



the dpsa

Department:
Public Service and Administration
REPUBLIC OF SOUTH AFRICA

Private Bag X916, PRETORIA, 0001. Tel: (012) 314 7911, Fax: (012) 323 2386 or (012) 324 5615
Private Bag X9148, Cape Town, 8000. Tel: (021) 467 5120, Fax: (021) 465 5484

Inquiries : J Combrink
Telephone no : (012) 314 7066
File no : GEMS

Dear Colleague

**RE: REQUEST FOR INFORMATION REGARDING THE GOVERNMENT
EMPLOYEES MEDICAL SCHEME (GEMS)**

Thank you very much for the interest you have expressed regarding the implementation of the Government Employees Medical Scheme.

Whilst the Scheme has registered 5 benefits options and the respective contributions in 2005, it should be noted that we are currently revising these for 2006. This revision is not unique to GEMS but is required by all medical schemes.

A comprehensive brochure describing the 2006 contributions and benefits will be distributed to all employees shortly.

Attached find the summary of GEMS benefits and contributions for 2005.

Kind regards

Watson, E

PRINCIPAL OFFICER: GEMS

DATE: *2005/09/01*

**Government Employees Medical Scheme (GEMS)
CONTRIBUTIONS**

1. Total Monthly Contributions for 2005

	RISK			SAVINGS			TOTAL		
Plan A: Sapphire									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
0 - 2500	335	208	106	0	0	0	335	208	106
2501 – 4500	360	224	114	0	0	0	360	224	114
4501 – 6000	378	235	120	0	0	0	378	235	120
6001 +	453	282	143	0	0	0	453	282	143
Plan 1: Topaz									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
0 - 2500	418	296	142	0	0	0	418	296	142
2501 – 4500	450	318	152	0	0	0	450	318	152
4501 – 6000	495	350	167	0	0	0	495	350	167
6001 +	593	420	201	0	0	0	593	420	201
Plan 2: Emerald									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
0 – 4000	662	503	182	0	0	0	662	503	182
4001 - 6000	711	541	196	0	0	0	711	541	196
6001 – 8000	783	595	215	0	0	0	783	595	215
8001 +	861	655	237	0	0	0	861	655	237
Plan 3: Ruby									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
0 – 4000	525	399	144	136	103	37	661	502	182
4001 - 6000	564	429	155	136	103	37	700	532	192
6001 – 8000	621	471	171	136	103	37	756	574	208
8001 +	683	519	188	136	103	37	818	622	225
Plan 4: Onyx									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
0 – 6000	796	605	219	199	151	55	995	756	274
6001 - 8000	856	651	236	199	151	55	1,055	802	291
8001 – 10 000	856	651	236	199	151	55	1,055	802	291
10 000 +	920	700	254	199	151	55	1,119	851	308

	1. Consultations and visits (out of hospital) 2. All other services unless stated otherwise in this annexure.			
F.	GENERAL PRACTITIONER SERVICES 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	100% NRPL	Capitated network/Contracted provider	
G.	CLINICAL TECHNOLOGISTS	100% NRPL	No Benefit	
H.	DENTAL SERVICES 1.Conservative dentistry only	100% NRPL	Capitated network/Contracted provider	General anaesthetic and hospitalisation for conservative dental work excluded except in the case of trauma, patients under the age of seven years and impacted 3rd molars.
I.	PRESCRIBED MEDICINE AND INJECTION MATERIAL 1. Acute illness conditions. Includes Pharmacy Advised Therapy (PAT) and Medicine To Take Out (TTO) 2. Chronic illness conditions.	100% NRPL	Subject to Medication Formulary	Prescribed by a person legally entitled to prescribe. Single Exit Price (SEP) plus Professional Dispensing Fee
J.	BASIC RADIOLOGY X-Rays,ultra-sound scans (including maternity)	100% NRPL	Capitated network/Contracted provider	Cover for PMB chronic conditions only
K.	ADVANCED RADIOLOGY MRI and CAT scans, angiography	100% NRPL	No Benefit	
L.	PATHOLOGY and MEDICAL TECHNOLOGY	100% NRPL	Capitated network/Contracted provider	
M.	CHEMOTHERAPYand RADIOTHERAPY	100% NRPL	Per Protocol	Subject to pre-authorisation and registration on the disease management programme
N.	ORGAN TRANSPLANTS and KIDNEY DIALYSIS	100% NRPL	Subject to PMB	Accredited public facility only
O.	PSYCHOLOGICAL and PSYCHIATRIC TREATMENT	100% NRPL	Annual limit - accredited public hospital only	Subject to pre-authorisation and registration on the disease management programme.

P.	PHYSIOTHERAPY	100% NRPL	Capitated network/Contracted provider	On referral from contracted general practitioner and subject to clinical appropriateness
Q.	BLOOD TRANSFUSIONS	100% NRPL	Annual limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
R.	AMBULANCE SERVICES (Road and Air)	100% NRPL	Scheme's preferred provider	Such transport is to be certified by a medical practitioner as being essential.
S.	ALTERNATIVES TO HOSPITALISATION: 1. Hospice 2. Step-down Nursing Facilities 3. Private Nursing 4. Registered Frail Care Facilities	100% NRPL	Annual limit	Subject to pre-authorisation and clinical appropriateness
T	ALLIED HEALTH SERVICES	100% NRPL	Capitated network/Contracted provider	Services to be defined
U.	PROSTHESES Internal and External	100% NRPL	No benefit	
V.	MEDICAL and SURGICAL APPLIANCES: 1. Hearing Aids 2. Wheelchairs 3. Oxygen, cylinders 4. Nebulisers/ Glucometers 5. Colostomy kits; and 6. Diabetic equipment	100% NRPL	R5 000 PMF	Subject to pre-authorisation and/or registration on the disease management programme.
W.	OPTICAL SERVICES 1. Frames, Lenses, contact lenses and disposable contact lenses 2. Eye examinations 3. Refractive surgery	100% NRPL	Capitated network/Contracted provider	
X.	ACQUIRED IMMUNE DEFICIENCY SYNDROME and RELATED ILLNESS	100% NRPL	Per Protocol	Services provided as per 2005 PMBs through accredited managed care organisations
Y.	ALCOHOLISM AND DRUG DEPENDANCY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	
Z.	INFERTILITY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	

--	--	--	--	--

Legend:

NRPL	National Reference Price List
PMB	Prescribed Minimum Benefit
PMSA	Personal Medical Savings Account
PB	Per Beneficiary

D.	SURGICAL PROCEDURES INCLUDING MAXILLO FACIAL SURGERY	100% NRPL	Annual Hospital Limit.	Subject to pre-authorisation & excludes Osseo integrated implants
E.	SPECIALIST SERVICES 1. Consultations and visits (out of hospital) 2. All other services unless stated otherwise in this annexure.	100% NRPL	Day-to-day limit	
F.	GENERAL PRACTITIONER SERVICES 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	100% NRPL?	R1 000 PB and R 3 000 PMF	
G.	CLINICAL TECHNOLOGISTS	100% NRPL	Annual Limit	Subject to pre-authorisation and clinical appropriateness
H.	DENTAL SERVICES 1. Conservative and Restorative dentistry (includes plastic dentures). 2. Special dentistry (Including metal base dentures)	100% NRPL	R1 500 PB and R6 000 PMF	Subject to pre-authorisation and dental protocols
I.	PRESCRIBED MEDICINE AND INJECTION MATERIAL			Prescribed by a person legally entitled to prescribe.
	1. Acute illness conditions. Includes Pharmacy Advised Therapy (PAT) and Medicine To Take Out (TTO)	100% NRPL	R2 000 PB and R6 000 PMF	Single Exit Price (SEP) plus Professional Dispensing Fee
	2. Chronic illness conditions.	100% NRPL	R6 000 PB and R12 000 PMF	Extended list of conditions Subject to prior application and approval by the Scheme. Only authorised medication for the treatment of approved chronic illness.
J.	BASIC RADIOLOGY (out-of-hospital) X-Rays,ultra-sound scans (excludes maternity)	100% NRPL	Day-to-day Limit	Maternity ultra-sound scans limited to 2X 2D scans
K.	ADVANCED RADIOLOGY (out-of-hospital) MRI and CAT scans, angiography	100% NRPL	No Benefit	

L.	PATHOLOGY and MEDICAL TECHNOLOGY (out-of-hospital)	100% NRPL	Day-to-day limit	
M.	CHEMOTHERAPY and RADIOTHERAPY	100% NRPL	Per Protocol	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
N.	ORGAN TRANSPLANTS and KIDNEY DIALYSIS	100% NRPL	R150 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
O.	PSYCHOLOGICAL and PSYCHIATRIC TREATMENT	100% NRPL	R10 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
P.	PHYSIOTHERAPY	100% NRPL	Day-to-day Limit	To be recommended by a medical practitioner
Q.	BLOOD TRANSFUSIONS	100% NRPL	Annual Limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
R.	AMBULANCE SERVICES (Road and Air)	100% NRPL	Scheme's preferred provider	Such transport is to be certified by a medical practitioner as being essential.
S.	ALTERNATIVES TO HOSPITALISATION: 1. Hospice 2. Step-down Nursing Facilities 3. Private Nursing 4. Registered Frail Care Facilities	100% NRPL	Annual limit	Subject to pre-authorisation and clinical appropriateness
T	ALLIED HEALTH SERVICES 1. Audiology 2. Occupational therapy 3. Speech therapy 4. Chiropody/ Podiatry 5. Dieticians 6. Homeopaths 7. Naturopaths 8. Chiropractors 9. Orthoptists 10. Reflexologist	100% NRPL	Day-to-day Limit	

	11. Acupuncturist 12. Ayurvedic Practitioner 13. Osteopath 14. Phytotherapist 15. Aromatherapist 16. Therapeutic Massage Therapist 17. Chinese Medicine			
U.	PROSTHESES Internal and External	100% NRPL	R20 000 PMF	Subject to pre-authorisation and clinical appropriateness
V.	MEDICAL and SURGICAL APPLIANCES: 1. Hearing Aids 2. Wheelchairs 3. Oxygen, cylinders 4. Nebulisers/ Glucometers 5. Colostomy kits; and 6. Diabetic equipment	100% NRPL	R7 500 PMF	Subject to pre-authorisation and/or registration on the disease management programme. If not registered then subject to the day-to-day Limit
W.	OPTICAL SERVICES 1. Frames, Lenses, contact lenses and disposable contact lenses 2. Eye examinations 3. Refractive surgery	100% NRPL	Day-to-day Limit	All services included in limit.
X.	ACQUIRED IMMUNE DEFICIENCY SYNDROME and RELATED ILLNESS	100% NRPL	Per Protocol	Services provided as per 2005 PMBs through accredited managed care organisations

**ANNEXURE A
PLAN 3: RUBY**

SUBJECT TO THE PROVISIONS OF THESE RULES MEMBERS AND THEIR REGISTERED DEPENDANTS ARE ENTITLED TO THE FOLLOWING BENEFITS

	SERVICE	% BENEFIT	ANNUAL LIMITS	CONDITIONS/ REMARKS
A.	STATUTORY PRESCRIBED MINIMUM BENEFITS	100% cost	No limit	Services rendered by Public Hospitals and/or designated service providers.
B.	SPECIAL FEATURES			Limits are prorated calculated from the date of admission to the end of the financial year.
	1. Day-to-day limit	100% NRPL	R500 PB and R2 000 PMF	The day-to-day limit is used before the PMSA is accessed
	2. Personal Medical Savings Account (PMSA)	100% Cost	Subject to a maximum of 25% of gross total contribution	The PMSA is accessed after the day-to-day limit is exhausted
C.	PRIVATE & PUBLIC HOSPITALS, REGISTERED UNATTACHED OPERATING THEATRES and DAY CLINICS:	100% NRPL	Annual Limit of R750 000 PMF.	1. Open network with access to network and non-network facilities. Co-payment of R1 000 per admission at non-network facilities
	1. Accommodation in a general ward, high care ward and intensive care unit.			2. Pre-authorisation shall be obtained from the scheme's designated agent before a beneficiary is admitted to a hospital or day clinic (except in the case of emergency) failing which a co-payment of R 1 000 per admission shall apply.
	2. Theatre fees.			3. In the event of an emergency the Scheme shall be notified of such emergency within one working day after admission failing which the co-payment shall apply.
	3. Medicines, materials and hospital equipment.			4. Accommodation in a private ward is subject to certification by the attending practitioner as essential for the recovery of the patient.
	4. Visits by medical practitioners.			
	5. Radiology & radiography (in-hospital)			
	6. Pathology (in-hospital)			
	7. Outpatient services.			
	8. Maternity confinement & midwives		Subject to out-of-hospital GP limit	

D.	SURGICAL PROCEDURES INCLUDING MAXILLO FACIAL SURGERY	100% NRPL	Annual Hospital Limit.	Subject to pre-authorisation & excludes Osseo-integrated implants
E.	SPECIALIST SERVICES 1. Consultations and visits (out of hospital) 2. All other services unless stated otherwise in this annexure.	100% NRPL	Day-to-day limit	1. Once the day-to-day limit is exhausted, the PMSA can be accessed
F.	GENERAL PRACTITIONER SERVICES 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	100% NRPL?	R400 PB and R 1 200 PMF	Once the annual limit is exhausted, the PMSA can be accessed
G.	CLINICAL TECHNOLOGISTS	100% NRPL	Annual Limit	Subject to pre-authorisation and clinical appropriateness
H.	DENTAL SERVICES 1. Conservative and Restorative dentistry (includes plastic dentures). 2. Special dentistry (Including metal base dentures)	100% NRPL	R400 PB and R1 200 PMF	1. Once the annual limit is exhausted, the PMSA can be accessed 2. Subject to pre-authorisation and dental protocols
I.	PRESCRIBED MEDICINE AND INJECTION MATERIAL			Prescribed by a person legally entitled to prescribe.
	1. Acute illness conditions. Includes Pharmacy Advised Therapy (PAT) and Medicine To Take Out (TTO)	100% NRPL	R700 PB and R2 600 PMF	Once the annual limit is exhausted, the PMSA can be accessed 2. Single Exit Price (SEP) plus Professional Dispensing Fee
	2. Chronic illness conditions.	100% NRPL	R6 000 PB and R12 000 PMF	Extended list of conditions as defined Subject to prior application and approval by the Scheme. Only authorised medication for the treatment of approved chronic illness.
J.	BASIC RADIOLOGY (out-of-hospital) X-Rays,ultra-sound scans (excludes maternity)	100% NRPL	Day-to-day Limit	Once the day-to-day limit is exhausted, the PMSA can be accessed Maternity ultra-sound scans limited to 2X 2D scans

K.	ADVANCED RADIOLOGY (out-of-hospital) MRI and CAT scans, angiography	100% Cost	Personal Medical Savings Account (PMSA)	
L.	PATHOLOGY and MEDICAL TECHNOLOGY (out-of-hospital)	100% NRPL	Day-to-day limit	Once the day-to-day limit is exhausted, the PMSA can be accessed
M.	CHEMOTHERAPY and RADIOTHERAPY	100% NRPL	Per protocol	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
N.	ORGAN TRANSPLANTS and KIDNEY DIALYSIS	100% NRPL	R150 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
O.	PSYCHOLOGICAL and PSYCHIATRIC TREATMENT	100% NRPL	R10 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
P.	PHYSIOTHERAPY	100% Cost	Personal Medical Savings Account (PMSA)	
Q.	BLOOD TRANSFUSIONS	100% NRPL	Annual limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
R.	AMBULANCE SERVICES (Road and Air)	100% NRPL	Scheme's preferred provider	Such transport is to be certified by a medical practitioner as being essential.
S.	ALTERNATIVES TO HOSPITALISATION: 1. Hospice 2. Step-down Nursing Facilities 3. Private Nursing 4. Registered Frail Care Facilities	100% NRPL	Annual limit	Subject to pre-authorisation and clinical appropriateness
T	ALLIED HEALTH SERVICES 1. Audiology 2. Occupational therapy 3. Speech therapy 4. Chiropody/ Podiatry 5. Dieticians 6. Homeopaths 7. Naturopaths 8. Chiropractors 9. Orthoptists 10. Reflexologist 11. Acupuncturist	100% Cost	Personal Medical Savings Account (PMSA)	

	12. Ayurvedic Practitioner 13. Osteopath 14. Phytotherapist 15. Aromatherapist 16. Therapeutic Massage Therapist 17. Chinese Medicine			
U.	PROSTHESES Internal and External	100% NRPL	R20 000 PMF	Subject to pre-authorisation and clinical appropriateness
V.	MEDICAL and SURGICAL APPLIANCES: 1. Hearing Aids 2. Wheelchairs 3. Oxygen, cylinders 4. Nebulisers/ Glucometers 5. Colostomy kits; and 6. Diabetic equipment	100% NRPL	R7 500 PMF	Subject to pre-authorisation and/or registration on the disease management programme. If not registered then subject to the day-to-day Limit
W.	OPTICAL SERVICES 1. Frames, Lenses, contact lenses and disposable contact lenses 2. Eye examinations 3. Refractive surgery	100% Cost	Personal Medical Savings Account (PMSA)	All services included in PMSA
X.	ACQUIRED IMMUNE DEFICIENCY SYNDROME and RELATED ILLNESS	100% NRPL	Per Protocol	Services provided as per 2005 PMBs through accredited managed care organisations
Y.	ALCOHOLISM AND DRUG DEPENDANCY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	
Z.	INFERTILITY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	

Legend:

NRPL	National Reference Price List
PMB	Prescribed Minimum Benefit
PMSA	Personal Medical Savings Account
PB	Per Beneficiary
PMF	Per Member Family

**ANNEXURE A
PLAN 4: ONYX**

SUBJECT TO THE PROVISIONS OF THESE RULES MEMBERS AND THEIR REGISTERED DEPENDANTS ARE ENTITLED TO THE FOLLOWING BENEFITS

	SERVICE	% BENEFIT	ANNUAL LIMITS	CONDITIONS/ REMARKS
A.	STATUTORY PRESCRIBED MINIMUM BENEFITS	100% cost	No limit	Services rendered by Public Hospitals and/or designated service providers.
B.	SPECIAL FEATURES			Limits are prorated calculated from the date of admission to the end of the financial year.
	1. Day-to-day limit	100% NRPL	R3 000 PB and R6 000 PMF	The day-to-day limit is used before the PMSA is accessed
	2. Voluntary Personal Medical Savings Account (PMSA)	100% Cost	Subject to a maximum of 25% of gross total contribution	The PMSA is accessed after the day-to-day limit is exhausted
C.	PRIVATE & PUBLIC HOSPITALS, REGISTERED UNATTACHED OPERATING THEATRES and DAY CLINICS:	100% NRPL	Annual Limit of R1 000 000 PMF.	1. Open network of private facilities
	1. Accommodation in a general ward, high care ward and intensive care unit.			2. Pre-authorisation shall be obtained from the scheme's designated agent before a beneficiary is admitted to a hospital or day clinic (except in the case of emergency) failing which a co-payment of R 1 000 per admission shall apply.
	2. Theatre fees.			3. In the event of an emergency the Scheme shall be notified of such emergency within one working day after admission failing which the co-payment shall apply.
	3. Medicines, materials and hospital equipment.			4. Accommodation in a private ward is subject to certification by the attending practitioner as essential for the recovery of the patient.
	4. Visits by medical practitioners.			
	5. Radiology & radiography (in-hospital)			
	6. Pathology (in-hospital)			
	7. Outpatient services.			
	8. Maternity confinement & midwives		Subject to out-of-hospital GP limit	

D.	SURGICAL PROCEDURES INCLUDING MAXILLO FACIAL SURGERY	100% NRPL	Annual Hospital Limit.	Subject to pre-authorisation & excludes Osseo-integrated implants
E.	SPECIALIST SERVICES 1. Consultations and visits (out of hospital) 2. All other services unless stated otherwise in this annexure.	100% NRPL	Day-to-day limit	Once the day-to-day limit is exhausted, the PMSA can be accessed
F.	GENERAL PRACTITIONER SERVICES 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	100% NRPL?	R400 PB and R 1 200 PMF	Once the annual limit is exhausted, the PMSA can be accessed
G.	CLINICAL TECHNOLOGISTS	100% NRPL	Annual Limit	
H.	DENTAL SERVICES 1. Conservative and Restorative dentistry (includes plastic dentures). 2. Special dentistry (Including metal base dentures)	100% NRPL	R2 500 PB and R4 000 PMF	1. Once the annual limit is exhausted, the PMSA can be accessed 2. Subject to pre-authorisation and dental protocols
I.	PRESCRIBED MEDICINE AND INJECTION MATERIAL			Prescribed by a person legally entitled to prescribe.
	1. Acute illness conditions. Includes Pharmacy Advised Therapy (PAT) and Medicine To Take Out (TTO)	100% NRPL	R700 PB and R2 600 PMF	1. Once the annual limit is exhausted, the PMSA can be accessed 2. Single Exit Price (SEP) plus Professional Dispensing Fee
	2. Chronic illness conditions. Includes CDL cover.	100% NRPL	R10 000 PB and R20 000 PMF	Extended list of conditions as defined Subject to prior application and approval by the Scheme. Only authorised medication for the treatment of approved chronic illness.
J.	BASIC RADIOLOGY (out-of-hospital) X-Rays, ultra-sound scans (excludes maternity)	100% NRPL	Day-to-day Limit	Once the day-to-day limit is exhausted, the PMSA can be accessed Maternity ultra-sound scans limited to 2X 2D scans
K.	ADVANCED RADIOLOGY (out-of-hospital)	100% Cost	Personal Medical Savings Account (PMSA)	

	MRI and CAT scans, angiography			
L.	PATHOLOGY and MEDICAL TECHNOLOGY (out-of-hospital)	100% NRPL	Day-to-day limit	Once the day-to-day limit is exhausted, the PMSA can be accessed
M.	CHEMOTHERAPY and RADIOTHERAPY	100% NRPL	Per Protocol	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
N.	ORGAN TRANSPLANTS and KIDNEY DIALYSIS	100% NRPL	R250 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
O.	PSYCHOLOGICAL and PSYCHIATRIC TREATMENT	100% NRPL	R20 000 PMF	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
P.	PHYSIOTHERAPY	100% NRPL	Day-to-day limit	1. Once the day-to-day limit is exhausted, the PMSA can be accessed 2. To be recommended by a medical practitioner
Q.	BLOOD TRANSFUSIONS	100% NRPL	Annual limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
R.	AMBULANCE SERVICES (Road and Air)	100% NRPL	Scheme's preferred provider	Such transport is to be certified by a medical practitioner as being essential.
S.	ALTERNATIVES TO HOSPITALISATION: 1. Hospice 2. Step-down Nursing Facilities 3. Private Nursing 4. Registered Frail Care Facilities	100% NRPL	Annual limit	Subject to pre-authorisation and clinical appropriateness
T	ALLIED HEALTH SERVICES 1. Audiology 2. Occupational therapy 3. Speech therapy 4. Chiropody/ Podiatry 5. Dieticians 6. Homeopaths 7. Naturopaths 8. Chiropractors 9. Orthoptists 10. Reflexologist	100% NRPL	Day-to-day limit	1. Once the day-to-day limit is exhausted, the PMSA can be accessed

	11. Acupuncturist 12. Ayurvedic Practitioner 13. Osteopath 14. Phytotherapist 15. Aromatherapist 16. Therapeutic Massage Therapist 17. Chinese Medicine			
U.	PROSTHESES Internal and External	100% NRPL	R25 000 PMF	Subject to pre-authorisation and clinical appropriateness
V.	MEDICAL and SURGICAL APPLIANCES: 1. Hearing Aids 2. Wheelchairs 3. Oxygen, cylinders 4. Nebulisers/ Glucometers 5. Colostomy kits; and 6. Diabetic equipment	100% NRPL	R10 000 PMF	Subject to pre-authorisation and/or registration on the disease management programme. If not registered then subject to the day-to-day Limit
W.	OPTICAL SERVICES 1. Frames, Lenses, contact lenses and disposable contact lenses 2. Eye examinations 3. Refractive surgery	100% NRPL	Day-to-day limit	1. Once the day-to-day limit is exhausted, the PMSA can be accessed 2. All services included in limit.
X.	ACQUIRED IMMUNE DEFICIENCY SYNDROME and RELATED ILLNESS	100% NRPL	Per Protocol	Services provided as per 2005 PMBs through accredited managed care organisations
Y.	ALCOHOLISM AND DRUG DEPENDANCY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	
Z.	INFERTILITY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	

Legend:

NRPL	National Reference Price List
PMB	Prescribed Minimum Benefit
PMSA	Personal Medical Savings Account

	2. All other services unless stated otherwise in this annexure.			
F.	GENERAL PRACTITIONER SERVICES 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	100% NRPL?	Capitated network/Contracted provider	
G.	CLINICAL TECHNOLOGISTS	100% NRPL	No Benefit	
H.	DENTAL SERVICES 1.Conservative dentistry only	100% NRPL	Capitated network/Contracted provider	General anaesthetic and hospitalisation for conservative dental work excluded except in the case of trauma, patients under the age of seven years and impacted 3rd molars.
I.	PRESCRIBED MEDICINE AND INJECTION MATERIAL			Prescribed by a person legally entitled to prescribe.
	1. Acute illness conditions. Includes Pharmacy Advised Therapy (PAT) and Medicine To Take Out (TTO)	100% NRPL	Subject to Medication Formulary	Single Exit Price (SEP) plus Professional Dispensing Fee
	2. Chronic illness conditions.	100% NRPL	Subject to Medication Formulary	Cover for PMB chronic conditions only
J.	BASIC RADIOLOGY X-Rays,ultra-sound scans (excludes maternity)	100% NRPL	Capitated network/Contracted provider	
K.	ADVANCED RADIOLOGY MRI and CAT scans, angiography	100% NRPL	No Benefit	
L.	PATHOLOGY and MEDICAL TECHNOLOGY	100% NRPL	Capitated network/Contracted provider	
M.	CHEMOTHERAPYand RADIOTHERAPY	100% NRPL	Per Protocol	Subject to pre-authorisation and registration on the disease management programme
N.	ORGAN TRANSPLANTS and KIDNEY DIALYSIS	100% NRPL	Subject to PMB	Accredited Public facility only
O.	PSYCHOLOGICAL and PSYCHIATRIC TREATMENT	100% NRPL	Annual limit - accredited public hospital only	Subject to pre-authorisation and registration on the disease management programme. If not registered then subject to day-to-day Limit
P.	PHYSIOTHERAPY	100% NRPL	No Benefit	

Q.	BLOOD TRANSFUSIONS	100% NRPL	Annual limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
R.	AMBULANCE SERVICES (Road and Air)	100% NRPL	Scheme's preferred provider	Such transport is to be certified by a medical practitioner as being essential.
S.	ALTERNATIVES TO HOSPITALISATION: 1. Hospice 2. Step-down Nursing Facilities 3. Private Nursing 4. Registered Frail Care Facilities	100% NRPL	Annual limit	Subject to pre-authorisation and clinical appropriateness
T	ALLIED HEALTH SERVICES	100% NRPL	No Benefit	
U.	PROSTHESES Internal and External	100% NRPL	No Benefit	
V.	MEDICAL and SURGICAL APPLIANCES: 1. Hearing Aids 2. Wheelchairs 3. Oxygen, cylinders 4. Nebulisers/ Glucometers 5. Colostomy kits; and 6. Diabetic equipment	100% NRPL	R3 000 PMF	Subject to pre-authorisation and/or registration on the disease management programme.
W.	OPTICAL SERVICES 1. Frames, Lenses, contact lenses and disposable contact lenses 2. Eye examinations 3. Refractive surgery	100% NRPL	No Benefit	
X.	ACQUIRED IMMUNE DEFICIENCY SYNDROME and RELATED ILLNESS	100% NRPL	Per Protocol	Services provided as per 2005 PMBs through accredited managed care organisations
Y.	ALCOHOLISM AND DRUG DEPENDANCY	100% NRPL	Subject to Prescribed Minimum Benefit (PMB)	