

HEALTH SQUARED



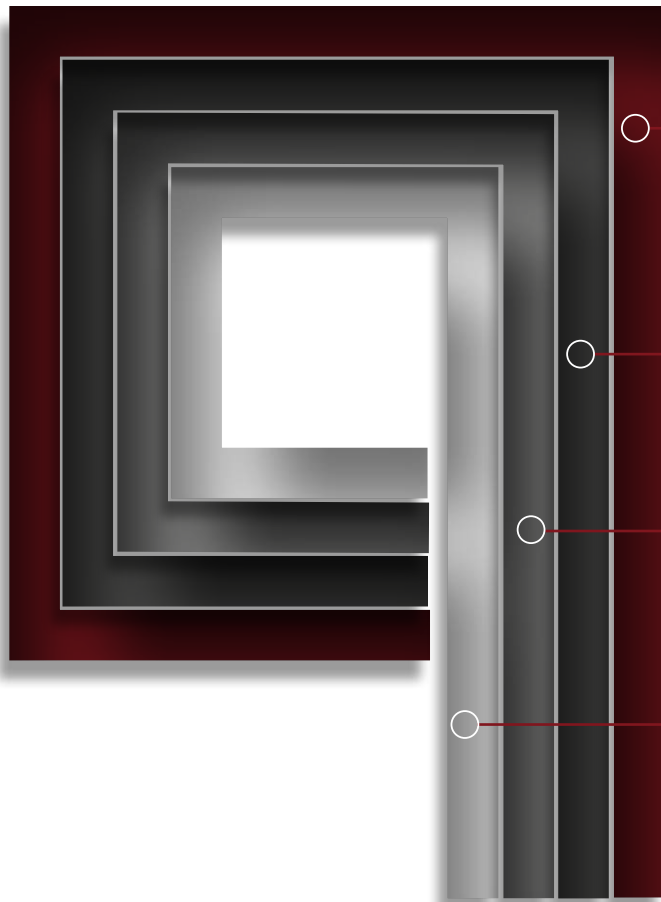
COBALT



The flagship **Cobalt** option offers flexible medical savings, with added day-to-day benefits with the BenefitBooster™, extending out-of-hospital cover significantly.

Ideally suited to larger or more mature families who are looking for generous cover and the freedom of choice when it comes to their healthcare needs, **Cobalt** offers some of the industry's most comprehensive hybrid benefit structures.

KEY BENEFIT FEATURES



OUT-OF-HOSPITAL BENEFIT

In excess of **R75 000** worth of out-of-hospital benefits for a family of four, including a flexible Medical Savings Account (MSA) & stated additional benefits

PREVENTATIVE CARE COVER

Comprehensive range of preventative care benefits covered from the BenefitBooster™

CHRONIC COVER

Full cover for **29** CDL chronic conditions & additional conditions covered from the MSA

UNLIMITED HOSPITAL COVER

At any private hospital, and contracted network hospitals for planned PMB admissions

CONTRIBUTIONS

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
2022 Contributions	R10 009	R9 690	R3 569
Medical Savings Account	R20 412	R19 764	R7 272





RISK & CHRONIC

Private Hospitalisation	Unlimited Hospitalisation Any private hospital and network facilities for planned PMB admissions
Professional Fees	100% of Scheme Rate
Casualty Emergency Room	Unlimited Trauma, accidents & PMB's
Maternity Benefit	Normal Delivery: 3 days & 2 nights Caesarean Section: 4 days & 3 nights
Antenatal Care	Maternity Scan Cover: 3x 2D scans Antenatal Classes: R570
Internal Prosthesis	PMB: Unlimited Non-PMB: R80 000 per annum
Oncology	Unlimited oncology treatment, in line with ICON Core networks & protocols Specialised Medicine: R150 000 per beneficiary & R300 000 per family
Specialised Radiology	Unlimited cover for trauma & PMB-related MRI & CT scans All other scans are covered to the value of R25 433 per annum
Emergency Evacuation & Ambulance Services: Netcare 911	Unlimited road & air transport covered at 100% of Scheme rate
PMB CDL Chronic Cover	29 Conditions 100% of Scheme Rate
Additional Chronic Cover	Covered from MSA

PREVENTATIVE CARE & DAY-TO-DAY

Day-to-day Cover

Benefits covered from the Medical Savings Account (MSA)

Annual Medical Savings Account (MSA)	M: R20 412 Adult Dependant: R19 764 Child Dependant: R7 272 Benefits covered from your Medical Savings Account (MSA) include: GP & Specialist Consultations Conservative Dentistry Acute & Over-the-Counter (OTC) Medication Radiology & Pathology Alternative Healthcare services Optometry
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Services covered from the BenefitBooster™

Annual BenefitBooster™ Values	M: R10 606 M+1: R12 888 M+2: R14 602 M+3: R17 791 M+4+: R19 958
Psychology & Psychiatry	Covered to the value of R7 528 per family per annum
Advanced Dentistry	M: R10 606 M+1: R12 888 M+2: R14 602 M+3: R17 792 M+4+: R19 958

Preventative Care Cover

Preventative Care Benefits	Preventative Care benefits are covered from the BenefitBooster™
Preventative Screening	Annual tests: Blood Pressure, Blood Sugar, Cholesterol, Body Mass Index; >18 years
Mammogram (Screening)	Annual examination: Female beneficiaries over the age of 40
Pap Smear	Annual examination: Female beneficiaries
HIV Test	Annual test: 1x per beneficiary
The following Preventative Care benefits are covered from the MSA:	
Flu Vaccination	1x Dose: Per beneficiary per annum
Childhood Immunisations	Childhood immunisations up to 18 months
HPV Vaccine	1x course (3x doses per registered schedule) per female beneficiary per lifetime. Available to female beneficiaries between 9 and 25 years of age
Oral Contraception	Cover for female beneficiaries