b>	R593	R488	R207
<b>R8 000 +</b>	R730	R600	R255

## LATE JOINER PENALTIES

Additional premiums for persons joining medical schemes late in life to be added to the applicable premium rates.

**Premium penalties will be applied as follows in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 30 years:**

- 1 – 4 years 0.05 multiplied by the relevant contribution in 1 above
- 5 – 14 years 0.25 multiplied by the relevant contribution in 1 above
- 15 – 24 years 0.5 multiplied by the relevant contribution in 1 above
- 25+ years 0.75 multiplied by the relevant contribution in 1 above

**Rule 4.16 “Credible coverage” - any period during which a late joiner was:**

- 4.16.1 a member or a dependant of a medical scheme
- 4.16.2 a member or a dependant of any entity doing the business of a medical scheme which, at the time of his membership of such entity, was exempt from the provisions of the Act
- 4.16.3 a uniformed employee of the South African Defence Force, or a department of such employer, who received medical benefits from the South African National Defence Force, or
- 4.16.4 a member or a dependant of the Permanent Force Continuation Fund, but excluding any period of coverage as a dependant under the age of 21 years

# Contact Details

## Head Office

Boskruin Office Park  
President Fouché Avenue  
Boskruin  
(Entrance Boskruin Village Centre)  
website: [www.resomed.co.za](http://www.resomed.co.za)

PO Box 1555  
Fontainebleau  
2032

## Client Services (week days)

0861 796 6400  
[clientservices@resomed.co.za](mailto:clientservices@resomed.co.za)

## Loyalty Programme (Voila!)

0861 796 6400

## HealthCard Call Centre

0861 796 6400

## Pre-authorisation

0861 796 6400  
0861 111 778

## International Travel Cover

0861 796 6400

## Emergency Assistance: ER 24

084 124

## Chronic Medication Authorisation (Doctors and Pharmacist only)

0800 132 345

## HIV/AIDS Disease Management: CareWorks

0860 101 110

## ResoBaby & ResoTot

0861 116 021

## Gauteng: Pretoria

Centurion Mall  
Lakeside Building B  
1st Floor  
Centurion  
Tel: (012) 663 7049  
Fax: (086) 557 1500

## Vaal Triangle

Tel: (011) 432 4826  
Fax: (086) 652 5628

## Northwest: Potchefstroom

9 Fick Street  
Potchefstroom  
Tel: (018) 294 6088  
Fax: (018) 293 3533

## Mpumalanga: Nelspruit

Annecke Street, Sonpark Boulevard,  
Office 54 A, 1st Floor, Nelspruit  
Tel: (013) 741 1189/1187  
Fax: (013) 741 1179

## Free State: Bloemfontein

35 Brill street  
Westedene  
Bloemfontein  
9300  
Tel: (051) 430 2238/9  
Fax: (051) 430 2244

## Limpopo: Polokwane

Suite 18  
Marshall Chambers  
130 Marshall Street  
Polokwane  
Tel: (015) 291 4922/4890  
Fax: (015) 291 3450

## KZN: Durban

1st Floor, Unit 2  
Gateway Office Park  
1 Sugar Close  
Umhlanga Rocks  
Tel: (031) 566 4121  
Fax: (031) 566 4125

## Northern Cape: Kimberley

Sanlam Offices  
Block C  
Bishops Avenue  
Kimberley  
Tel: (053) 830 1245  
Fax: (086) 650 9486

## Eastern Cape: Port Elizabeth

210 Cape Road, Mill Park  
Port Elizabeth  
Tel: (041) 373 0925/6/56  
Fax: (041) 373 0968

## Eastern Cape: East London

39 Batting Road, Beacon Bay,  
East London, 5241  
Tel: (043) 748 5747  
Fax: (043) 748 5286

## Western Cape: George

Unit 3, Fairview Business Park  
Cnr of Knysna and First ave  
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