

A close-up photograph of a young boy and girl embracing. The boy, on the right, has his eyes closed and a gentle smile, wearing a blue denim shirt over a white t-shirt. The girl, on the left, is also smiling broadly with her eyes closed, wearing a grey sweater. The background is softly blurred, suggesting an outdoor setting with light-colored structures.

# Comprehensive Series

COMPREHENSIVE

2016

SERIES

# Key features

## Benefits available on the Comprehensive Series



Unlimited private hospital cover



Guaranteed full cover in hospital for specialists on a payment arrangement, up to 200% of the DHR on Classic plans and up to 100% of the DHR on Essential plans for other healthcare professionals



Full cover for chronic medicine for all Chronic Disease List conditions plus some additional chronic conditions



A high savings account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs



Additional cover when your Medical Savings Account runs out for GP consultation fees, kid's casualty visits, consultations via video call with paediatricians, preferred medicine, blood tests, maternity costs and some external medical items



Access to specialised, advanced medical care in South Africa and abroad



Unique access to DNA sequencing and non-invasive prenatal testing



Cover for medical emergencies when travelling

# The Comprehensive Series has five options

There are differences in benefits as indicated below. The benefits not mentioned in the table are the same across all five options.

	Classic	Classic Delta	Essential	Essential Delta	Classic Zero MSA
<b>Hospital cover</b>					
<b>Hospital Network</b>	Any private hospital	Private hospitals in the Delta network	Any private hospital	Private hospitals in the Delta network	Any private hospital
<b>Cover for specialists, GPs and other healthcare professionals</b>	200% of the DHR		100% of the DHR		200% of the DHR
<b>MRI and CT scans</b> If not related to your admission or if for conservative back or neck treatment	We pay the first R2 750 from your day-to-day benefits and the balance from your Hospital Benefit, up to 100% of the DHR		We pay the first R2 750 from your day-to-day benefits and the balance from your Hospital Benefit, up to 100% of the DHR		Covered at 100% of the DHR once you reach your Annual Threshold
<b>Day-to-day benefits</b>					
<b>Medical Savings Account</b>	25% of your monthly contribution goes into your Medical Savings Account		15% of your monthly contribution goes into your Medical Savings Account		Not available on this plan
<b>Insured Network Benefit</b> provides access to certain healthcare services once your yearly allocated MSA is used up	<ul style="list-style-type: none"> <li>■ Face-to-face and video call GP consultations</li> <li>■ Preferred Medicine List (schedule 3 and above)</li> <li>■ Antenatal consultations and pregnancy scans</li> <li>■ Blood tests</li> <li>■ Defined list of external medical items</li> <li>■ Kid's casualty visits and video call consultations with paediatricians</li> </ul>		<ul style="list-style-type: none"> <li>■ Face-to-face and video call GP consultations</li> <li>■ Defined list of external medical items</li> </ul>		Not available on this plan
<b>MRI and CT scans</b>	We pay the first R2 750 from your day-to-day benefits and the balance from your Hospital Benefit (for conservative back and neck scans, specific rules apply)				Covered once you reach your Annual Threshold
<b>Trauma Recovery Extender Benefit</b>	Covers out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma				Not available on this plan
<b>Day-to-day limits</b>	Some day-to-day healthcare services have limits. These limits apply to claims paid from your Medical Savings Account, Insured Network Benefit (where applicable), claims paid from your pocket and Above Threshold Benefit. These are not separate benefits.				
<b>Designated network for chronic medicines</b>	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist

# Hospital cover

## We cover you in hospital for emergency and planned hospital admissions

There is no overall limit for your hospital cover. This is how we cover your hospital account and accounts from your admitting doctor, anaesthetist or other approved healthcare professionals (related accounts):

Hospital account	
Hospital account	Covered in full at the rate agreed with the hospital
On the Delta options, an upfront payment applies for admissions to hospitals outside of the Delta Hospital Network	R6 450
Related accounts	
Specialists we have a payment arrangement with	Full cover
Specialists we don't have a payment arrangement with and other healthcare professionals	<b>Classic</b>   200% of the DHR <b>Essential</b>   100% of the DHR
Radiology and pathology	100% of the DHR
<b>MRI and CT scans</b>	If related to your admission, we pay up to 100% of the DHR from the Hospital Benefit. If not related to your admission, or for conservative back and neck treatment, we pay the first R2 750 of the scan from your day-to-day benefits and the balance of the scan from the Hospital Benefit, up to 100% of the DHR. On Classic Zero MSA you are covered once you reach your Annual Threshold.
<b>Scopes</b> (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the first R2 900 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. On Classic Zero MSA you are covered once you reach your Annual Threshold.

---

# Hospital cover

---

## Healthcare services with an annual limit



### Cochlear implants, auditory brain implants and processors

---

R197 000 for each person for each benefit



### Internal nerve stimulators

---

R135 500 for each person



### Hip, knee and shoulder joint prostheses

---

There is no overall limit if you get your prosthesis from our preferred suppliers. If you choose not to, a limit of R38 200 applies to each prosthesis.



### Mental health

---

21 days or 15 out-of-hospital consultations for each person



### Prosthetic devices used in spinal surgery

---

There is no overall limit if you get your prosthesis from our preferred suppliers. If you choose not to, a limit of R25 500 for the first level, R51 000 for two or more levels applies, limited to one procedure for each person each year.



### Alcohol and drug rehabilitation

---

21 days for each person

---

# Hospital cover

## Cover for dental treatment in hospital

### Severe Dental and Oral Surgery

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures, with no upfront payment and no overall limit. This benefit is subject to authorisation and the Scheme's clinical rules.

### Other dental treatment in hospital

You need to pay a portion of your hospital or day clinic account upfront for dental admissions. This amount varies, depending on your age and the place of treatment.

We pay the balance of the hospital account from your Hospital Benefit, up to 100% of the DHR. We pay the related accounts, which include the dental surgeon's account, from your Hospital Benefit, up to 100% of the DHR. On Classic plans, we pay anaesthetists up to 200% of the DHR.


For members 13 and older, we cover routine, conservative dentistry, such as preventive treatments, simple fillings and root canal treatments from your available day-to-day benefits.

### Dental limit


There is no overall limit for basic dental treatment. However, all dental appliances, their placement, and orthodontic treatment (including related accounts for orthognathic surgery) are paid at 100% of the DHR from your day-to-day benefits, up to an annual limit of R24 100 a person. If you join the Scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

#### Amount you need to pay upfront when you go to:

##### Hospital

	Younger than 13	R1 850
	13 and older	R4 800

##### Day clinic

	Younger than 13	R850
	13 and older	R3 100





# Day-to-day cover





## We cover your day-to-day healthcare expenses from your MSA, INB or ATB

When you claim, we add up the following amounts to get to the Annual Threshold

Specialists we have a payment arrangement with	100% of the agreed rate
Specialists we don't have a payment arrangement with	100% of the DHR
GPs and all other healthcare services	100% of the DHR
Preferred medicine	100% of the DHR
Non-preferred medicine	75% of the DHR

We also pay these amounts when you reach your Above Threshold Benefit. Over-the-counter medicines, vaccines and immunisations do not add up to your Annual Threshold or get paid from your Above Threshold Benefit. We add up the amount to the benefit limit available. Where the claimed amount is less than the DHR, we will pay and add the claimed amount to the Annual Threshold.

Some day-to-day healthcare services have limits. These are not separate benefits. Limits apply to claims paid from your MSA, INB (where applicable), claims paid from your pocket and ATB.





<b>Professional services</b>	 Single member	 One dependant	 Two dependants	 Three or more dependants
------------------------------	---	---	---	--

### Allied, therapeutic and psychology healthcare services\*

(acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists, and audiologists)

<b>Classic</b>	R14 250	R19 300	R23 600	R27 300
<b>Essential</b>	R8 600	R12 150	R15 750	R18 600
<b>Antenatal classes</b>	R1 440 for your family			
<b>Dental appliances and orthodontic treatment*</b>	R24 100 for each person			






Medicine	 Single member	 One dependant	 Two dependants	 Three or more dependants
<b>Prescribed medicine* (schedule 3 and above)</b>				
<b>Classic</b>	R24 250	R28 500	R33 100	R37 750
<b>Essential</b>	R15 650	R19 000	R22 900	R25 000
<b>Over-the-counter medicine, vaccines and immunisations</b>	We pay these claims from the available funds in your Medical Savings Account. These claims do not add up or pay from the Above Threshold Benefit.			

### Appliances and equipment

<b>Optical*</b> (this limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye)	R4 200 for each person	
<b>Wearable wellness devices</b> (for a defined list of devices available at Clicks and Dis-Chem)	R800 for each person	
<b>External medical items*</b>	<b>Classic</b>	R58 800 for your family
	<b>Essential</b>	R39 400 for your family
<b>Hearing aids</b>	<b>Classic</b>	R21 850 for your family
	<b>Essential</b>	R17 450 for your family

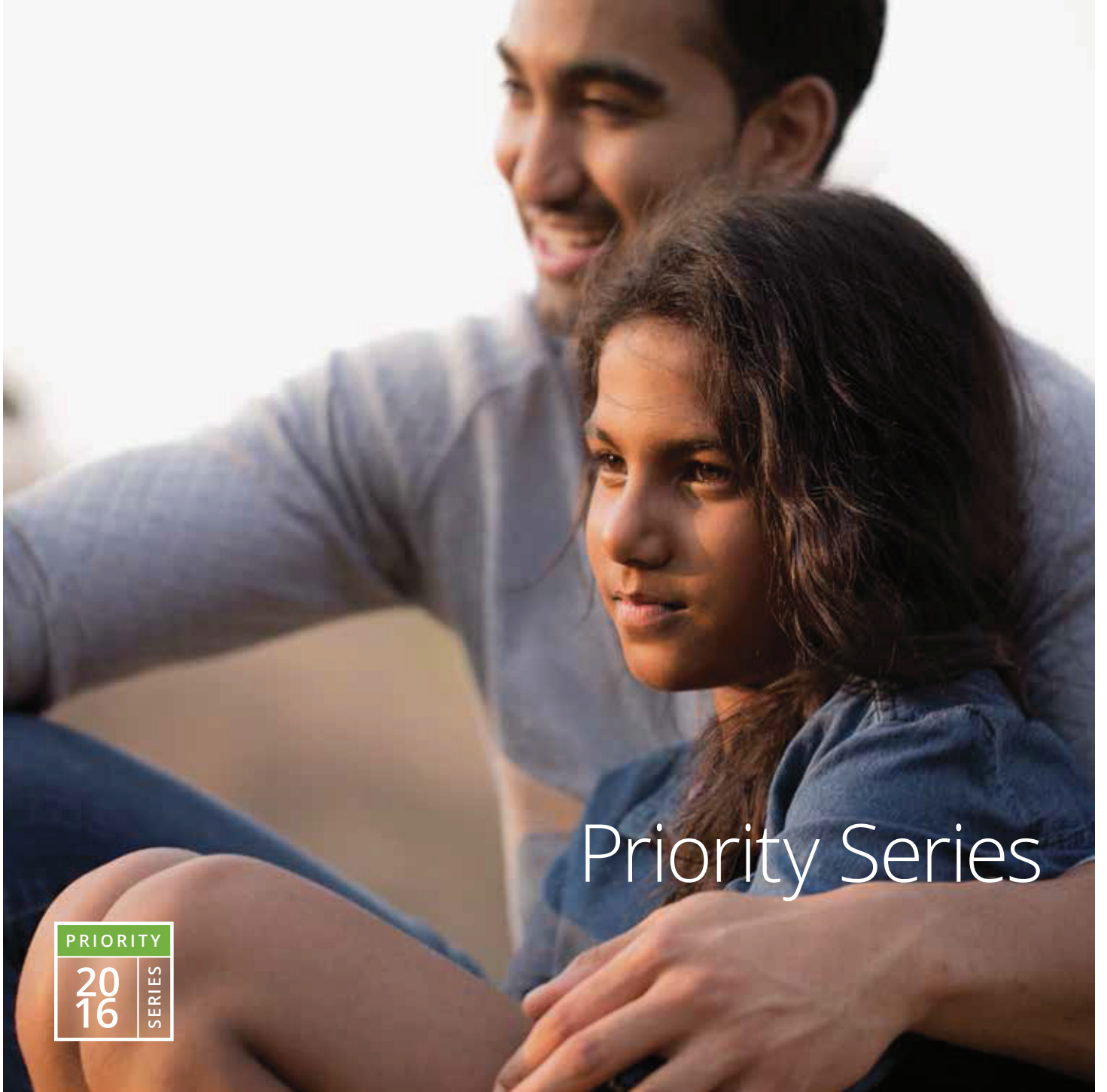
\* If you join the Scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

# Contributions, MSA and Annual Threshold amounts

	 Main member	 Adult	 Child*
<b>Contributions</b>			
Classic	R4 026	R3 809	R802
Classic Delta	R3 626	R3 432	R721
Classic Zero MSA	R3 020	R2 857	R602
Essential	R3 383	R3 198	R681
Essential Delta	R3 047	R2 877	R611
<b>Annual Medical Savings Account amounts**</b>			
Classic	R12 072	R11 424	R2 400
Classic Delta	R10 872	R10 296	R2 160
Classic Zero MSA	No Medical Savings Account		
Essential	R6 084	R5 748	R1 224
Essential Delta	R5 484	R5 172	R1 092
<b>Annual Threshold amounts**</b>			
All Plans	R13 840	R13 840	R2 620

\* We count a maximum of three children when we work out the monthly contributions, annual Medical Savings Account and Annual Threshold.

\*\* If you join the Scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.



# Priority Series

PRIORITY	
20 16	SERIES