

Scheme Policies and Protocols Apply Throughout

TopMed Hospital	Part 1 : Major Medical Benefits
<p><b>HOSPITALISATION</b> Pre-authorisation (PAR) is required in respect of hospitalisation and the associated clinical procedures before treatment starts. In the case of an emergency, within the next two business days, otherwise no benefits are allowed. Accommodation, theatre, medicine, material and hospital apparatus used during hospitalisation</p> <p><b>Treatment of Immunocompromise and Opportunistic Infections</b> irrespective of cause <b>Psychiatric Hospitalisation</b> (PAR required - Benefits and treatment provided through Case Management Programme) Medicine received on discharge from hospital (T.T.O.) Dentistry</p>	<p>Unlimited 100% of AT</p> <div style="border: 1px solid green; padding: 5px;"> <p><b>Extended Major Medical Benefit</b> Post-operative benefits available for the following:-</p> <ul style="list-style-type: none"> <li>• Hip Replacement (trauma only)</li> <li>• Knee Replacement (trauma only)</li> <li>• Heart Attack</li> <li>• Stroke</li> <li>• Post-Crime Trauma</li> </ul> </div> <div style="background-color: #f4a460; padding: 5px; margin-top: 5px;"> <p>Benefits for hip and knee replacements for hospitalisation and associated Providers will only be covered in the event of trauma</p> </div> <p>100% of TT Limited to R41 640 per family per year</p> <p>Limited to 21 days per beneficiary per year 100% of AT (MRP and formulary applies), maximum of seven days supply No benefit</p>
<p><b>MEDICAL PRACTITIONERS</b> (in hospital) General Practitioners Specialists (PMB DSP applies) Associated clinical procedures (during authorised hospital treatment)</p>	<p>150% of TT 150% of TT 150% of TT</p>
<p><b>RADIOLOGY AND PATHOLOGY</b> Radiology and pathology (during authorised hospital treatment) MRI scans, CT scans, radioisotope studies (during authorised hospital treatment)  PAR required</p>	<p>100% of TT 100% of TT - subject to a R2 500 co-payment per scan</p>
<p><b>SECONDARY FACILITIES</b> (step-down nursing, hospice &amp; rehabilitation) Benefits and treatment provided through Case Management Programme</p>	<p>Benefits for clinical procedures and treatment during a stay in a secondary facility will be limited to R123 648 per beneficiary per year</p>
<p><b>MATERNITY PROGRAMME / CONFINEMENTS</b> Maternity Programme (Registration within 12-20 weeks of pregnancy)  Confinement (PAR required prior to birth) Home births</p>	<p>100% of TT for consultations 6 Ante-natal consultations, ante-natal classes and pre-natal vitamins 2 Scans per beneficiary per pregnancy (the costs of 3D-scans are limited to the cost of a 2D-scan) 2 Paediatrician visits (newborn) 150% of TT Benefits are allowed in respect of home births, if a registered service provider assists with the birth</p>
<p><b>AMBULANCE SERVICES</b> Preferred Provider ER 24 (084 124) Non-preferred Provider</p>	<p>100% of AT 100% of TT - limited to R2 100 per family per year</p>
<p><b>DISEASE MANAGEMENT / CASE MANAGEMENT</b> AIDS and HIV-infections Organ transplants and kidney dialysis  Oncology  PAR required for all the above</p>	<p>Benefits and treatment provided through Case Management Programme - Limited to PMB Benefits and treatment provided through Case Management Programme - Limited to PMB</p> <p>Benefits and treatment provided through Oncology Case Management Programme. Limited to R265 000 per beneficiary per 12 month cycle.</p>
<p><b>AUXILIARY SERVICES</b> (during authorised hospital treatment) Blood transfusions Physiotherapy, speech therapy, occupational therapy, social workers and dieticians Clinical and Medical technologists Internal medical and surgical accessories</p>	<p>100% of Cost 100% of TT</p> <p>100% of TT 100% of AT subject to sub-limits as applied per clinical protocols.</p>
<p><b>CHRONIC MEDICINE</b></p>	<p>Limited to PMB - 100% of AT (MRP and formulary applies) at a DSP and 70% of AT (MRP and formulary applies) for non-DSP or out of formulary.</p>
<p><b>MAXILLOFACIAL SURGERY</b></p>	<p>150% of TT limited to severe facial deformity / trauma</p>
<p><b>SCOPES</b> (PAR required) Gastrosopies and Colonoscopies</p>	<p>If performed in a hospital facility - R2 500 co-payment per scope If performed in a day clinic / doctor's room - no co-payment</p>
<p><b>WELLNESS BENEFIT</b></p>	<p>Payable from Major Medical Benefit</p>
<p><b>INTERNATIONAL BUSINESS &amp; LEISURE TRAVEL INSURANCE</b></p>	<p>R10 million per family per year (Medical expenses only as provided by EuropAssist) Maximum of 90 days Travel must be declared before leaving</p>

Please note that this is a hospital plan only and no benefits are provided for day-to-day expenses.

TopMed Hospital	Part 2 : Day-to-Day Benefits
<b>OUT-PATIENT TREATMENT AT HOSPITAL FACILITIES</b> Trauma benefits only	100% of TT - Payable from Major Medical
<b>RADIOLOGY / PATHOLOGY</b> MRI scans, CT scans, radioisotope studies  PAR required	100% of TT - subject to a R2 500 co-payment per scan
<b>PRESCRIBED MINIMUM BENEFITS (PMB)</b>	Prescribed Minimum Benefits (PMB's) will be covered by TopMed both in the Public Healthcare System or TopMed's Designated Service Providers (DSP's). The treatment of PMB's includes chronic medication as well as the medical or surgical treatment of your PMB condition. The payment of all your PMB's requires authorisation and is subject to clinical protocols (inclusive of formularies for medicines) and must be obtained from TopMed's DSP's, failing which TopMed will only pay a 70% benefit for medicines and 100% of TT for all other benefits. Once any applicable limits are reached TopMed will continue to pay for your PMB's as per the above criteria.

CONTRIBUTIONS - TopMed Hospital			
	Member	Adult dependant	Student / Minor dependant
All incomes	R1 280	R1 030	R520

**The Scheme only charges for a maximum of 3 children on this option.**

#### ABBREVIATIONS

<b>MRP</b> - Mediscor Reference Price (generic & therapeutic substitution)	<b>PAR</b> - Pre-authorisation reference number	<b>AT</b> - Agreed Tariff
<b>PMB's</b> - Prescribed Minimum Benefit	<b>TT</b> - TopMed Tariff is the rate that is applicable for the payment of benefits, including the National Health Reference Price List Rate or amended rate as published by TopMed or its agent from time to time	<b>TTO</b> - To Take Out
<b>DSP</b> - Designated Service Provider	<b>CDL's</b> - Chronic Disease List	<b>PAT</b> - Pharmacy Advised Therapy

**Disclaimer : This is only a summary of the benefits and contributions. In case of a dispute, the registered Rules will prevail. Effective from 1/1/2016.**  
: **Benefits subject to Council for Medical Schemes approval.**