

Overall Annual Limit	No overall annual limit	
CATEGORY	BENEFIT	LIMIT PER CATEGORY
IN HOSPITAL BENEFITS		
Hospitalisation	Accommodation and Theatres	Unlimited subject to pre-authorization. For endoscopic procedures that are normally performed in the specialist's rooms, if performed in-hospital a R500 co-payment will apply.
	Consultations & Visits 150% of Pro Sano tariffs	Unlimited subject to pre-authorization within 24hrs of event and managed care protocols. R2 000 per annum - for after hours crisis consultations at an out-patient facility (benefit applicable to dependants under the age of 14 years old only).
	Medication: To take out	7 days supply.
	Alternative to Hospitalisation	R12 600 per family: Subject to pre-authorization.
Maternity	At 150% of Pro Sano tariffs for Delivery	Unlimited subject to pre-authorization.
Mental Health & Alcoholism & Drug Dependency	At 100% of Pro Sano tariffs	21 days at a registered facility and subject to DSP, managed care protocols and PMB requirements or 15 contacts for out patient treatment per beneficiary per annum by a registered mental health professional. Non PMB services limited to R7 000 per family per annum.
Operations and Procedures	At 150% of Pro Sano tariffs for Surgical Procedures	Unlimited subject to pre-authorization.
	Non-surgical Procedures and Tests	M R2 900 M+1+ R4 750 In & out of hospital.
Maxillofacial & Oral Surgery	Up to 150% of Pro Sano tariffs	Subject to pre-authorization and dental management protocols.
Physiotherapy & Bio Kinetics	At 150% of Pro Sano tariffs	Unlimited subject to specialist motivation.
Pathology	At 100% of Pro Sano tariffs	Subject to DSP management protocols R4 000 per family per annum.
Radiology	At 100% Pro Sano tariffs for General Radiology	Subject to DSP management protocols R2 800 per family per annum.
	At 100% of Pro Sano tariffs for MRI, CAT, Isotopes & Angiography	Subject to pre-authorization and clinical protocols. R12 000 per family for specialised radiology and a separate limit of R8 400 per family for angiography (in & out of hospital).
Medical & Surgical Appliances	At 100% of cost	R2 100 per family in & out of hospital.
Oxygen & Home Ventilation	At 100% of cost	Subject to pre-authorization and PMB.
Prostheses	At 100% of cost Internal (Excluding drug eluting stents)	Subject to pre-authorization and limited to R40 000 per family per annum. Cochlear implants limited to R110 000 per family per annum. Hearing aids limited to R11 000 per family per three year cycle.
	External	R4 200 per beneficiary.
Renal Dialysis	At 100% of Pro Sano tariffs	Subject to pre-authorization, PMB and managed care protocols.
HIV and AIDS	At 100% of Pro Sano tariffs	Subject to pre-authorization, PMB and managed care protocols.
Organ Transplants	At 100% of the lower of Pro Sano tariffs	Unlimited subject to pre-authorization and PMB's.
Oncology	At 100% of the lower of cost or Pro Sano tariffs	Subject to PMB's, pre-authorization, case management and DSP. Limit of R80 000 for non-PMB care per family per annum.
Ambulance Services	At 100% of Pro Sano tariffs	Subject to DSP, pre-authorization and protocols.

OUT OF HOSPITAL BENEFITS		
CATEGORY	BENEFIT	LIMIT PER CATEGORY
Screening Benefit	At 100% of the lower of cost or Pro Sano tariffs	One blood pressure, blood glucose and cholesterol screening test per beneficiary per annum by a GP, registered nurse or pharmacist.
Medicines	At 100% of SEP for Chronic Medication plus Consultation	As per PMB's and subject to pre-authorization & formulary. 30% co-payment on voluntary use of non formulary medicine.
Maternity	At 150% of Pro Sano tariffs for Ante-natal Consultations	10 ante-natal consultations per pregnancy.
	Post-natal Consultations	2 post-natal consultations with midwife per pregnancy.
	Ultrasound Scans	2 x 2D Scans per pregnancy.

MEMBER	ADULT	CHILD (Max 2)
R1 002	R870	R261

Please Note:
 SEP = Single Exit Price
 PMB = Prescribed Minimum Benefits
 DSP = Designated Service Provider
 GP = General Practitioner
 DGPs = Designated General Practitioners