

HEALTH SQUARED

OPTIMUM

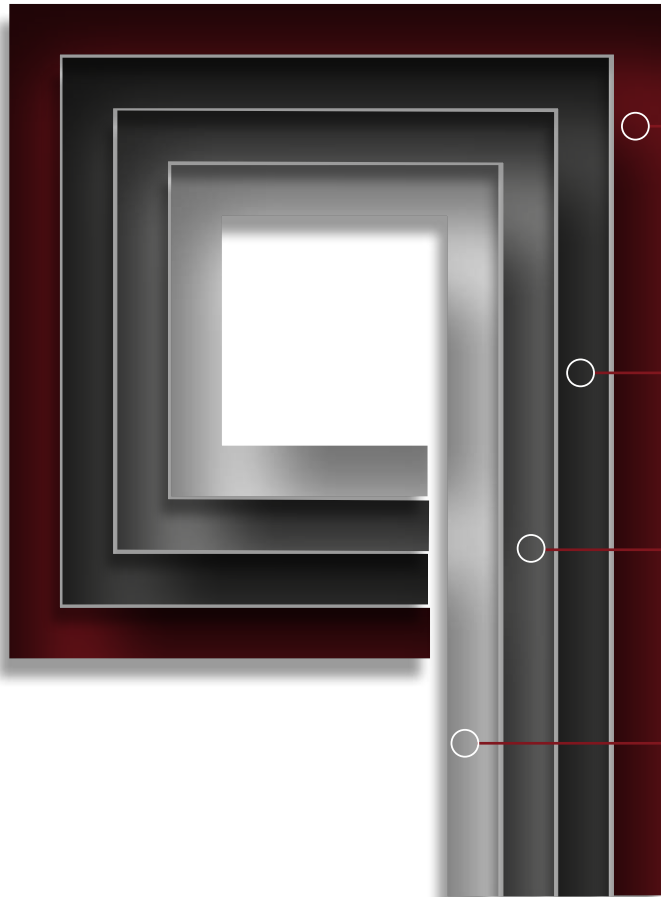


As a high-end hybrid option, **Optimum** offers quality traditional healthcare cover with the added flexibility of a Medical Savings Account (**MSA**). Ideally suited to larger or more mature families who are looking for generous cover and the freedom of choice when it comes to their day-to-day healthcare needs.

Optimum offers some of the industry's most comprehensive benefits at highly competitive contributions. As members, your family will be covered from every angle with a range of extended benefits both in-and out of hospital.



KEY BENEFIT FEATURES



OUT-OF-HOSPITAL BENEFITS

In excess of **R40 588** 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 to the value of **R4 588** per family

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	R6 100	R5 086	R2 087
Medical Savings Account	R10 248	R8 544	R3 504





RISK & CHRONIC

Private Hospitalisation	Unlimited Hospitalisation Any private hospital, 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: 4x 2D scans
Internal Prosthesis	PMB: Unlimited Non-PMB: R65 000 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 R17 905 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: R10 248 Adult Dependant: R8 544 Child Dependant: R3 504 Benefits covered from your Medical Savings Account (MSA) include: <ul style="list-style-type: none"> GP & Specialist Consultations Conservative Dentistry Acute & Over-the-Counter (OTC) Medication Radiology & Pathology Alternative Healthcare services Optometry: Up to R2 838 per beneficiary in a benefit cycle (24-months)
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Services covered from the BenefitBooster™

Annual BenefitBooster™ Values	M: R8 097 M+1: R9 807 M+2: R11 290 M+3: R12 824 M+4+: R14 484
Psychology & Psychiatry	Covered to the value of R6 273 per family per annum
Advanced Dentistry	M: R5 986 M+1: R7 528 M+2: R8 954 M+3: R10 550 M+4+: R12 089

Preventative Care Cover

Preventative Care Benefits	Preventative Care benefits are covered from the BenefitBooster™ to the value of R3 076 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 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 life Available to female beneficiaries between 9 and 25 years of age
Oral Contraception	Cover for female beneficiaries