

# HEALTH SQUARED

## PROSPER

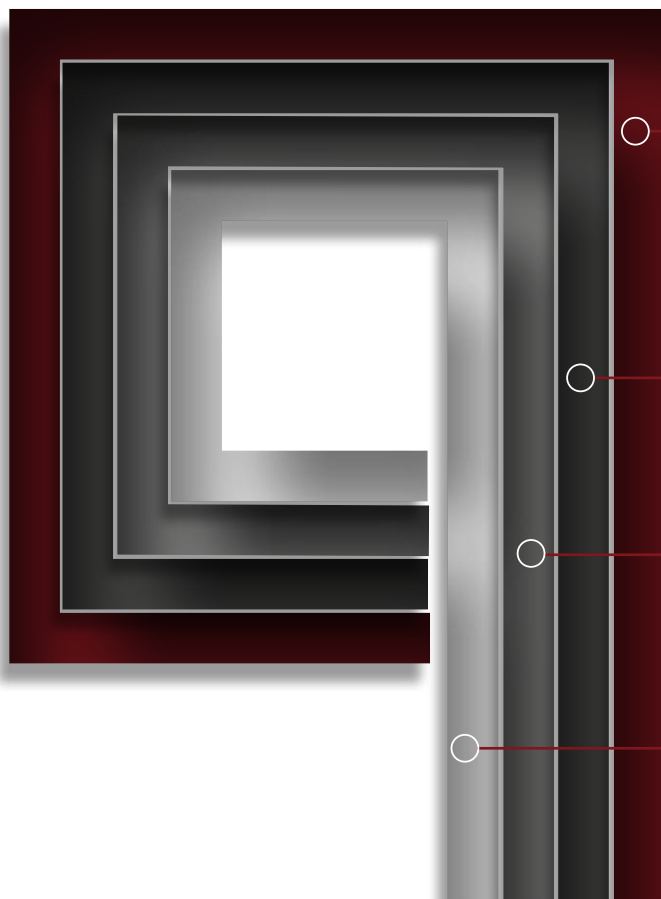


The **Prosper** option is perfectly suited to young couples wanting to start a family or those who have already added a youngster to the crew. Offering exceptional cover at truly affordable rates, the **Prosper** option will ensure that this family's unique healthcare needs are more than covered.

**Prosper** features unlimited hospitalisation cover at any private hospital, network facilities for planned PMB admissions and includes extended maternity benefits like maternity products, specialist visits and scans, as well as cover for **29** chronic conditions.



## KEY BENEFIT FEATURES



### OUT-OF-HOSPITAL BENEFITS

In excess of **R33 000** worth of out-of-hospital benefits for a family of four, including additional GP, physiotherapy & psychology consultations when selecting to use the PCN network of providers\*

### PREVENTATIVE CARE COVER

Comprehensive range of preventative care benefits to the value of **R3 125** per family

### CHRONIC COVER

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

### UNLIMITED HOSPITAL COVER

Extensive network of contracted hospital groups

\*Family of 4: principal member, adult dependant & 2 child dependants).

## CONTRIBUTIONS

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
2022 Contributions	R4 383	R4 080	R1 533
Medical Savings Account	R4 728	R4 404	R1 644





## RISK & CHRONIC

Private Hospitalisation	<b>Unlimited Hospitalisation</b> Any private hospital, network facilities for planned PMB admissions
Professional Fees	<b>100%</b> of Scheme Rate
Casualty   Emergency Room	<b>Unlimited</b> Trauma, accidents & PMB's
Maternity Benefit	<b>Normal Delivery:</b> 3 days & 2 nights <b>Caesarean Section:</b> 4 days & 3 nights
Antenatal Care	<b>Maternity Scan Cover:</b> 2x 2D scans <b>Maternity Products:</b> R364
Internal Prosthesis	<b>PMB:</b> Unlimited <b>Non-PMB:</b> R60 000 per annum
Oncology	<b>Unlimited PMB</b> oncology treatment, in line with ICON Essential networks & protocols <b>Non-PMB</b> treatment: R350 000 per family <b>Specialised Medicine:</b> R62 500 per beneficiary & R125 000 per family
Specialised Radiology	<b>Unlimited</b> cover for trauma & PMB-related MRI & CT scans All other scans are covered to the value of R21 723 per annum
Emergency Evacuation & Ambulance Services: Netcare 911	<b>Unlimited</b> road & air transport covered at <b>100%</b> of Scheme rate
PMB CDL Chronic Cover	<b>29 Conditions</b> <b>100%</b> of Scheme Rate
Additional Chronic Cover	Covered from MSA

## PREVENTATIVE CARE & DAY-TO-DAY

### Day-to-day Cover

#### Stated Benefits

<b>Primary Care Network (PCN) Consultation Benefit</b>	If the PCN benefit is selected, consultations can be used for GP, physiotherapy or psychology visits: <b>M: 6 consultations   M+1: 10 consultations   M+2+: 13 consultations</b>
<b>Non-contracted GP Cover Consultation Benefit</b>	Consultations are covered from the following stated benefits: <b>M: 4 consultations   M+1: 7 consultations   M+2+: 9 consultations</b>
<b>Optometry</b> Examination, test, frame & lenses	Benefit cycle: <b>24 months</b>   Up to <b>R2 664</b> per beneficiary

#### Medical Savings Account (MSA)

<b>Annual Savings Values</b>	Principal: <b>R4 728</b>   Adult: <b>R4 404</b>   Child: <b>R1 644</b>
<b>Medical Savings Account (MSA)</b>	Benefits covered from your <b>Medical Savings Account (MSA)</b> : Conservative & Advanced Dentistry Specialist Consultations Acute & Over-the-Counter (OTC) Medication Radiology & Pathology Alternative Healthcare services

### Preventative Care Cover

<b>Preventative Care Benefits</b>	<b>Preventative Care benefits</b> are covered to the value of <b>R3 125</b> per family, per annum
<b>Preventative Screening</b>	<b>Annual tests:</b> Blood Pressure, Blood Sugar, Cholesterol, Body Mass Index; <b>&gt;18 years</b>
<b>Mammogram (Screening)</b>	<b>Annual examination:</b> Female beneficiaries over the age of <b>40</b>
<b>Pap Smear</b>	<b>Annual examination:</b> Female beneficiaries
<b>PSA Testing</b>	<b>Annual test:</b> Male beneficiaries over the age of <b>45</b>
<b>Flu Vaccination</b>	<b>1x Dose:</b> Per beneficiary per annum
<b>Childhood Immunisations</b>	Childhood immunisations are covered from the <b>Medical Savings Account (MSA)</b>
<b>Oral Contraception</b>	Covered from the <b>Medical Savings Account (MSA)</b>
<b>HIV Test</b>	<b>Annual test:</b> 1x per beneficiary