

HEALTH SQUARED

MILLENNIUM



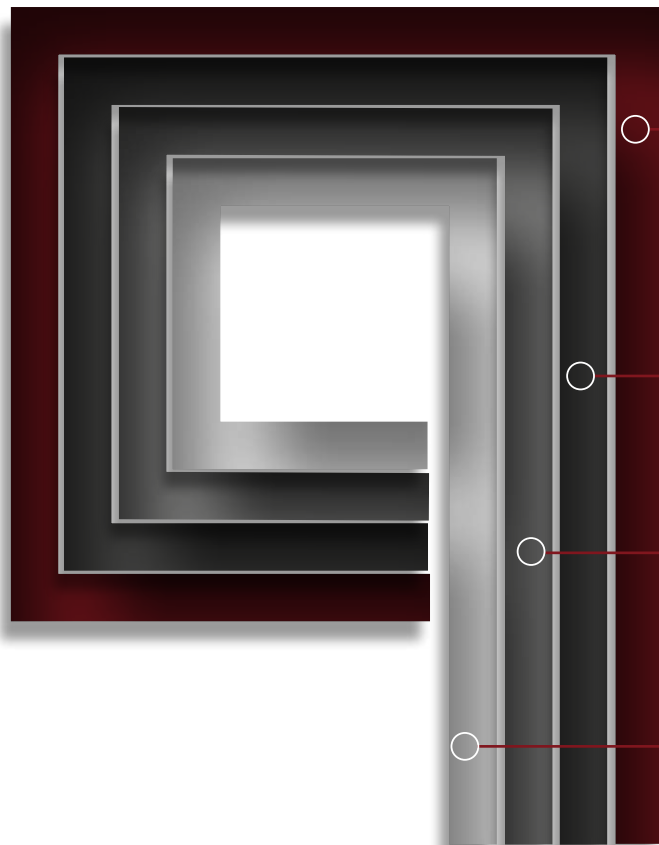
One of the industry's best of breed new generation options, **Millennium** offers the ideal level of cover for larger or more mature families with its more than generous Medical Savings Account (**MSA**), unlimited in-hospital benefits and Above Threshold Benefits (**ATB**) for out of hospital services

As members, your family will be covered from every angle with a range of extended benefits both in-and out of hospital, while paying for a **maximum of 2 child dependants***.

*Child is defined as a dependant up to the age of 21, and full time students up to the age of 25.



KEY BENEFIT FEATURES



OUT-OF-HOSPITAL BENEFITS

In excess of **R47 118** worth of out-of-hospital benefits for a family of four, including a flexible Medical Savings Account (MSA) & Above Threshold Benefit (ATB)

PREVENTATIVE CARE COVER

Comprehensive range of preventative care benefits to the value of **R3 065** per family

CHRONIC COVER

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

UNLIMITED HOSPITAL COVER

At any private hospital

CONTRIBUTIONS

	Principal Member	Adult Dependiant	Child Dependiant
2022 Contributions	R7 247	R6 205	R1 688
Medical Savings Account	R12 168	R10 416	R2 832
Threshold limit	R18 226	R15 168	R4 011
Above Threshold Benefit	R6 670	R5 689	R932





RISK & CHRONIC

Private Hospitalisation	Unlimited Hospitalisation Any private hospital
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 Products to the value of R978 Maternity Scan Cover: 4x 2D scans
Internal Prosthesis	PMB: Unlimited Non-PMB: R68 934 per annum
Oncology	Unlimited oncology treatment, in line with ICON Core networks & protocols Specialised Medicine: R100 000 per beneficiary & R200 000 per family
Specialised Radiology	Unlimited cover for trauma & PMB-related MRI & CT scans All other scans are covered to the value of R18 051 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: R12 168 Adult Dependant: R10 416 Child Dependant: R2 832 All your day-to-day healthcare expenses are covered from the Medical Savings Account (MSA) & Above Threshold Benefit (ATB): GP & Specialist Consultations Conservative & Advanced Dentistry Acute & Over-the-Counter (OTC) Medication Radiology & Pathology Alternative Healthcare services Optometry
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Preventative Care Cover

Preventative Care Benefits	Preventative Care benefits are covered to the value of R3 065 per family, per annum
Preventative Screening	Annual tests: Blood Pressure, Blood Sugar, Cholesterol, Body Mass Index; >18 years
Mammogram (Screening)	Annual examination: Female beneficiaries over the age of 35
Pap Smear	Annual examination: Female beneficiaries
PSA Testing	Annual test: Male beneficiaries
Flu Vaccination	1x Dose: Per beneficiary per annum
Childhood Immunisations	Childhood immunisations up to 18 months: R2 304 per annum
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: R154 per month & R1 848 per annum
HIV Test	Annual test: 1x per beneficiary