## Benefit Options 2019

### IN-HOSPITAL COVER

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GENERAL PRACTITIONERS &amp; MEDICAL SPECIALISTS</strong></td>
<td>(including maternity benefits)</td>
<td>• Cost up to 100% of Medical Aid Rate</td>
</tr>
<tr>
<td><strong>WARD FEES</strong></td>
<td></td>
<td>• Cost up to 100% of Medical Aid Rate</td>
</tr>
<tr>
<td><strong>PSYCHIATRIC TREATMENT</strong></td>
<td></td>
<td>• Cost up to 200% of Medical Aid Rate and 3 days per beneficiary in hospital &amp; 18 days per beneficiary p.a. in a health establishment registered in terms of section 5 of the Mental Healthcare Act, 2002</td>
</tr>
<tr>
<td><strong>INTERNAL MEDICAL / SURGICAL APPLIANCES OR PROSTHETICS</strong></td>
<td></td>
<td>• 100% of cost up to R30 000 per beneficiary p.a.</td>
</tr>
<tr>
<td><strong>EXTERNAL MEDICAL / SURGICAL APPLIANCES</strong></td>
<td></td>
<td>• 75% of cost up to R18 000 per member family p.a. when used for the treatment of fractures</td>
</tr>
<tr>
<td><strong>PATHOLOGY SERVICES</strong></td>
<td></td>
<td>• Cost up to 100% of Medical Aid Rate</td>
</tr>
<tr>
<td><strong>PLAIN RADIOGRAPHY (i.e. X-rays)</strong></td>
<td></td>
<td>• 100% of the lower of cost or Medical Aid Rate</td>
</tr>
<tr>
<td><strong>MRI &amp; CT SCANS</strong></td>
<td></td>
<td>• 100% of the lower of cost or Medical Aid Rate</td>
</tr>
<tr>
<td><strong>PAIN RELIEF (epidural injection)</strong></td>
<td></td>
<td>• Benefit for conservative back and/or neck (spinal / vertebral condition) paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. (all inclusive)</td>
</tr>
<tr>
<td><strong>PHYSIOTHERAPY (must be directly related to reason for admission)</strong></td>
<td></td>
<td>• Cost up to 100% of Medical Aid Rate</td>
</tr>
<tr>
<td><strong>MAXILLO-FACIAL SURGERY</strong></td>
<td></td>
<td>• Cost up to 200% of Medical Aid Rate and required as a result of major trauma or accident (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)</td>
</tr>
<tr>
<td><strong>DENTAL</strong></td>
<td>(part of “Basic dentistry” benefit)</td>
<td>• Cost up to 100% of Medical Aid Rate and required as a result of major trauma or accident (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)</td>
</tr>
<tr>
<td><strong>BLOOD TRANSFUSION</strong></td>
<td></td>
<td>• Cost up to 100% of Medical Aid Rate for material, apparatus &amp; operator’s fees</td>
</tr>
<tr>
<td><strong>HEMODIALYSIS</strong></td>
<td></td>
<td>• 100% of cost up to R300 000 per member family p.a. at Medical Aid Rate</td>
</tr>
<tr>
<td><strong>MEDICINES USED IN HOSPITAL</strong></td>
<td></td>
<td>• 100% of legislated cost</td>
</tr>
<tr>
<td><strong>SURGICAL PROCEDURES IN DOCTORS’ ROOMS</strong></td>
<td></td>
<td>• Cost up to 200% of Medical Aid Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital</td>
</tr>
<tr>
<td><strong>BREAST REDUCTION &amp; AUGMENTATIONS</strong></td>
<td></td>
<td>• 100% of cost subject to available savings balance</td>
</tr>
<tr>
<td><strong>COSMETIC SURGERY</strong></td>
<td>(including treatment for obesity &amp; elective or planned procedures not directly caused by or related to illness, accident or disease)</td>
<td>• 100% of cost subject to available savings balance</td>
</tr>
</tbody>
</table>
## Treatment Relating to Impotence

- 100% of cost subject to available savings balance

## Statutory Prescribed Minimum Benefits (PMBs)

- In private hospitals, benefits and limits as above
- In public or state hospitals, benefits as prescribed by law

## Auxiliary Services

### Endoscopy (Diagnostic)

- R4 500 per procedure for colonoscopy *(all inclusive)*
- R3 150 per procedure for gastroscopy *(all inclusive)*

### Emergency Pre-Hospital Treatment, Transport & Evacuation, Including Inter-Hospital Transfers Within RSA

- 100% of cost when using the preferred provider *(ER24)*

## Major Medical Illness Cover

### Procedures & Medication Administered In & Out-Of-Hospital For:

- Annual limit of R550 000 per beneficiary up to 200% of Medical Aid Rate for cancer, stroke, motor-neuron disease and organ transplant

#### Further Sub-Limitations Apply For:

- 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.

### Cancer

- In-hospital rehabilitation up to R80 000 per member family p.a.

### Stroke

- Cost of immunosuppressant medication up to R84 000 per member family p.a.

### Organ Transplant

- 100% of cost
- R200 per day
- Cost up to 100% of Medical Aid Rate

### Hospice:

- Accommodation
- Home care visits
- Home visits by medical practitioner

## Chronic Cover *(subject to authorisation & registration)*

### Prescribed Chronic Disease List Conditions

- Limited to the extent of the therapeutic algorithms
- 100% of the cost of formulary drugs

## Out-Of-Hospital Cover

### Savings Facility

- R5 820 per adult p.a.
- Pro-rated and advanced quarterly

### Self Managed Fund (SMF)

- No Benefit

### Medicines

- 100% of legislated cost subject to available savings balance

### Prescription Spectacle / Contact Lenses

- 100% of cost subject to available savings balance

### Consultation Benefit:

- General practitioners & medical specialists
- Speech therapy & audiometry
- Psychologist
- Chiropractic services
- Dietician’s services
- Social worker
- Physiotherapy / biokinetics
- Occupational therapist
- Optometrist
- Homeopath & related services

- Cost up to 200% of Medical Aid Rate subject to available savings balance
- Healthcare provider to be registered with the Health Professions Council of SA
### Contributions 2019

<table>
<thead>
<tr>
<th></th>
<th>PRIVATE PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MAIN MEMBER</strong></td>
<td>R2 225</td>
</tr>
<tr>
<td><strong>ADULT DEPENDENT</strong></td>
<td>R2 225</td>
</tr>
<tr>
<td><strong>CHILD DEPENDENT</strong></td>
<td>R455</td>
</tr>
</tbody>
</table>

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

<p>| | |</p>
<table>
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<tr>
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<tbody>
<tr>
<td><strong>SAVINGS FACILITY</strong></td>
<td>R5 820</td>
</tr>
<tr>
<td><strong>SELF MANAGED FUND (SMF)</strong></td>
<td>n/a</td>
</tr>
<tr>
<td><strong>DENTAL BENEFIT</strong></td>
<td>yes</td>
</tr>
</tbody>
</table>

### While 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.
Benefits reflected in this schedule are for the full benefit year and will be pro-rated for those members joining Genesis during the benefit year.

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.