



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 SYMMETRY EFFICIENCY DISCOUNTED OPTION

Information and benefit guide - 2016



THE SYMMETRY ED OPTION

The Symmetry ED Option provides unlimited cover in a **Netcare** private hospital of your choice and comprehensive day-to-day benefits and traditional risk cover, for complete peace of mind. Chronic medicine must be obtained from **Dischem (DSP)**.

Contributions & Benefits

| Monthly Contributions | Principal | Adult | Child |
|-----------------------|-----------|--------|-------|
| All | R2 383 | R1 854 | R674 |

| Annual Benefits | Principal | Adult | Child |
|-------------------------------|-----------|--------|--------|
| Annual Flexi Benefit (AFB) | R6 876 | R4 368 | R1 632 |
| Extended Annual Flexi Benefit | R1 380 | R876 | R336 |

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 that is not a full time student by definition. The above rates are only applicable to the member and a maximum of three of his/her child dependants.



DAY-TO-DAY BENEFITS

Understanding your **day-to-day benefits** in **two easy steps**

STEP 1: Annual Flexi Benefit (AFB)

Claims are paid from the Annual Flexi Benefit (AFB)

Day-to-day healthcare claims are initially paid from the annual AFB. The annual AFB funds are advanced to members at the beginning of the year.

STEP 2: Additional Benefits (not subject to AFB)

Selected benefits are now paid from risk

Certain benefits are not subject to the AFB e.g. chronic medication, oral contraceptives and surgical appliances. When the AFB is depleted, you will also qualify for unlimited general practitioner and basic dentistry benefits until the end of the year, payable from risk.

Specialist claims are initially paid from the AFB, thereafter, specialist consultation claims are paid from the extended AFB only if a GP referral is obtained and the scheme is notified prior to the visit. **Contact the call centre or send an email to specauth@universal.co.za.** Extended AFB excludes procedures and materials.

DAY-TO-DAY BENEFITS

Your day-to-day benefits and limits

| Benefit | Claims paid from AFB | Additional benefits payable AFB are depleted | Claims paid from Risk (not subject to AFB) | Limits |
|---|----------------------|--|--|--|
| General practitioners | ✓ | ✓ | | Paid at 100% of the agreed tariff, unlimited once AFB is depleted |
| Specialist consultations | ✓ | | | Paid at 100% of the agreed tariff. A referral from a GP is required before seeking treatment from a specialist. The scheme must be notified of such a referral, by phoning the Call Centre or by sending a mail to specauth@universal.co.za , with the exception of services provided by an ophthalmologist, gynaecologist and urologist visit for males over 40 or a paediatrician for children under the age of two. Once your AFB has been depleted additional specialist visits are paid from the Extended AFB, only if the GP referral is obtained and the scheme is notified prior to the visit. |
| Acute medication | ✓ | | | Subject to formulary and reference pricing (RP) 25% co-payment on non-generic medication |
| Over-the-counter medication (OTC) | ✓ | | | Limited to one script per day and a maximum of R155 per event. Annual limit R625 p/b and R1 005 p/f |
| Chronic medication. 26 CDL's and 19 non-CDL's Medicine must be obtained from a Dischem pharmacy, non-use of a Dischem pharmacy will attract a 25% co-payment | | | ✓ | Limited to R3 975 p/b and R5 955 p/f. Once the limit is depleted, the benefits registered for CDL conditions are unlimited. Reference pricing applies |
| Basic radiology including black and white X-rays and ultrasound | ✓ | | | Paid at 100% of the agreed tariff |
| Specialised radiology including MR/CT and PET scan | | | ✓ | Paid at 100% of the agreed tariff Limited to R15 930 p/f – combined in-and-out-of-hospital benefit, pre-authorisation required |
| Basic pathology | ✓ | | | Paid at 100% of the agreed tariff. Combined in-and-out-of-hospital benefit. AFB limit applies |
| Basic dentistry | ✓ | ✓ | | Paid at 100% of the agreed tariff Unlimited once AFB is depleted |
| Specialised dentistry | ✓ | | | Limited to R6 680 p/b. pre-authorisation required |
| Optical including optical consultation contact lenses, frame | ✓ | | | One optical consultation per annum p/b. Lenses limited to R1 785 p/b, R945 per frame / one frame p/b per annum. Paid from AFB, thereafter the balance of the limit is available, frame limit included in the lense limit |
| Auxiliary services including: Audiologists, chiropractors, dieticians, homeopathic consultations, naturopathic consultations, speech and occupational therapists, chiropodists/podiatrists, social workers, physiotherapists and biokineticists | ✓ | | | Limited to R 2 660 p/b |

DAY-TO-DAY BENEFITS

Your day-to-day benefits and limits

| Benefit | Claims paid from AFB | Claims paid from Risk (not subject to AFB) | Limits |
|---|----------------------|--|--|
| Clinical psychologists | ✓ | | Limited to R1 630 p/f |
| Psychiatry | ✓ | | Limited to R5 545 p/f |
| Surgical and medical appliances including: Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixators | | ✓ | 100% of cost Limited to R13 925 p/f, sub-limits apply. Pre-authorisation required |
| Oxygen home ventilation | ✓ | | Subject to pre-authorisation, PMBs and protocols |
| Private nursing at home | ✓ | | Subject to pre-authorisation and protocols in lieu of hospitalisation (excludes post-partum cases) |
| Ante-natal classes | ✓ | | 100% of the agreed tariff Limited to R825 |
| Ambulance services | | ✓ | 100% of cost, unlimited Preferred provider |
| Hospital emergency not requiring admission | ✓ | | Excludes facility fees |
| Hospital emergency as a result of a physical injury caused by an external force | | ✓ | 100% of the agreed tariff Subject to PMBs and protocols |



*p/f = per family

WELLNESS BENEFITS

Risk benefits

| Benefit | Claims paid from Risk (not subject to AFB) | Claims which accumulate to the Threshold Level |
|--|--|--|
| Wellness Consultations including: 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) vaccine | ✓ | 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 the member is a non-smoker |
| Glaucoma screen tests | ✓ | 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 R120 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

*p/b = per beneficiary

HOSPITAL BENEFITS

The Symmetry ED option offers comprehensive in-hospital benefits. As a member of the Symmetry 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 must 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 Symmetry ED option. Benefits are available for step-down nursing facilities, hospice and rehabilitation, subject to pre-authorization, protocols and case management.

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:

Hysterectomy (except for cancer), laparoscopic hemi-colectomy, laparoscopic inguinal hernia Repair and laparoscopic appendectomy

The following treatments require a R4 000 co-payment:

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

In-Hospital Benefits

| Benefit | Unlimited | Limited | Description |
|--|-----------|---------|---|
| Netcare hospitals and nursing homes | ✓ | | 100% of the agreed tariff. Unlimited. Pre-authorization required. 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, excluding dental |
| Surgical prostheses and electronic nuclear devices | | ✓ | 100% of the agreed tariff. Sub-limits apply (refer to details on next page) |
| Basic radiology | ✓ | | 100% of the agreed tariff |
| Basic pathology in hospital & step down facility | | ✓ | 100% of the agreed tariff. Limited to R26 425 p/f |
| Specialised radiology including MRT/CT and PET scans | | ✓ | 100% of the agreed tariff, combined in-and-out-of-hospital benefit limited to R15 930 p/f Pre-authorization required |
| Confinements | | ✓ | 100% of the agreed tariff, pre-authorization required. Normal birth (limited to two days) and caesarean section (limited to three days) in-hospital, 12 ante-natal visits and two 2D scans |
| Physiotherapy in hospital & step down facility | | ✓ | 100% of the agreed tariff. Limited to R6 610 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, pre-authorization and protocols apply |
| Professional sports injuries | ✓ | | Subject to pre-authorization and protocols apply |
| Oncology | ✓ | | Subject to pre-authorization and protocols apply |

Alternatives To Hospitalisation

| Benefit | Unlimited | Limited | Description |
|--|-----------|---------|---|
| Wound care in lieu of hospitalisation | ✓ | | Unlimited, pre-authorization, protocols apply |
| Step-down nursing facilities, hospice and rehabilitation | ✓ | | 100% of the agreed tariff. Subject to pre-authorization and protocols |
| Surgical procedures out-of-hospital | ✓ | | 100% of the agreed tariff. Subject to pre-authorization and protocols |
| Radial keratotomy / excimer laser | | ✓ | Limited to R4 015 per eye. Subject to pre-authorization, protocols and qualifying criteria, limit includes all related services and hospitalisation |

*p/b = per beneficiary

*p/f = per family

HOSPITAL BENEFITS

Surgical prostheses limits

| Procedure (Non-PMB) | Symmetry ED |
|---|--------------------|
| Overall annual limit for internal prostheses | R37 500 |
| Coronary Artery stents (subject to OAL) | |
| Plain (maximum of three) | R11 000 |
| Medicated (maximum of three) | R17 000 |
| Other Stents (subject to OAL) | |
| Aortic aneurysm stents | (Subject to OAL) |
| Carotid stents | R15 000 |
| Renal stents | R5 000 |
| Aneurysm coils | R35 000 |
| Heart valves | R22 000 |
| Orthopaedic prostheses (Subject to OAL) | |
| | Two per family p/y |
| Hip prostheses | 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 |
| Artificial limbs (subject to OAL) | |
| 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 |
| Other prostheses (subject to OAL) | |
| Intra ocular lenses | R4 000 |
| Bladder sling | R6 000 |
| Hernia mesh | R8 000 |
| Vascular grafts | R24 500 |
| Electronic and Nuclear devices (Subject to PMBs) | |
| Internal cardiac defibrillator | Subject to OAL |
| Single chamber pacemaker | Subject to OAL |
| Dual chamber pacemaker | Subject to OAL |
| Internal nerve stimulators | Excluded |
| Cochlear implants | R175 000 |
| Insulin pumps (subject to OAL) | R22 000 |

*p/y = per year

PRESCRIBED MINIMUM BENEFITS (PMBs)

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

Cover for chronic conditions

The Symmetry ED option covers 45 chronic conditions. The list of 45 chronic conditions are made up of 26 PMB CDL conditions and 19 additional non-PMB conditions. If you are diagnosed with one of the condition's on the list, you need to register with Universal **0860 111 900** in order to qualify for the chronic benefit. The 26 PMB CDL conditions and 19 non-CDL conditions are payable from a risk benefit limit of

R3 975 p/b and R5 955 p/f, and does not impact on your day-to-day benefits. Once the benefit is depleted, the PMB conditions are unlimited.

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

The conditions covered on the Symmetry ED option are:

Addison's disease*, angina*, asthma*, attention deficit disorder, bipolar mood disorder*, bronchiectasis*, cardiac arrhythmias*, cardiomyopathy*, chronic bronchitis, chronic obstructive pulmonary disease*, chronic renal failure*, Congestive cardiac failure*, coronary artery disease*, Crohn's disease*, cushing's syndrome, diabetes insipidus*, Diabetes mellitus type 1 and 2*, emphysema*, epilepsy*, glaucoma*, haemophilia*, hiv/aids*, hormone replacement for menopause therapy*, hypercholesterolaemia/hyperlipidaemia*, hypertension*, hypoparathyroidism, hypothyroidism*, ischaemic heart disease*, multiple sclerosis*, muscular dystrophy, myasthenia gravis, paget's disease of the bone, paraplegia/quadriplegia, Parkinson's disease*, pemphigus, polyarteritis nodosa, post-traumatic stress syndrome, pulmonary interstitial fibrosis, rheumatoid arthritis*, schizophrenia*, stroke, systemic lupus erythematosus*, ulcerative colitis*, unipolar mood disorder/major depression, valvular heart disease

*Part of PMBs



CONTACT DETAILS

CompCare contact details:

**Universal Place, 19 Tambach Road,
Sunninghill Park, Sandton**

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777 | **Fax:** 0866 450 991

E-mail: correspondence@universal.co.za

Website: www.compcarewellness.co.za

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

Tel: 0861 123 267

E-mail: complaints@medicalschemes.com

Web: www.medicalschemes.com

GLOSSARY

CompCare Medical Scheme

| | |
|------------|---|
| AFB | Annual Flexi Benefit |
| AT | Agreed tariff |
| CDL | Chronic disease List |
| DSP | Designated service provider |
| MSA | Medical savings account |
| OTC | Over the counter medicine |
| P/B | Per beneficiary |
| P/F | Per family |
| PMB | Prescribed minimum benefit |
| RP | Reference pricing |
| SPG | Self-payment gap |
| TL | Threshold Limit |
| TTO | To take out. i.e. medicines taken out of hospital when discharged |

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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Universal Administrators: Service Excellence for Administrators

