

HEALTH SQUARED



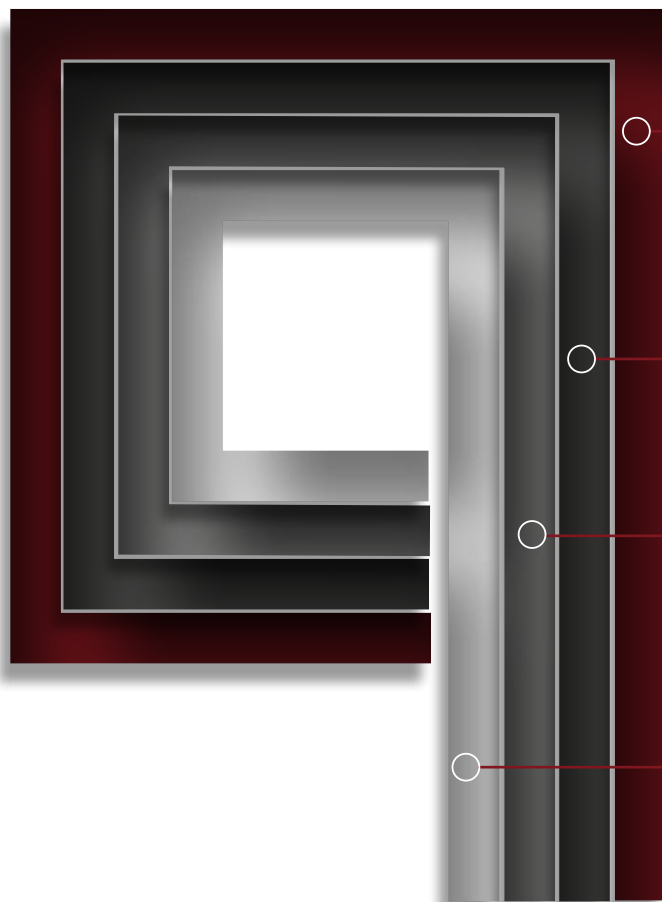
ULTIMATE



The **Ultimate** option offers high-end traditional benefits at exceedingly comprehensive benefit values. With all-encompassing cover for in-hospital as well as day-to-day and chronic needs, this option is ideal for those in search of the ultimate in comprehensive cover.

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 **R76 000** worth of out-of-hospital benefits for a family of four, structured across multiple traditional benefit categories

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
Specified additional chronic conditions are covered to the value of:
M: **R6 475** and M+: **R12 933**

UNLIMITED HOSPITAL COVER

At any private hospital

CONTRIBUTIONS

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
2022 Contributions	R8 395	R7 650	R2 080





RISK & CHRONIC

Private Hospitalisation	Unlimited Hospitalisation Any private hospital
Professional Fees	100% of Scheme Rate
Casualty Emergency Room	Unlimited: Trauma, accidents & PMB's R1 958 for non-PMB related treatment
Maternity Benefit	Normal Delivery: 3 days & 2 nights Caesarean Section: 4 days & 3 nights
Antenatal Care	Maternity Products to the value of R1 104 Unlimited GP & midwife consultations Maternity Scan Cover: 2x 2D scans
Internal Prosthesis	PMB: Unlimited Non-PMB: R75 000 per annum
Oncology	Unlimited cover oncology treatment, in line with ICON Enhanced 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 R22 566 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	M: R6 475 and M+: R12 933

PREVENTATIVE CARE & DAY-TO-DAY

Day-to-day Cover	
Day-to-Day Benefits	M: R17 099 Adult Dependant: R12 823 Child Dependant: R1 788
GP Consultations	Unlimited, based on available day-to-day benefits
Specialist Consultations	M: 4 consultations M+1: 5 consultations M+2+: 6 consultations
Conservative Dentistry	2x annual consultations per beneficiary
Advanced Dentistry	R15 756 per family
Optometry	Up to R4 238 per beneficiary in a 24-month benefit cycle
Additional Day-to-Day Benefits	M: R8 932 M+1: R15 721 M+2+: R17 075
Alternative Healthcare Services	M: R3 906 M+1: R5 790 M+2+: R7 659
Radiology & Pathology	M: R3 830 M+1: R4 700 M+2+: R5 678
Physiotherapy	R1 765 per family per annum
Psychology and Psychiatric Treatment	R1 916 per family per annum
Additional Medication (Acute) Benefit	M: R9 165 M+1: R16 122 M+2+: R18 385
OTC (Schedule 0-2): Sub-limit	M: R2 652 M+1: R4 568 M+2+: R4 989
Preventative Care Cover	
Preventative Care Benefits	Preventative Care benefits are covered to the value of R4 588 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 over the age of 45
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 46 years of age
Oral Contraception	Cover for female beneficiaries: R154 per month & R1 848 per annum
HIV Test	Annual test: 1x per beneficiary