

ANNEXURE C

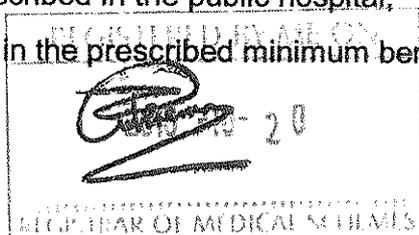
PRESCRIBED MINIMUM BENEFITS (PMBs)

The Scheme will pay in full, without co-payment or use of deductibles, the diagnosis, treatment and care costs of the PMBs as per Regulations 8 of the Act. Furthermore, where a protocol or a formulary drug preferred by the Scheme has been ineffective or would cause harm to a beneficiary, the Scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary as required by Regulation 15H and 15I of the Act.

GENERAL EXCLUSIONS

The following services/items are excluded from benefits with due regard to PMBs and will not be paid by the Scheme:

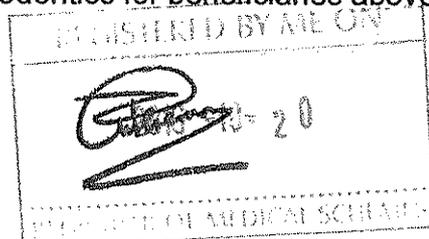
1. Services not mentioned in the benefits as well as services which, in the opinion of the Scheme, are not aimed at the treatment of an actual or supposed illness or disablement which impairs or threatens essential body functions (the process of ageing will not be regarded as an illness or a disablement);
2. Sleep therapy;
3. Reversal of sterilisation procedures, provided that the Board may decide to grant benefits in exceptional circumstances;
4. The artificial insemination of a person in or outside the human body as defined in the Human Tissue Act, 1983 (Act 65 of 1983) provided that, in the case of artificial insemination, the Scheme's responsibility on the treatment will be:
 - ◆ as it is prescribed in the public hospital;
 - ◆ as defined in the prescribed minimum benefits (PMBs); and



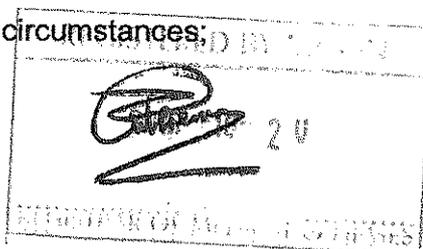
- ◆ subject to pre-authorisations and prior approval by the Scheme.
5. Charges for appointments which a member or dependant failed to keep with service providers;
 6. Prenatal and/or post-natal exercises;
 7. Operations, treatments and procedures, by choice, for cosmetic purposes where no pathological substance exists which proves the necessity of the procedure, and/or which is not life-saving, life-sustaining or life-supporting; for example, breast reduction, breast augmentation, otoplasty, total nose reconstruction, lipectomy, subcutaneous mastectomy, minor superficial varicose veins treatment with sclerotherapy, abdominal bowel bypass surgery, etc;

Members have the opportunity to lodge an appeal to POLMED's Clinical Committee, when an application for a procedure was declined;

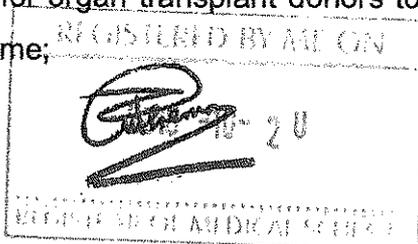
8. Plastic and reconstructive surgery is excluded from benefits, unless previously approved by the Scheme as clinically essential and not cosmetic;
9. Accommodation in an old-age home or other institution that provides general care for the aged and/or chronically ill patients, unless approved by the Scheme;
10. Aids for participation in sport, e.g. mouthguards;
11. Gold inlays in dentures, soft and metal base to new dentures, invisible retainers, osseo-integrated implants and bleaching of vital (living) teeth;
12. Fixed orthodontics for beneficiaries above the age of 21 years;



13. Any orthopaedic and medical aids that are not clinically essential, subject to PMBs;
14. Reports, investigations or tests for insurance purposes, admission to universities or schools, fitness tests and examinations, medical court reports, employment, emigration or immigration, etc.;
15. Sex change operations;
16. Bandages and plasters, unless prescribed after an operation or injury;
17. Beneficiaries' travelling costs except services according to the benefits in Annexure A/B;
18. Accounts of persons not registered with a recognised professional body constituted in terms of an Act of Parliament;
19. Accommodation in spas, health or rest resorts;
20. Holidays for recuperative purposes;
21. The treatment of obesity, provided that with prior motivation the Scheme may approve benefits for the treatment of morbid obesity;
22. Muscular fatigue tests, except if requested by a specialist and a doctor's motivation is enclosed;
23. Any treatment as a result of surrogate pregnancy;
24. Blood pressure appliances: Provided that the Board may decide to grant benefits in exceptional circumstances;



25. Non-functional prostheses used for reconstructive/restorative surgery, excluding PMB diagnoses, provided that the Board may decide to grant the benefit in exceptional circumstances;
26. Benefits for costs of repair, maintenance, parts or accessories for the appliances or prostheses;
27. Unless otherwise indicated by the Board, costs for services rendered by any institution, not registered in terms of any law;
28. All costs in respect of sickness conditions that were specifically excluded from benefits when the member was admitted to the Scheme for twelve months from the date of coverage;
29. Unless otherwise decided by the Board, benefits in respect of medicines obtained on a prescription are limited to one month's supply for every such prescription or repeat thereof;
30. Any health benefit not included in the list of prescribed benefits (including newly-developed interventions or technologies where the long-term safety and cost to benefit cannot be supported) shall be deemed to be excluded from the benefits;
31. Compensation for pain and suffering, loss of income, funeral expenses or claims for damages;
32. Nappies excluded and benefits for adult use will only be granted if previously authorised with motivation;
33. Benefits for organ transplant donors to recipients who are not members of the Scheme;

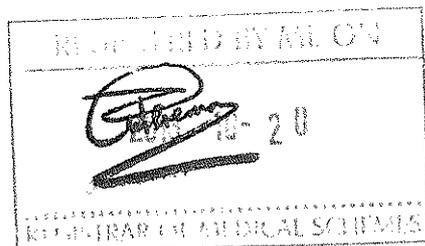


34. Claims relating to the following:

- aptitude tests
- IQ tests
- school readiness
- questionnaires
- marriage counselling
- learning problems
- behavioural problems;

35. Benefits for tints and photochromic lenses;

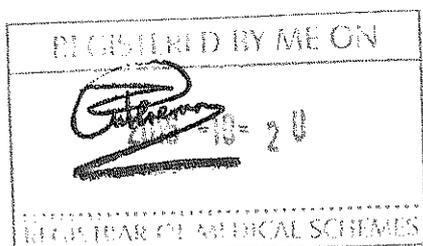
36. Cosmetics and sunblock; sunblock may be considered for clinical reasons in albinism.



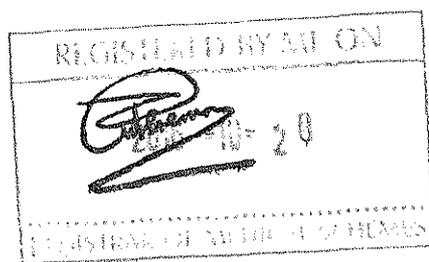
ACUTE MEDICINE EXCLUSIONS

The following categories of medicines to be excluded from acute benefits:

Category	Description	Example
1.03	Gender/sex related: Treatment of female infertility	Clomid®, Profasi®, Cyclogest®
1.05	Gender/sex related: Androgens and anabolic steroids	Sustanon®
2.00	Slimming preparations:	Thinz®, Obex LA®
4.01	Patent medicines: Household remedies	Lenons
4.02	Patent medicines: Patent and products with no robust scientific evidence to support cost-effectiveness	Choats
4.03	Patent medicines: Emollients	Aqueous cream
4.04	Patent medicines: Food/nutrition	Infasoy, Ensure
4.05	Patent medicines: Soaps and cleansers	Brasivol®, Phisoac®
4.06	Patent medicines: Cosmetics	Classique
4.07	Patent medicines: Contact lens preparations	Bausch + Lomb®



Category	Description	Example
4.08	Patent medicines: Patent sunscreens	Piz Buin
4.10	Patent medicines: Medicated shampoo	Denorex®, Niz shampoo
4.11	Patent medicines: Veterinary products	
5.04	Appliances, supplies and devices: Medical appliances/devices	Thermometers, hearing aid batteries
5.06	Appliances, supplies and devices: Bandages and dressings	Cotton wool, gauze
5.07	Appliances, supplies and devices: Disposable cholesterol supplies	
5.11	Appliances, supplies and devices: Incontinence products	Nappies molipants, linen savers except Stoma-related supplies
6.00	Diagnostic agents	Clear View pregnancy tests
8.05	Vaccines/immunoglobulins: Other immunoglobulins	Beriglobin®
9.02	Vitamin and/or mineral supplements: Multivitamins or minerals	Pharmaton SA®
9.03	Vitamin and/or mineral supplements: Geriatric vitamins and/or minerals	Gericomplex®
9.05	Vitamin and/or mineral supplements: Tonics and stimulants	Bioplus®



Category	Description	Example
9.08	Vitamin and/or mineral supplements: Magnesium diet supplementation	Magnesit®
9.10	Vitamin and/or mineral supplements: Unregistered vitamins, mineral or food supplements	Sportron
10.01	Naturo - and homeopathic remedies/supplements: Homeopathic remedies	Weleda Natura
10.02	Naturo- and homeopathic remedies/supplements: Natural oils	Primrose oils, fish liver oil
12.00	Veterinary products	
13.00	Growth hormones	Genotropin®
14.00	Medicines where cost/benefit ratio cannot be justified	Xigris®, Zyvoxid ® Herceptin, Gleevac®,
20.00	All newly registered medicines	

Other items and categories that can be excluded according to evidence-based medicine principles as approved by the Scheme from time to time.



The following categories are not available on acute benefits:

Category	Description	Example
1.06	Gender/sex related: Treatment of impotence/sexual dysfunction	Viagra®, Cialis®, Caverject®
5.03	Appliances, supplies and devices: Stoma products and accessories, except where it forms part of PMB-related services	Stoma bags, adhesive paste, pouches and accessories
5.08	Appliances, supplies and devices: Medicated dressings, except where these forms part of PMB-related services	Opsite®, Intrasite®, Tielle®, Granugel®
5.10	Appliances, supplies and devices: Surgical appliances/products for home nursing	Catheters, urine bags, butterflies, dripsets, alcohol swabs
7.01	Treatment/prevention of substance abuse: Opioid	Revia®
7.03	Treatment/prevention of substance abuse: Alcohol, except PMBs	Antabuse®, Sobrial®, Esperal implants
22.00	Immunosuppressives: Except PMBs	Azapress®, Sandimmun
23.01	Blood products: Erythropoietin, except PMBs	Eprex®, Repotin®
23.02	Blood products : Haemostatics, except PMBs	Konakion®, Factor VIII
25.01	Oxygen : Masks regulators and oxygen	Oxygen, masks

