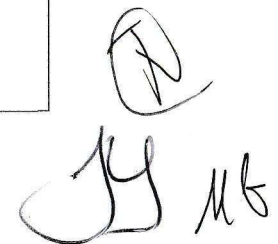


2023/06/14

SERVICE SUBJECT TO PMB	FLEXIFED 1 FLEXIFED 1 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	FLEXIFED 2 FLEXIFED 2 ^{GRID} & FLEXIFED 2 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
D7.3.2 Sub-acute facilities	Limited to PMB level of care. Sav = No In Hosp = Yes Acc = No	Limited to PMB level of care. Sav = No In Hosp = Yes Acc = No	Refer to the conditions/remarks under the alternatives to healthcare benefit (D7.3).
D7.3.3 Terminal Care Benefit	Limited to R34 500 per family, unless prescribed minimum benefit. Sav = No In Hosp = Yes Acc = No	Limited to R34 500 per family, unless prescribed minimum benefit. Sav = No In Hosp = Yes Acc = No	Subject to the relevant managed healthcare programme and to its prior authorisation. Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.
D7.3.4 Nursing Services			
D7.3.4.1 Nursing Agencies	No benefit, unless PMB Sav = No In Hosp = Yes Acc = No	No benefit, unless PMB Sav = No In Hosp = Yes Acc = No	Subject to the relevant managed healthcare programme and to its prior authorisation.
D7.3.4.2 Private Nurse Practitioners	Limited to and included in the Additional Medical Services Benefit (D17). Sav = Yes In Hosp = No Acc = Yes	Limited to and included in the Additional Medical Services Benefit (D17). Sav = Yes In Hosp = No Acc = Yes	This benefit includes psychiatric nursing but excludes midwifery services. Also refer to Additional Medical Services Benefit (D17.6).



2023/06/14

SERVICE SUBJECT TO PMB	FLEXIFED 1 FLEXIFED 1 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	FLEXIFED 2 FLEXIFED 2 ^{GRID} & FLEXIFED 2 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
D15.7 Low vision appliances	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	When prescribed by a registered optometrist, ophthalmologist or supplementary optical practitioner.
D15.8 Ocular prostheses	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	When prescribed by a registered optometrist, ophthalmologist or supplementary optical practitioner.
D15.9 Readers from a registered optometrist, ophthalmologist or supplementary optical practitioner	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	When prescribed by a registered optometrist, ophthalmologist or supplementary optical practitioner.
D15.10 Diagnostic procedures	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Section 22A (15) of the Medicine and Related Substance Act 101 of 1965 permits applicable.
D16 ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANT-ATION AND IMMUNO –SUPPRESSIVE MEDICATION			
	Subject to PMB level of care. Sav = No In Hosp = Yes	Limited to R311 900 per family. Sav = No In Hosp = Yes	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic graft and autologous grafts.

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SERVICE SUBJECT TO PMB	FLEXIFED 1 FLEXIFED 1 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	FLEXIFED 2 FLEXIFED 2 ^{GRID} & FLEXIFED 2 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
	Acc = No	Acc = No	Paragraph A3 and A4 applicable, unless otherwise stated, unless PMB. Organ harvesting is limited to the Republic of South Africa.
D16.1 Corneal Grafts	No benefit.	No benefit.	
D16.2 Haemopoietic stem cell (bone marrow) transplantation	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ and transplantation benefit (D16).	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts.
D16.3 Immuno-suppressive medication	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ and transplantation benefit (D16).	Refer to the conditions/remarks under the organ and transplantation benefit (D16).
D16.4 Post transplantation biopsies and scans	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ and transplantation benefit (D16).	Refer to the conditions/remarks under the organ and transplantation benefit (D16).
D16.5 Radiology and pathology	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ and transplantation benefit (D16).	Refer to the conditions/remarks under the organ and transplantation benefit (D16). For specified radiology and pathology services performed by pathologists, radiologists and haematologists, associated with the transplantation treatment.



<p>SERVICE SUBJECT TO PMB</p>	<p>FLEXIFED 3 FLEXIFED 3^{GRID} & FLEXIFED 3^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C</p>	<p>FLEXIFED 4 FLEXIFED 4^{GRID} & FLEXIFED 4^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C</p>	<p>CONDITIONS/ REMARKS SUBJECT TO PMB</p>
<div style="border: 2px solid red; padding: 10px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2023/06/14</p> <hr style="border-top: 1px dashed red;"/> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	<p>Sav = No In Hosp = Yes Acc = No</p>	<p>Sav = No In Hosp = Yes Acc = No</p>	<p>Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.</p> <p>Where scheme rule criteria for an in hospital authorisation is met, an authorisation in an out of hospital setting can be allowed in lieu of the in hospital authorisation provided that it will be less costly.</p>
<p>D7.3.1 Physical rehabilitation facilities</p>	<p>Limited to PMB level of care.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Limited to PMB level of care.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Refer to the conditions/remarks under the alternatives to hospitalisation (D7.3).</p>
<p>D7.3.2 Sub-acute facilities</p>	<p>Limited to PMB level of care.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Limited to PMB level of care.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Refer to the conditions/remarks under the alternatives to hospitalisation (D7.3).</p>
<p>D7.3.3 Terminal Care Benefit</p>	<p>Limited to R34 500 per family, unless PMB.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Limited to R34 500 per family, unless PMB.</p> <p>Sav = No In Hosp = Yes Acc = No</p>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p> <p>Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.</p>

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SERVICE SUBJECT TO PMB	FLEXIFED 3 FLEXIFED 3 ^{GRID} & FLEXIFED 3 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	FLEXIFED 4 FLEXIFED 4 ^{GRID} & FLEXIFED 4 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
D15.8 Ocular prostheses	Limited to and included in the Prostheses and devices external benefit (D20.2).	Limited to and included in the prostheses and devices external benefit (D20.2).	When prescribed by a registered optometrist, ophthalmologist, ocularist or supplementary optical practitioner.
D15.9 Readers from a registered optometrist, ophthalmologist or supplementary optical practitioner	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Refer to conditions/remarks under Optometry Unmanaged (D15)
D15.10 Diagnostic procedures	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Limited to and included in the optometry benefit (D15).	Section 22A (15) of the Medicine and Related Substance Act 101 of 1965 permits applicable.
D16 ORGAN TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION			
<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2023/06/14</p> <p>-----</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	Limited to R311 900 per family. Sav = No In Hosp = Yes Acc = No	Limited to R499 100 per family. Sav = No In Hosp = Yes Acc = No	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic graft and autologous grafts. Organ harvesting is limited to the Republic of South Africa. Paragraph A4 applicable, unless otherwise stated.
D16.1 Corneal Grafts	No Benefit.	Limited to R36 300 per beneficiary, subject to the organ transplantation benefit (D16).	Organ harvesting includes local and imported corneal grafts.

SERVICE SUBJECT TO PMB	FLEXIFED 3 FLEXIFED 3 ^{GRID} & FLEXIFED 3 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	FLEXIFED 4 FLEXIFED 4 ^{GRID} & FLEXIFED 4 ^{ELECT} BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
			Paragraph A4 applicable, unless otherwise stated.
D16.2 Haemopoietic stem cell (bone marrow) transplantation	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ transplantation benefit (D16).	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts.
D16.3 Immuno suppressive medicine	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ transplantation benefit (D16).	Refer to the conditions/remarks under the organ transplantation benefit (D16).
D16.4 Post transplantation biopsies and scans	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ transplantation benefit (D16).	Refer to the conditions/remarks under the organ transplantation benefit (D16).
D16.5 Radiology and pathology <div data-bbox="192 903 564 1131" style="border: 2px solid red; padding: 5px; text-align: center;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 5px 0 0 0;">2023/06/14</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	Limited to and included in the organ and transplantation benefit (D16).	Limited to and included in the organ transplantation benefit (D16).	Refer to the conditions/remarks under the organ transplantation benefit (D16). For specified radiology and pathology services performed by pathologists, radiologists and haematologists, associated with the transplantation treatment. A4 not applicable.
D17 ADDITIONAL MEDICAL SERVICES			
	Subject to available savings. Sav = Yes	Limited to available savings, unless PMB.	Subject to PMB and managed care protocols if deemed clinically appropriate.

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SERVICE SUBJECT TO PMB	MAXIMA EXEC BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	MAXIMA PLUS BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
D7.3.2 Sub-acute facilities	Limited to and payable from risk. Sav = No In Hosp = Yes Acc = No	Limited to and payable from risk. Sav/OHEB = No In Hosp = Yes Acc = No	Refer to the conditions/remarks under the alternatives to hospitalisation (D7.3).
D7.3.3 Terminal Care Benefit	Limited to R34 500 per family, unless prescribed minimum benefit. Sav = No In Hosp = Yes Acc = No	Limited to R34 500 per family, unless prescribed minimum benefit. Sav/OHEB = No In Hosp = Yes Acc = No	Subject to the relevant managed healthcare programme and to its prior authorisation. Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.
D7.3.4 Nursing services			
D7.3.4.1 Nursing agencies	Limited to and payable from risk Sav = No In Hosp = Yes Acc = No	Limited to and payable from risk Sav/OHEB = No In Hosp = Yes Acc = No	Subject to the relevant managed healthcare programme and to its prior authorisation.
D7.3.4.2 Private Nurse Practitioners <div data-bbox="168 1072 537 1300" style="border: 2px solid red; padding: 5px; margin: 10px 0;"> <p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p style="text-align: center;">2023/06/14</p> <p style="text-align: center; border-top: 1px dashed red; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	Limited to and payable from risk. Sav = No In Hosp = Yes Acc = No	Limited to and payable from risk Sav/OHEB = No In Hosp = Yes Acc = No	Subject to the relevant managed healthcare programme and to its prior authorisation. This benefit includes psychiatric nursing but excludes midwifery services. Also refer to the conditions and remarks under the Additional Medical Service Private Nurse Benefit (D17.6.)

SERVICE SUBJECT TO PMB	MAXIMA EXEC BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	MAXIMA PLUS BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
			medical practitioner or supplementary optical or medical practitioner.
D15.9 Readers (From a registered optometrist, ophthalmologist or supplementary optical practitioner)	Subject to available savings. Sav = Yes In Hosp = No Acc = Yes	Subject to available day-to-day benefits. Sav/OHEB = Yes In Hosp = No Acc = Yes	
D15.10 Diagnostic procedures	Limited to and included in the optometry benefit (D15).	Limited to and included in the optometry benefit (D15).	Section 22A (15) of the Medicine and Related Substance Act 101 of 1965 permits applicable.
D16 ORGAN TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION			
<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2023/06/14</p> <p>-----</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	Limited to R624 000 per family. Sav = No In Hosp = Yes Acc = No	Limited to and payable from risk. Sav/OHEB = No In Hosp = Yes Acc = No	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic graft and autologous grafts. Organ harvesting is limited to the Republic of South Africa. Paragraph A4 applicable, unless otherwise stated.
D16.1 Corneal Grafts	Limited to R36 300 per beneficiary, subject to the organ transplantation benefit (D16).	Limited to R36 300 per beneficiary, and payable from risk.	Organ harvesting includes local and imported corneal grafts. Paragraph A4 applicable, unless otherwise stated.

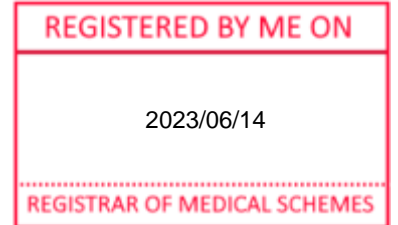
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SERVICE SUBJECT TO PMB	MAXIMA EXEC BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	MAXIMA PLUS BENEFITS/ LIMITS SUBJECT TO PMB REFER ANNEXURE B PARAGRAPH C	CONDITIONS/ REMARKS SUBJECT TO PMB
D16.2 Haemopoietic stem cell (bone marrow) transplantation	Limited to and included in the organ transplantation benefit (D16).	Limited to and payable from risk.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts.
D16.3 Immuno-suppressive medicine	Limited to and included in the organ transplantation benefit (D16).	Limited to and payable from risk.	Refer to the conditions/remarks under the organ transplantation benefit (D16).
D16.4 Post transplantation biopsies and scans	Limited to and included in the organ transplantation benefit (D16).	Limited to and payable from risk.	Refer to the conditions/remarks under the organ transplantation benefit (D16.)
D16.5 Radiology and Pathology <div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 10px auto;"><p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p><p style="text-align: center;">2023/06/14</p><p style="text-align: center; border-top: 1px dashed red; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p></div>	Limited to and included in the organ transplantation benefit (D16).	Limited to and payable from risk.	Refer to the conditions/remarks under the organ transplantation benefit (D16.) For specified radiology and pathology services, performed by pathologists, radiologists and haematologists, associated with the transplantation treatment. A4 not applicable.
D17 ADDITIONAL MEDICAL SERVICES			
	Subject to available savings benefits, unless PMB. Sav = Yes In Hosp = No Acc = No Once in Threshold	Subject to available day-to-day benefits subject to a family limit of R19 400 before and after threshold. OHEB/ Sav = Yes In Hosp = No Acc = Yes	Psychologist and Psychiatrist consultations are mutually inclusive of the benefit provided for in Additional Medical Services.

The routine medicine management programme furthermore includes the Medicine Exclusion List.

This list refers to the product exclusions collated by the contracted routine medicine benefit management programme, based on scientific evidence and independent expert opinion. Products may be listed for the following reasons:

- 6.7.1 place in therapy is not well-established;
- 6.7.2 benefit is not clinically significant;
- 6.7.3 non-drug therapy is the mainstay of therapy;
- 6.7.4 product is too expensive relative to its clinical value;
- 6.7.5 chronic medicines that only qualify for reimbursement if strict financial and clinical prior authorisation criteria are met;
- 6.7.6 newly registered product under review by a scientific committee;
- 6.7.7 cheaper alternative drugs are available;
- 6.7.8 product is misused and alternatives are available.



6.8 Active Disease Risk Management:

The active disease management programme has a holistic approach, focusing on the patients and using all the relevant hospital admission information relating to the disease to determine whether a beneficiary is eligible for admission to a disease management programme.

The programme involves patient counselling and intervention, behaviour modification, the application of clinical and therapeutic guidelines and protocols and case management. It's a coordinated system of health care interventions aimed at beneficiaries with chronic diseases with the emphasis being placed on the prevention of exacerbation and or complications utilising evidence based protocols and formularies. Essential components include the risk stratification of the beneficiary population so that interventions can be targeted; coordination of care, services and interventions; education and coaching with a focus on behaviour modification and self-management; and the ongoing monitoring of outcomes (quality, clinical and financial).

The service may extend (but is not limited) to beneficiaries who fall within the following groups:

- High risk beneficiaries as identified through data analytics
- Emerging risk beneficiaries as identified through data analytics

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- Diabetics
- Smoking Cessation

6.9 Oncology Management Programme

A programme adopted by the Scheme for the management of Oncology Benefits as set out in the contract between the Scheme and its managed care organization.

6.10 Co-ordination of Care Management Programme

A programme adopted by the Scheme, for all beneficiaries of the Scheme, for the co-ordination of care whereby specialist referrals will need to be obtained through a Family Practitioner, prior to consultation with a specialist.

Failure to obtain a referral prior to consultation with a specialist, may result in a co-payment of 40% being imposed.

7. PRESCRIBED MINIMUM BENEFITS

7.1 Members and their registered dependants shall be entitled to Prescribed Minimum Benefits for relevant health services, and each case shall be assessed individually with reference to Regulation 8 and Annexure A to the Regulations published in terms of the Act and in accordance with the Scheme's healthcare programmes and protocols.

7.2 Prescribed Minimum Benefits are not subject to annual benefit limits.

Once these limits are exceeded, further treatment for Prescribed Minimum Benefits conditions is afforded strictly in accordance with the minimum prescribed by law.

7.3 For all Prescribed Minimum Benefits conditions, the benefits are only available (except in an emergency), at 100% of cost in State (public hospitals or clinics) or other designated service provider ("DSP") facilities and/or medicine in accordance with a drug formulary issued by the relevant Managed Healthcare Programme.

7.4 The Scheme designates the following service provider(s) for the delivery of Prescribed Minimum Benefits to its beneficiaries:

7.4.1 any group of service providers appointed by the Scheme as a designated service provider for the provision of service delivery for the Prescribed Minimum Benefits;

7.4.2 Specialist Network appointed by the Scheme as the designated service provider for the provision of service delivery for Prescribed Minimum Benefits;