

# Benefit *Options* 2019

IN-HOSPITAL COVER	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b>GENERAL PRACTITIONERS &amp; MEDICAL SPECIALISTS</b> <i>(including maternity benefits)</i>	• Cost up to 100% of Medical Aid Rate	• Cost up to 200% of Medical Aid Rate	• Cost up to 200% of Medical Aid Rate	• Cost up to 200% of Medical Aid Rate
<b>WARD FEES</b>	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate
<b>PSYCHIATRIC TREATMENT</b>	• Cost up to 100% of Medical Aid Rate • 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 • Limited to R36 000 per beneficiary p.a.	• Cost up to 200% of Medical Aid Rate • 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 • Limited to R36 000 per beneficiary p.a.	• Cost up to 200% of Medical Aid Rate • 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 • Limited to R36 000 per beneficiary p.a.	• Cost up to 200% of Medical Aid Rate • 3 days per beneficiary p.a. in hospital & 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002 • Limited to R36 000 per beneficiary p.a.
<b>INTERNAL MEDICAL / SURGICAL APPLIANCES OR PROSTHETICS</b>	• 50% of cost up to R20 000 per beneficiary p.a.	• 100% of cost up to R30 000 per beneficiary p.a.	• 100% of cost up to R30 000 per beneficiary p.a.	• 100% of cost up to R30 000 per beneficiary p.a.
<b>EXTERNAL MEDICAL / SURGICAL APPLIANCES</b>	• 75% of cost up to R18 000 per member family p.a. when used for the treatment of fractures • Subject to approval	• 75% of cost up to R18 000 per member family p.a. when used for the treatment of fractures • Subject to approval	• 75% of cost up to R18 000 per member family p.a. when used for the treatment of fractures • Subject to approval	• 75% of cost up to R18 000 per member family p.a. when used for the treatment of fractures • Subject to approval
<b>PATHOLOGY SERVICES</b>	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate
<b>PLAIN RADIOGRAPHY</b> <i>(i.e. X-rays)</i>	• 100% of the lower of cost or Medical Aid Rate	• 100% of the lower of cost or Medical Aid Rate	• 100% of the lower of cost or Medical Aid Rate	• 100% of the lower of cost or Medical Aid Rate
<b>MRI &amp; CT SCANS</b>	• Member has a co-payment of R2 750 per scan • Up to two (2) scans per member family p.a., further limited to R7 000 per scan • Subject to authorisation • Dento-alveolar procedures & conservative treatment of back / neck conditions excluded	• 100% of the lower of cost or Medical Aid Rate • Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 850 per beneficiary p.a. • Subject to authorisation	• 100% of the lower of cost or Medical Aid Rate • Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 850 per beneficiary p.a. • Subject to authorisation	• 100% of the lower of cost or Medical Aid Rate • Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Medical Aid Rate, further limited to R6 850 per beneficiary p.a. • Subject to authorisation
<b>PAIN RELIEF</b> <i>(epidural injection)</i>	• No benefit	• Benefit for conservative back and/or neck <i>(spinal / vertebral condition)</i> paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. <i>(all inclusive)</i>	• Benefit for conservative back and/or neck <i>(spinal / vertebral condition)</i> paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. <i>(all inclusive)</i>	• Benefit for conservative back and/or neck <i>(spinal / vertebral condition)</i> paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. <i>(all inclusive)</i>
<b>PHYSIOTHERAPY</b> <i>(must be directly related to reason for admission)</i>	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate	• Cost up to 100% of Medical Aid Rate
<b>MAXILLO-FACIAL SURGERY</b>	• Cost up to 100% of Medical Aid Rate • Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, periodontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty &amp; related costs)</i> • Subject to authorisation	• Cost up to 200% of Medical Aid Rate • Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, periodontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty &amp; related costs)</i> • Subject to authorisation	• Cost up to 200% of Medical Aid Rate • Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, periodontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty &amp; related costs)</i> • Subject to authorisation	• Cost up to 200% of Medical Aid Rate • Required as a result of major trauma or accident <i>(excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, periodontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty &amp; related costs)</i> • Subject to authorisation
<b>DENTAL</b> <i>(part of "Basic dentistry" benefit)</i>	• Cost up to 100% of Medical Aid Rate for the surgical removal of bony impacted wisdom teeth, where pathology & pain are directly associated with wisdom teeth. Limited to the lower of cost or R10 000 per case <i>(all inclusive)</i> • Limited to 1 hospital admission per beneficiary p.a. • Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions & fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R10 000 per case • Subject to Genesis protocols & approval	• Cost up to 100% of Medical Aid Rate for the surgical removal of bony impacted wisdom teeth, where pathology & pain are directly associated with wisdom teeth. Limited to the lower of cost or R10 000 per case <i>(all inclusive)</i> • Limited to 1 hospital admission per beneficiary p.a. • Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions & fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R10 000 per case • Subject to Genesis protocols & approval	• Cost up to 100% of Medical Aid Rate for the surgical removal of bony impacted wisdom teeth, where pathology & pain are directly associated with wisdom teeth. Limited to the lower of cost or R10 000 per case <i>(all inclusive)</i> • Limited to 1 hospital admission per beneficiary p.a. • Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions & fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R10 000 per case • Subject to Genesis protocols & approval	• Cost up to 100% of Medical Aid Rate for the surgical removal of bony impacted wisdom teeth, where pathology & pain are directly associated with wisdom teeth. Limited to the lower of cost or R10 000 per case <i>(all inclusive)</i> • Limited to 1 hospital admission per beneficiary p.a. • Cost up to 100% of Medical Aid Rate for child beneficiaries, prior to attaining the age of 9 years, for extractions & fillings <i>(once only, lifetime limit)</i> , limited to the lower of cost or R10 000 per case • Subject to Genesis protocols & approval

IN-HOSPITAL COVER	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b>BLOOD TRANSFUSION</b>	• Cost up to 100% of Medical Aid Rate for material, apparatus & operator's fees	• Cost up to 100% of Medical Aid Rate for material, apparatus & operator's fees	• Cost up to 100% of Medical Aid Rate for material, apparatus & operator's fees	• Cost up to 100% of Medical Aid Rate for material, apparatus & operator's fees
<b>HEMODIALYSIS</b>	• No benefit	• 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate	• 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate	• 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate
<b>MEDICINES USED IN HOSPITAL</b>	• 100% of legislated cost	• 100% of legislated cost	• 100% of legislated cost	• 100% of legislated cost
<b>SURGICAL PROCEDURES IN DOCTORS' ROOMS</b>	• Cost up to 100% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	• Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	• Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	• Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital
<b>BREAST REDUCTION &amp; AUGMENTATIONS</b>	• No benefit	• No benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance
<b>COSMETIC SURGERY, including treatment for obesity &amp; elective or planned procedures not directly caused by or related to illness, accident or disease</b>	• No benefit	• No benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance
<b>TREATMENT RELATING TO IMPOTENCE</b>	• No benefit	• No benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance
<b>STATUTORY PRESCRIBED MINIMUM BENEFITS (PMBs)</b>	• In private hospitals, benefits and limits as above • In public or state hospitals, benefits as prescribed by law	• In private hospitals, benefits and limits as above • In public or state hospitals, benefits as prescribed by law	• In private hospitals, benefits and limits as above • In public or state hospitals, benefits as prescribed by law	• In private hospitals, benefits and limits as above • In public or state hospitals, benefits as prescribed by law
AUXILIARY SERVICES				
<b>ENDOSCOPY (diagnostic)</b>	• No benefit	• R4 500 per procedure for colonoscopy (all inclusive) • R3 150 per procedure for gastroscopy (all inclusive)	• R4 500 per procedure for colonoscopy (all inclusive) • R3 150 per procedure for gastroscopy (all inclusive)	• R4 500 per procedure for colonoscopy (all inclusive) • R3 150 per procedure for gastroscopy (all inclusive)
<b>EMERGENCY PRE-HOSPITAL TREATMENT, TRANSPORT &amp; EVACUATION, INCLUDING INTER-HOSPITAL TRANSFERS WITHIN RSA</b>	• 100% of cost when using the preferred provider (ER24)	• 100% of cost when using the preferred provider (ER24)	• 100% of cost when using the preferred provider (ER24)	• 100% of cost when using the preferred provider (ER24)
MAJOR MEDICAL ILLNESS COVER				
<b>PROCEDURES &amp; MEDICATION ADMINISTERED IN &amp; OUT-OF-HOSPITAL FOR:-</b>	• Annual in-hospital limit of R50 000 per beneficiary up to 100% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant • Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs) in public or state hospitals	• Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <b>FURTHER SUB-LIMITS APPLY FOR:</b>	• Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <b>FURTHER SUB-LIMITS APPLY FOR:</b>	• Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant <b>FURTHER SUB-LIMITS APPLY FOR:</b>
<b>CANCER</b>		• Oncologist consultations, chemotherapy, radio-therapy (including brachytherapy), MRI / CT / PET and bone scans, pathology tests and materials up to R225 000 per beneficiary p.a.	• Oncologist consultations, chemotherapy, radio-therapy (including brachytherapy), MRI / CT / PET and bone scans, pathology tests and materials up to R225 000 per beneficiary p.a.	• Oncologist consultations, chemotherapy, radio-therapy (including brachytherapy), MRI / CT / PET and bone scans, pathology tests and materials up to R225 000 per beneficiary p.a.
<b>STROKE</b>		• In-hospital rehabilitation up to R80 000 per member family p.a.	• In-hospital rehabilitation up to R80 000 per member family p.a.	• In-hospital rehabilitation up to R80 000 per member family p.a.
<b>ORGAN TRANSPLANT</b>		• Cost of immunosuppressant medication up to R84 000 per member family p.a.	• Cost of immunosuppressant medication up to R84 000 per member family p.a.	• Cost of immunosuppressant medication up to R84 000 per member family p.a.
<b>HOSPICE:</b> ■ Accommodation ■ Home care visits ■ Home visits by medical practitioner		• 100% of cost • R200 per day • Cost up to 100% of Medical Aid Rate	• 100% of cost • R200 per day • Cost up to 100% of Medical Aid Rate	• 100% of cost • R200 per day • Cost up to 100% of Medical Aid Rate
CHRONIC COVER (subject to authorisation & registration)				
<b>PRESCRIBED CHRONIC DISEASE LIST CONDITIONS</b>	• Limited to the extent of the therapeutic algorithms • 100% of the cost of formulary drugs	• Limited to the extent of the therapeutic algorithms • 100% of the cost of formulary drugs	• Limited to the extent of the therapeutic algorithms • 100% of the cost of formulary drugs	• Limited to the extent of the therapeutic algorithms • 100% of the cost of formulary drugs

OUT-OF-HOSPITAL COVER	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
SAVINGS FACILITY	• No Benefit	• No Benefit	• R5 820 per adult p.a. • Pro-rated and advanced quarterly	• No Benefit
SELF MANAGED FUND (SMF)	• No Benefit	• No Benefit	• No Benefit	• R7 620 per adult p.a. • Pro-rated and advanced quarterly
MEDICINES	• No Benefit	• No Benefit	• 100% of legislated cost subject to available savings balance	• 100% of legislated cost subject to available SMF balance
PRESCRIPTION SPECTACLE / CONTACT LENSES	• No Benefit	• No Benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance • Frames subject to R1 000 per beneficiary p.a. (included in SMF benefit)
<b>CONSULTATION BENEFIT:</b> <ul style="list-style-type: none"> <li>■ General practitioners &amp; medical specialists</li> <li>■ Speech therapy &amp; audiology</li> <li>■ Psychologist</li> <li>■ Chiropractic services</li> <li>■ Dietician's services</li> <li>■ Social worker</li> <li>■ Physiotherapy / biokinetics</li> <li>■ Occupational therapist</li> <li>■ Optometrist</li> <li>■ Homeopath &amp; related services</li> </ul>	• No Benefit	• No Benefit	<ul style="list-style-type: none"> <li>• Cost up to 200% of Medical Aid Rate subject to available savings balance</li> <li>• Healthcare provider to be registered with the Health Professions Council of SA</li> </ul>	<ul style="list-style-type: none"> <li>• Cost up to 200% of Medical Aid Rate subject to available SMF balance</li> <li>• Healthcare provider to be registered with the Health Professions Council of SA</li> </ul>
EXTERNAL SURGICAL APPLIANCES (including repair)	• No Benefit	• No Benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance
RADIOLOGY (i.e. X-rays) & PATHOLOGY SERVICES	• No Benefit	• No Benefit	• Cost up to 200% of Medical Aid Rate subject to available savings balance	• Cost up to 200% of Medical Aid Rate subject to available SMF balance
MRI & CT SCANS	• No Benefit	• 50% of the lower of cost or Medical Aid Rate, limited to R6 850 per beneficiary p.a.	• 50% of the lower of cost or Medical Aid Rate, limited to R6 850 per beneficiary p.a.	• 50% of the lower of cost or Medical Aid Rate, limited to R6 850 per beneficiary p.a.
BASIC DENTISTRY	Covered at the lower of cost or Medical Aid Rate for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner: <ul style="list-style-type: none"> <li>• Three (3) dental oral examinations</li> <li>• Six (6) fillings</li> <li>• Tooth extractions</li> <li>• Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li> <li>• Two (2) root canal treatments, excluding root canal treatment on wisdom teeth</li> <li>• Crowns, bridges or dentures limited to the lower of cost or Medical Aid Rate, further limited to R3 700</li> <li>• Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth</li> </ul>	Covered at the lower of cost or Medical Aid Rate for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner: <ul style="list-style-type: none"> <li>• Three (3) dental oral examinations</li> <li>• Six (6) fillings</li> <li>• Tooth extractions</li> <li>• Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li> <li>• Two (2) root canal treatments, excluding root canal treatment on wisdom teeth</li> <li>• Crowns, bridges or dentures limited to the lower of cost or Medical Aid Rate, further limited to R3 700</li> <li>• Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth</li> </ul>	Covered at the lower of cost or Medical Aid Rate for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner: <ul style="list-style-type: none"> <li>• Three (3) dental oral examinations</li> <li>• Six (6) fillings</li> <li>• Tooth extractions</li> <li>• Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li> <li>• Two (2) root canal treatments, excluding root canal treatment on wisdom teeth</li> <li>• Crowns, bridges or dentures limited to the lower of cost or Medical Aid Rate, further limited to R3 700</li> <li>• Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth</li> </ul>	Covered at the lower of cost or Medical Aid Rate for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner: <ul style="list-style-type: none"> <li>• Three (3) dental oral examinations</li> <li>• Six (6) fillings</li> <li>• Tooth extractions</li> <li>• Six (6) plain X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li> <li>• Two (2) root canal treatments, excluding root canal treatment on wisdom teeth</li> <li>• Crowns, bridges or dentures limited to the lower of cost or Medical Aid Rate, further limited to R3 700</li> <li>• Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth</li> </ul>
ADVANCED DENTISTRY (i.e. orthodontic treatment, implants, etc.)	• No Benefit	• No Benefit	• 100% of cost subject to available savings balance	• 100% of cost subject to available SMF balance

### Medical Aid Rate (Genesis Rate):

Means the fixed tariff determined by Genesis for the payment of relevant health services / benefits in accordance with the Rules of the Scheme, or the fee determined in terms of any agreement between the Scheme and a service provider(s) in respect of the payment of relevant health services.

Benefits are subject to Genesis issuing a hospital admission reference number, however, payment is not guaranteed if clinical protocols or the terms and conditions as per the Rules are not met.

Beneficiaries on all options share the benefits of adult members, unless expressly stated to the contrary.

Prescribed Minimum Benefits (PMBs) cannot be limited beyond the limits prescribed by law. For further information contact Genesis.

Genesis does not provide any kind of healthcare service or treatment. Treatment can only be provided by / in a registered healthcare practitioner(s) and / or institution(s). The function of the Scheme is therefore to provide the funding for

such treatment and will accordingly reimburse members' claims in terms of its Rules.

Genesis covers all approved conditions, including PMBs, in private hospitals, where the benefits and limits, as set out in the Rules, apply. Hospital accounts, including treatment for PMBs, will usually be paid in full in terms of tariff agreements with the hospital. In private hospitals, the charges of attending doctors / specialists and other healthcare service providers, even for PMBs, will be reimbursed at 100% or 200% of Medical Aid Rate, depending which benefit option you are on.

This funding applies to all claims for treatment in private hospitals, even if the condition is listed as a PMB. Shortfalls relating to treatment received in private hospitals usually pertain to charges for attending doctors / specialists if they charge more than 100% or 200% of the Medical Aid Rate. To this end, should your claim be listed as a PMB and you want it to be paid according to the law as provided for in section 29(1)(p) of the Medical Schemes Act ("paid in full subject to PMB level of care"), then treatment must be obtained from

any public or state hospital in South Africa and the Uniform Patient Fee Schedule (UPFS) tariff will apply. In short, PMB treatment in private hospitals is reimbursed in terms of the Rules where limits may apply. PMB treatment in public or state hospitals will be reimbursed subject to PMB level of care as prescribed in the Medical Schemes Act. This

means that you will receive the same entitlement to treatment that applies to a public or state hospital patient as set out in the regulations to the Act. If in any doubt, please call our Call Centre on 0860 10 20 10 for further information.

The cost of medical services rendered outside the Republic of

South Africa, is excluded from the risk benefits on all options.

The Scheme Rules, including a list of excluded conditions, procedures and services for all benefit options, are available on the website or on request from the Scheme.

## Contributions 2019

	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMP.
MAIN MEMBER	R1 150	R1 665	R2 225	R2 400
ADULT DEPENDENT	R1 150	R1 665	R2 225	R2 400
CHILD DEPENDENT	R390	R455	R455	R455

### Annual Out-Of-Hospital Benefit Facility *Per Adult* - Included in Contributions

SAVINGS FACILITY	n/a	n/a	R5 820	n/a
SELF MANAGED FUND (SMF)	n/a	n/a	n/a	R7 620
DENTAL BENEFIT	yes	yes	yes	yes

*Whilst every effort has been made to ensure that the benefits set out herein comprise a detailed summary of the relevant Rules of Genesis, any dispute will be resolved by reference to the registered Rules of Genesis approved by the Registrar of Medical Schemes.*