







Benefits	 TopMed Rainbow Comprehensive - 2016	 TopMed Professional - 2016	 TopMed Paladin Comprehensive - 2016
Plan Type	Traditional comprehensive	New Generation with Threshold	Traditional comprehensive
Plan Operation - Hospitalisation	100% of Agreed Tariff plus 300% Specialist cover	100% of Agreed Tariff plus 200% Specialist cover	100% of Agreed Tariff plus 150% Specialist cover
- Day-to-day	Annual Allowance/Threshold/Extended Cover	Medical Savings Account and Above Threshold Benefit	Annual Allowance/Threshold/Limited Extended Cover
Overall Annual Maximum	Unlimited	Unlimited	Unlimited
Hospital Benefit			
1 Private Hospital Care	Any Private Hospital, Specialists, DSP network for PMBs	Any Private Hospital, Specialists, DSP network for PMBs	Any Private Hospital, Specialists, DSP network for PMBs
2 Co-payment	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic, certain procedures (R2000 - R5000)	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic, certain procedures (R1000 - R7500)
3 Oncology	R530 000 p/b per 12 month cycle. Biologicals: sub-limit of R350 000 with 20% co-pay.	R430 000 p/b per 12 month cycle. Biologicals: sub-limit of R250 000 with 20% co-pay.	Limited to R320 000 p/b per 12 month cycle, thereafter 20% co-pay
4 Organ Transplants	Unlimited, subject to Case Management	Unlimited, subject to Case Management	R216 000 per family per year, subject to Case Management
5 Dialysis	Unlimited, subject to Case Management	Unlimited, subject to Case Management	R216 000 per family per year, subject to Case Management
6 Maternity - Natural Birth	Unlimited, 300% for consultations	Unlimited, 200% for consultations	150% of tariff, 100% & R357 492 limit for Neonatal Hospitalisation
- Elective Ceasarean	Unlimited, 300% for consultations, pre-authorisation	Unlimited, 200% for consultations, pre-authorisation	Limited to R19 392 for all services
7 To take home medication	Limited to 7 days supply	Limited to 7 days supply	Limited to 7 days supply
8 Psychiatric Hospitalisation	Limited to 21 days p/b	Limited to 21 days p/b	Limited to 21 days p/b
Radiology/Pathology/Prosthesis			
1 Basic Radiology	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited
2 MRI, CT & PET Scans	100% of Topmed tariff: Unlimited. R2500 co-payment	100% of Topmed tariff: Unlimited. R2500 co-payment	100% of Topmed tariff: Unlimited. R2500 co-payment
3 Pathology	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited
4 Internal Prosthesis	100% of cost, subject to sub-limits	100% of cost, subject to sublimits	100% of cost, subject to sublimits
5 External Appliances/Prosthesis	100% of Cost from Yearly Limit thereafter 80% of TT from Extended Cover	Subject to Threshold and ATB, sublimits apply	Paid from Yearly Limit, thereafter from Extended Cover (R10 860 limit)
Sub Acute Facilities			
1 Hospice	Limited to R123 648 per beneficiary per year	Limited to R123 648 per beneficiary per year	Limited to R123 648 per beneficiary per year
2 Nursing	Included in Hospice limit	Included in Hospice limit	Included in Hospice limit
3 Ambulance Services	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover
Chronic Benefit			
27 CDL chronic conditions	Unlimited - At TopMed's DSP, MRP and Formulary applies	Unlimited - At TopMed's DSP, MRP and Formulary applies	Unlimited - At TopMed's DSP, MRP and Formulary applies
Additional chronic conditions	From Yearly Limit/Extended Cover, any condition (Non PMB at 80%)	100% of Tariff - R9 000 p/b R18 312 p/f -30 Conditions	From Yearly Limit/Extended Cover, limited to R10 104 p/f - 8 conditions
Day-to-day Benefit			
Overall Annual Maximum	Yearly Limit at 100% /Threshold/Extended Cover at 80%, sublimits apply	Available Savings(25% of contribution) and Above Threshold Benefit	Extended Cover: Principal: R21 492, Adult: R14 244, Child: R3 600, max R39 300 p/f/p/a (includes Annual Allowance allocation)
Preferred Provider	Any GP, Specialist	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	N/a, but Annual Allowance of PM- R8 724, AD- R7 392, CD- R1 932	25% MSA: Principal: R11 724, Adult: R9 360, Child: R3 564	N/a, but Annual Allowance of PM- R7 560, AD- R4 992, CD- R2 148
Annual Threshold	PM- R11 580, AD- R9 540, CD- R2 652	Principal: R14 520, Adult: R12 156, Child: R4 680	PM- R10 428, AD- R7 140, CD- R3 672
Self Payment Gap	PM- R2 856, AD- R2 148, CD- R720	Principal: R2 796, Adult: R2 796, Child: R1 116	PM- R2 868, AD- R2 148, CD- R1 524
Above Threshold Benefit	Unlimited, mostly at 80%	Various limits per service category. See below	Extended Cover: PM- R21 492, AD- R14 244, CD- R3 600, max R39 300 p/f
GP's and medication			
1 General Practitioners	Unlimited, paid at 80% of TT in ATB(Extended Cover)	Subject to MSA and ATB - unlimited in ATB(100% accrual)	M:R1 260, M+1:R2 208, M+2:R2 844, M+3:R3 468, M+4+:R4 092
2 Specialists	Unlimited, paid at 80% of TT in ATB (Extended Cover)	Subject to MSA and ATB - unlimited in ATB (100% accrual)	M:R1 260, M+1:R1 908, M+2:R2 520, M+3:R3 144, M+4+:R3 480
3 Prescribed Medication	Unlimited, paid at 80% of cost in ATB, formulary applies	MSA and ATB, Limited to R9 996 p/b and R19 800 p/f	100%(Yearly limit)/ 100% (Extended). Limited to M:R4320, M+1:R5400, M+2:R6468, M+3:R8604, M+4+:R11 568
4 Pharmacy Advised Medicine	Unlimited, paid at 80% of cost in ATB(R150 per script)	Subject to available MSA, limited to R150 per script.	Included in Acute Medicine benefit, limited to R150 per script.
Radiology & Pathology			
1 Basic Radiology	Unlimited, paid at 80% of cost in ATB	100% of TT. Subject to MSA and ATB - Unlimited	100% of Scheme Tariff, Threshold apply, limit of R3 408 p/f
2 MRI, CT & PET Scans	Unlimited - R2 500 co-payment, pre-authorisation	Unlimited - R2 500 co-payment, pre-authorisation	Unlimited - R2 500 co-payment, pre-authorisation
3 Pathology	Unlimited, paid at 80% of cost in ATB	100% of TT. Subject to MSA and ATB - Unlimited	100% of Scheme Tariff, Threshold apply, limit of R3 800 p/f
Dental Benefit			
1 Conservative Dentistry	100% from Yearly Limit, 80% in ATB, R21 396 p/f limit	MSA and ATB, 100%, subject to protocols and limits	Sublimits: M:R6252, M+1:R6996, M+2:R7800, M+3:R8688, M+4+:R9420
2 Specialised Dentistry	Included in Basic Dentistry limits. Orthodontics for 18 or younger only	MSA and ATB, 100%, Limited to R13 344 p/f, subject to protocols	Included in Basic Dentistry limits. Orthodontics for 18 or younger only
Optical Benefit			
1 Examination	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)	Subject to MSA and ATB - Single- R2220, Family- R6480	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)
2 Lenses	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)	Included in Examination Benefit limit	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)
3 Frames	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)	Included in Examination Benefit limit	100% of Cost (Yearly Limit) 100% PPN Rate(Extended Cover)
4 Contact Lenses	100% of Cost (Yearly Limit) 100% PPN Rate. R2160 p/b sublimit	Included in Examination Benefit limit	100% of Cost (Yearly Limit) 100% PPN Rate: R1836 p/b sublimit
Auxiliary Services			
1 Physiotherapy	Unlimited, paid at 80% of cost in ATB	MSA and ATB, R5 400 p/b & R15 948 p/f (100% accrual)	Sublimit of R3 804 p/f
2 Psychiatry	Unlimited, paid at 80% of cost in ATB	Subject to MSA and ATB (100% accrual)	Sublimit of R6 096
3 Psychology	Unlimited, paid at 80% of cost in ATB	Subj. to MSA + ATB, Limit of R5 592 p/f (100% accrual)	Combined with Psychiatry benefit
HIV / AIDS	Unlimited, subject to registration	Unlimited, subject to registration	Unlimited, subject to registration
Financial and Demographic			
1 Date of information	October 11, 2015	October 11, 2015	October 11, 2015
2 Principal Members	Scheme - 24 112 This Option 1002	Scheme - 24 112 This Option 1499	Scheme - 24 112 This Option 1211
3 Administrator	Private Health Care Administrators (Pty) Ltd	Private Health Care Administrators (Pty) Ltd	Private Health Care Administrators (Pty) Ltd
4 Scheme (Option) age profile	Average age- 46.73(67.92); Pensioner %- 13.6%(47.1%)	Average age- 46.73(63.1); Pensioner %- 13.6%(34.8%)	Average age- 46.73(44.65); Pensioner %- 13.6%(23.8%)
5 Solvency ratio	82.30%	82.30%	82.30%
6 Past Scheme increases	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%
Contributions			
Salary Brackets	All	All	All
Principal Member	5330	3910	3240
Principal Member + Spouse	9730	7030	5830
Principal + Spouse + 1 Child	10980	8220	6620

Benefits	 TopMed TopMed Rainbow Comprehensive - 2016	 TopMed TopMed Professional - 2016	 TopMed TopMed Paladin Comprehensive - 2016
Principal + Spouse + 2 Children	12230	9410	7410
Principal + Spouse + 3 Children	13480	10600	8200
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.			

Benefits	 TopMed Savings - 2016	 TopMed Active Saver - 2016	 TopMed Hospital - 2016
Plan Type	New Generation without Threshold	New Generation without Threshold	Hospital Plan
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff, 150% GP and Specialist cover
- Day-to-day	Medical Savings Account	Medical Savings Account	No benefit, except Specialised Radiology/Maternity Programme/Wellness benefit
Overall Annual Maximum	Unlimited	Unlimited	Unlimited
Hospital Benefit			
1 Private Hospital Care	Any Private Hospital, Specialists, DSP network for PMBs	Preferred Provider Network Hospitals, 25% co-pay at others	Any Private Hospital, Specialists, DSP network for PMBs
2 Co-payment	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic, certain procedures (R500 - R3500)	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic
3 Oncology	Limited to R265 000 p/b per 12 month cycle, subject to case management	Limited to PMB's, subject to case management	Limited to R265 000 per beneficiary per 12 month cycle, subject to case management
4 Organ Transplants	Limited to PMB's, subject to Case Management	Limited to PMB's, subject to Case Management	Limited to PMB's, subject to Case Management
5 Dialysis	Limited to PMB's, subject to Case Management	Limited to PMB's, subject to Case Management	Limited to PMB's, subject to Case Management
6 Maternity - Natural Birth	Subject to pre-auth. Maternity programme available	Subject to pre-auth. Maternity programme available	Unlimited, GP and Specialists paid at 150% of Scheme Rate
- Elective Caesarean	Subject to pre-auth. Maternity programme available	No benefit	Unlimited, GP and Specialists paid at 150% of Scheme Rate
7 To take home medication	Limited to 7 days supply	Limited to 7 days supply	Limited to 7 days supply
8 Psychiatric Hospitalisation	Limited to 21 days p/b	Limited to PMB's	Limited to 21 days p/b
Radiology/Pathology/Prosthesis			
1 Basic Radiology	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited
2 MRI, CT & PET Scans	100% of Topmed tariff: Unlimited. R2500 co-payment	100% of Topmed tariff: Unlimited. R2500 co-payment	100% of Topmed tariff: Unlimited. R2500 co-payment
3 Pathology	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited	100% of Topmed tariff: Unlimited
4 Internal Prosthesis	100% of cost, subject to sublimits	100% of cost, subject to sublimits	100% of cost, subject to sublimits
5 External Appliances/Prosthesis	Subject to available Savings	Subject to available Savings	Limited to PMB's
Sub Acute Facilities			
1 Hospice	Limited to R123 648 per beneficiary per year	Limited to PMB's	Limited to R123 648 per beneficiary per year
2 Nursing	Included in Hospice limit	Limited to PMB's	Subject to Hospice limit
3 Ambulance Services	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP, R10m International cover
Chronic Benefit			
27 CDL chronic conditions	Unlimited - At TopMed's DSP, MRP and Formulary applies	Unlimited - At TopMed's DSP, MRP and Formulary applies	Unlimited - At TopMed's DSP, MRP and Formulary applies
Additional chronic conditions	No benefit	No benefit	No benefit
Day-to-day Benefit			
Overall Annual Maximum	Limited to Medical Savings Account (20% of contribution)	Limited to Medical Savings Account (20% of contribution)	No benefit
Preferred Provider	Any GP, Specialist	Any GP, Specialist	N/a
Medical Savings Account	20% MSA: PM R4 776, AD R3 816, CD R1 440	20% MSA: PM R3 240, AD R3 240, CD R1 068	N/a
Annual Threshold	N/a	N/a	N/a
Self Payment Gap	N/a	N/a	N/a
Above Threshold Benefit	N/a	N/a	N/a
GP's and medication			
1 General Practitioners	Subject to available MSA	Payable from Savings	No benefit
2 Specialists	Subject to available MSA	Payable from Savings	No benefit
3 Prescribed Medication	Subject to available MSA	Payable from Savings	No benefit
4 Pharmacy Advised Medicine	Subject to available MSA	Payable from Savings, limited to R150 per script	No benefit
Radiology & Pathology			
1 Basic Radiology	Subject to available MSA	Payable from Savings	No benefit
2 MRI, CT & PET Scans	Unlimited - R2 500 co-payment, pre-authorisation	Payable from Savings	Unlimited - R2 500 co-payment, pre-authorisation
3 Pathology	Subject to available MSA	Payable from Savings	No benefit
Dental Benefit			
1 Conservative Dentistry	Subject to available MSA	Payable from Savings	No benefit
2 Specialised Dentistry	Subject to available MSA	Payable from Savings, Limited benefits	No benefit
Optical Benefit			
1 Examination	Subject to available MSA	Payable from Savings	No benefit
2 Lenses	Subject to available MSA	Payable from Savings	No benefit
3 Frames	Subject to available MSA	Payable from Savings	No benefit
4 Contact Lenses	Subject to available MSA	Payable from Savings	No benefit
Auxiliary Services			
1 Physiotherapy	Subject to available MSA	Payable from Savings	No benefit
2 Psychiatry	Subject to available MSA, PMB's only	Limited to PMB's	No benefit
3 Psychology	Subject to available MSA	Payable from Savings	No benefit
HIV / AIDS	Unlimited, subject to registration	Unlimited, subject to registration	Unlimited, subject to registration
Financial and Demographic			
1 Date of information	October 11, 2015	October 11, 2015	October 11, 2015
2 Principal Members	Scheme - 24 112 This Option 6211	Scheme - 24 112 This Option 5338	Scheme - 24 112 This Option 3274
3 Administrator	Private Health Care Administrators (Pty) Ltd	Private Health Care Administrators (Pty) Ltd	Private Health Care Administrators (Pty) Ltd
4 Scheme (Option) age profile	Average age- 46.73(50.59); Pensioner %- 13.6%(13.9%)	Average age- 46.73(34.79); Pensioner %- 13.6%(1.7%)	Average age- 46.73(39.45); Pensioner %- 13.6%(14.5%)
5 Solvency ratio	82.30%	82.30%	82.30%
6 Past Scheme increases	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%
Contributions			
Salary Brackets	All	All	All
Principal Member	1990	1350	1280
Principal Member + Spouse	3580	2700	2310
Principal + Spouse + 1 Child	4180	3146	2830
Principal + Spouse + 2 Children	4780	3592	3350
Principal + Spouse + 3 Children	5380	4038	3870

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Benefits	
Plan Type	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff
- Day-to-day	Preferred Provider Network
Overall Annual Maximum	R1 000 000 per member family
Hospital Benefit	
1 Private Hospital Care	Any Private Hospital, Specialist DSP, network for PMBs and non PMBs
2 Co-payment	R2500 per MRI/CT scan, R2500 for G&C scopes unless in day clinic, certain procedures (R500 - R3500)
3 Oncology	Limited to PMB's, subject to case management
4 Organ Transplants	Limited to PMB's, subject to Case Management
5 Dialysis	Limited to PMB's, subject to Case Management
6 Maternity - Natural Birth	1 confinement p/f/p/a in Private Hospital, OAL
- Elective Caesarean	Subject to pre-authorization, 1 p/f per year
7 To take home medication	No benefit
8 Psychiatric Hospitalisation	Subject to OAL and PMB's
Radiology/Pathology/Prosthesis	
1 Basic Radiology	100% of Topmed tariff: Unlimited
2 MRI, CT & PET Scans	100% of Topmed tariff: Unlimited. R2500 co-payment
3 Pathology	100% of Topmed tariff: Unlimited
4 Internal Prosthesis	Limited to PMB's
5 External Appliances/Prosthesis	Limited to PMB's
Sub Acute Facilities	
1 Hospice	Limited to PMB's
2 Nursing	Limited to PMB's
3 Ambulance Services	Unlimited - ER24/ R2100 p.f.p.a. limit at non PP
Chronic Benefit	
27 CDL chronic conditions	Preferred Provider, MRP & Formulary applies
Additional chronic conditions	No benefit
Day-to-day Benefit	
Overall Annual Maximum	Individual limits per service category
Preferred Provider	Yes - Primary Healthcare Provider
Medical Savings Account	N/a
Annual Threshold	N/a
Self Payment Gap	N/a
Above Threshold Benefit	N/a
GP's and medication	
1 General Practitioners	Unlimited at Network GP, 3 emergency visits & R1165 p/f limit at others
2 Specialists	R852 p/f, DSP Network Specialists only, referral required, includes Radiology/Pathology
3 Prescribed Medication	Network GP or pharmacy according to the acute medicine formulary.
4 Pharmacy Advised Medicine	R68 per event, 3 events p/b, Limited to R204 p/a
Radiology & Pathology	
1 Basic Radiology	Unlimited at PP. Basic services
2 MRI, CT & PET Scans	No benefit
3 Pathology	Unlimited at PP. Basic services
Dental Benefit	
1 Conservative Dentistry	Unlimited at PP. Basic services
2 Specialised Dentistry	No benefit
Optical Benefit	
1 Examination	1 consultation p/b per 24 months
2 Lenses	One pair single/bifocal p/24 months, subject to PP protocols
3 Frames	Subject to Preferred Provider choice of frames, R150 limit for non-Network
4 Contact Lenses	R420 p/b every 24 months, instead of glasses
Auxiliary Services	
1 Physiotherapy	Limited to PMB's
2 Psychiatry	Limited to PMB's
3 Psychology	No benefit
HIV / AIDS	Unlimited, subject to registration
Financial and Demographic	
1 Date of information	October 11, 2015
2 Principal Members	Scheme - 24 112 This Option 4521
3 Administrator	Private Health Care Administrators (Pty) Ltd
4 Scheme (Option) age profile	Average age- 46.73(30.23); Pensioner %- 13.6%(6.3%)
5 Solvency ratio	82.30%
6 Past Scheme increases	2012- 12.3%, 2013- 9.5%, 2015- 9.2%, 2016- 10%
Contributions	
Salary Brackets	R0 R1000 R1001 R4000 R4001 R7000 R7001 R13000 R13001+
Principal Member	790 860 1110 1450 1850
Principal Member + Spouse	1580 1720 2220 2900 3700
Principal + Spouse + 1 Child	1910 2080 2730 3570 4540
Principal + Spouse + 2 Children	2240 2440 3240 4240 5380
Principal + Spouse + 3 Children	2570 2800 3750 4910 6220

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