



## WINNER OF AN **INDUSTRY AWARD FOR EXCELLENCE**

Service to Membership - Open Medical Scheme - CompCare Wellness Medical Scheme



**Netcare** You're in safe hands

**Dis-chem** Pharmacists who care

# THE **AXIS** EFFICIENCY DISCOUNTED OPTION

Information and benefit guide - 2016





# THE AXIS ED OPTION

The Axis ED option is a **premium comprehensive private hospital benefit plan** with post-operative rehabilitation benefits for complete peace of mind.

The Axis ED option offers comprehensive in-hospital benefits. As a member of the Axis ED option you are covered at 100% of the agreed tariff while in hospital. You must go to a **Netcare** hospital, and all services in hospital have to be pre-authorized 48 hours in advance. Voluntary admission to a non-Netcare facility will attract a co-payment of 30% with a minimum of R5 000.

Alternatives to hospitalisation are also covered on the Axis ED option. Benefits are available for step-down nursing facilities, Hospice and rehabilitation. You are required to pre-authorise these treatments, and they are subject to protocols and case management.

## Contributions

Monthly Contributions	Principal	Adult	Child
All income groups	R1 158	R1 158	R364

A child dependant is a dependant who is under the age of 21 years. An adult dependant is a dependant who is 21 years or older and not a full-time student. The above rates are only applicable to the member and a maximum of three of his/her child dependants.

**Co-payments are payable on specified elective procedures (excluding PMBs) done in a hospital or a day facility**

**The following treatment requires a R1 000 co-payment:**

Excision lesion (benign & malignant)

**The following treatments require a R1 500 co-payment:**

Gastroscopy, colonoscopy, cystoscopy, nasal/sinus endoscopy, functional nasal surgery (septoplasty), hysteroscopy, flexible sigmoidoscopy, arthroscopy, diagnostic laparoscopy, dental, conservative back and neck treatment (spinal cord injections)

**The following treatments require a R2 000 co-payment:**

Laparoscopic hemi-colectomy, laparoscopic inguinal hernia repair and laparoscopic appendicectomy

**The following treatment requires a R4 000 co-payment:**

Hysterectomy (except for cancer)

**The following treatments require a R8 000 co-payment:**

Joint replacements (arthroplasty), laminectomy and spinal fusion and Nissen fundoplication (reflux surgery)

# HOSPITAL BENEFITS

## In-Hospital Benefits

Benefit	Unlimited	Limited	Description
<b>Netcare</b> hospitals and nursing homes	✓		100% of the agreed tariff. Subject to pre-authorization. Co-payment for voluntary use of a non-Netcare facility. R2 000 co-payment for non-authorization and R1 000 for late notification
Ward fees: general, high care, Intensive care	✓		100% of the agreed tariff. Subject to pre-authorization
Theatre fees	✓		100% of the agreed tariff. Subject to pre-authorization
Medication while in hospital	✓		100% of the agreed tariff
Take-out medication		✓	Subject to RP and formulary, limited to seven days supply
GP costs while in hospital	✓		100% of the agreed tariff
Specialist costs while in hospital	✓		100% of the agreed tariff
Surgical prostheses and electronic nuclear devices	✓		100% of the agreed tariff. Sub-limits apply
Basic radiology	✓		100% of the agreed tariff. Unlimited
Basic pathology		✓	100% of the agreed tariff. Limited to R26 430 p/f
Specialised radiology. Including MRT/CT and PET scans		✓	100% of the agreed tariff, limited to R15 930 p/f, combined in-and-out-of-hospital benefit, pre-authorization required <b>NEW!</b>
Confinements		✓	100% of the agreed tariff, pre-authorization required. Normal birth limited to two days and caesarean section limited to three days in-hospital
Physiotherapy		✓	100% of the agreed tariff. Limited to R6 260 p/f, subject to protocols
Mental health: psychiatric hospitalisation		✓	Limited to 21 days p/f. Subject to protocols and PMBs. DSP only
Alcoholism, drug dependence and narcotism	✓		PMBs only
Organ transplants, plasmapheresis, renal dialysis	✓		PMBs only, subject to pre-authorization and protocols, DSP only. Includes the transportation of the organ, surgically related procedures, professional fees and immunosuppressant drugs
Biological agents and specialised medicine		✓	Limited to R117 980, 25% co-payment
Ambulance services	✓		100% of cost, unlimited, preferred provider
Professional sports injuries	✓		100% of the agreed tariff

## Alternatives To Hospitalisation

Benefit	Unlimited	Limited	Description
Wound care in lieu of hospitalisation	✓		100% of the agreed tariff, subject to pre-authorization
Step-down nursing facilities, Hospice and rehabilitation	✓		100% of the agreed tariff, subject to authorisation and protocols apply
Surgical procedures out-of-hospital	✓		100% of the agreed tariff, subject to pre-authorization and protocols
Oncology	✓		Subject to pre-authorization and protocols
Day-to-day cover		✓	Post-operative rehab – physiotherapy, occupational therapy and bio-kinetics limited to R2 915 for 14 days. Pre-authorization required

\*p/f = per family



# WELLNESS BENEFITS

## Risk benefits

Benefit	Claims paid from Risk	Claims which accumulate to the Threshold Level
<b>Wellness Consultations including:</b> Blood pressure, cholesterol, glucose, BMI, waist circumference	✓	Limited to R165 p/b. One per year p/b over the age of 18 years at Clicks, limited to tariff code 0190/1/2 and ICD10 Z00.0 or Z00.1
Flu vaccinations	✓	Limited to R85 p/b
HPV (cervical cancer)	✓	One course (three doses per registered schedule) per female beneficiary between the ages of 12 and 18
Adult pneumococcal vaccine	✓	Subject to pre-authorisation, for beneficiaries over the age of 60
Tetanus vaccine	✓	One injection when required
Malaria prophylaxis	✓	As required
Mammogram	✓	One test per female beneficiary over the age of 35, every 24 months
Pap smear	✓	One test per female beneficiary over the age of 18 per annum
Prostate specific antigen (PSA)	✓	One test per male beneficiary over the age of 40 per annum
Quit smoking programme	✓	Limited to R2 955, once in a lifetime Cost of programme will be refunded after cotinine test proves member is now a non-smoker
Glaucoma screen test	✓	One per beneficiary per year

### Fitness assessment and exercise prescription

Access to Universal Network biokineticists for:  
Annual fitness assessment  
Exercise prescription  
Regular monitoring  
One assessment for a pregnant woman per pregnancy **NEW!**  
**Strict protocols apply**

### Nutritional assessment and healthy eating plan

Access to the Universal Network of dieticians for:  
Annual assessment  
Healthy eating plan prescription  
Regular monitoring  
One assessment for a pregnant woman per pregnancy **NEW!**  
**Strict protocols apply**

### Newborn to adult benefit

**Oral contraceptives:** Limited to R90 p/b per month, **Baby wellness visit:** Two visits per annum for children between four weeks and 18 months at a Clicks, **baby bag, Childhood immunisations:** Applicable to children up to the age of 12 years, as per recommendation of the Department of Health, **School readiness assessment:** Examination for admission to educational institution - only tariff code 086 211 and 086 290 **Career guidance:** Only tariff code 086 211 and 086 290  
**Pre-school eye and hearing screening** one per child between ages 5 and 6 **NEW!**

### Emotional Wellness

Unlimited telephone counselling with referral for one-on-one counselling to a maximum of three sessions per annum  
Three face-to-face sessions for the re-integration into society after a major trauma event **NEW!**

Tel: 0800 390 003 / 011 591 8254



# HOSPITAL BENEFITS

## Surgical prostheses limits

Procedure (Non-PMB)	Axis ED
Overall annual limit for internal prosthesis (OAL)	R32 500
<b>Coronary artery stents (subject to OAL)</b>	
Plain (max of three)	R11 000
Medicated (max of three)	R17 000
<b>Other stents (subject to OAL)</b>	
Aortic aneurysm stents	Subject to OAL
Carotid stents	R15 000
Renal stents	R5 000
Aneurysm coils	R35 000
Heart valves	R22 000
<b>Orthopaedic prostheses (Subject to OAL)</b>	
	Two per family p/y
Hip prosthesis	R37 500
Knee prostheses	R37 500
Shoulder prostheses	R37 500
Elbow prostheses	R37 500
Ankle prostheses	R25 000
Wrist prostheses	R25 000
Finger prostheses	R20 000
Spinal instrumentation - per level limited to two levels and one procedure per beneficiary per year	R22 000
Spinal cages	R11 000
Spinal implantable devices e.g balloons, cement used in kyphoplasty	R25 000
Internal fixators for fractures-pins, wires, intermedullary screws etc	R25 000
<b>Artificial limbs (subject to OAL)</b>	
Through knee	R50 000
Below knee	R38 000
Above knee	R44 000
Partial foot	R19 000
Partial hand	R12 000
Below elbow	R35 000
Above elbow	R40 000
<b>Other prostheses (Subject to OAL)</b>	
Intra ocular lenses	R4 000
Bladder sling	R6 000
Hernia Mesh	R8 000
Vascular grafts	R24 500
<b>Electronic and Nuclear devices (Subject to PMBs)</b>	
Internal Cardiac defibrillator	Subject to OAL
Single chamber pacemaker	Subject to OAL
Dual chamber pacemaker	Subject to OAL
Internal nerve stimulators	Excluded
Cochlear implants	Excluded
Insulin pumps	Excluded

# PRESCRIBED MINIMUM BENEFITS (PMBs)

Prescribed minimum benefits relating to hospitalisation and chronic conditions including HIV are covered at 100% of cost, subject to treatment protocols, formularies and DSPs.

## Cover for chronic conditions

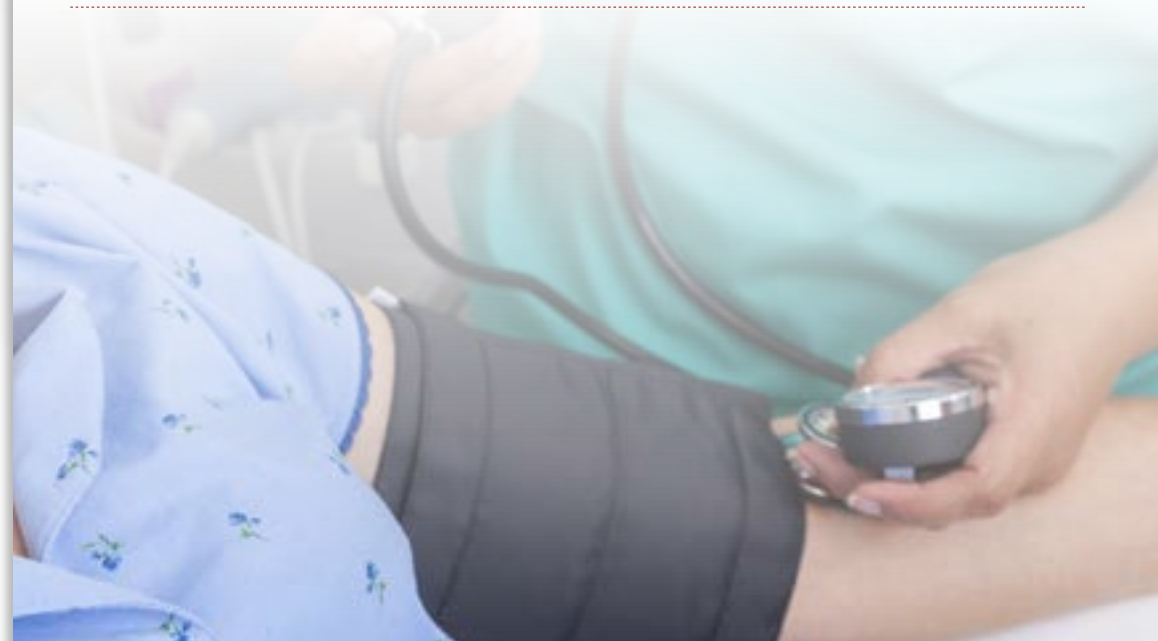
The Axis ED option covers 30 chronic conditions. The list of 30 chronic conditions are made up of 26 PMB CDL conditions and four additional non-PMB conditions. If you are diagnosed with one of the conditions on the list, you need to register with Universal on **0860 111 900** in order to qualify for the chronic benefit.

Chronic medication is subject to a formulary (list of medication) and the reference pricing (RP).

**Medicine should be obtained from a Dischem pharmacy, non-utilisation of a Dischem pharmacy will result in a 25% co-payment.**

## The conditions covered on the Axis ED option are:

Addison's disease, angina, asthma, bipolar mood disorder, bronchiectasis, cardiac arrhythmias, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal failure, congestive cardiac failure, coronary artery disease, Crohn's disease, diabetes insipidus, diabetes mellitus type 1 and 2, emphysema, epilepsy, glaucoma, haemophilia, HIV/AIDS, hormone replacement therapy for menopause, hypercholesterolaemia / hyperlipidaemia, hypertension, hypothyroidism, ischemic heart disease, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis.



## CONTACT DETAILS

CompCare contact details:

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Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777 | Fax: 0866 450 991

E-mail: [correspondence@universal.co.za](mailto:correspondence@universal.co.za)

Website: [www.compcarewellness.co.za](http://www.compcarewellness.co.za)

## GLOSSARY

CompCare Medical Scheme

CDL	Chronic disease list
P/F	Per family
PMB	Prescribed minimum benefit
RP	Reference pricing
TTO	To take out. i.e. medicines taken out of hospital when discharged

### Contact details for complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267

E-mail: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)

Web: [www.medicalschemes.com](http://www.medicalschemes.com)

This brochure is a summary of the benefits of CompCare Wellness Medical Scheme.

All information relating to the 2016 CompCare Wellness Medical Scheme benefits and contributions are subject to formal approval by the Council for Medical Schemes. On joining the Scheme, all members will receive a detailed member brochure, as approved. The final registered Rules of the Scheme will apply.

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