

OVERVIEW OF PLANS



BENEFITS	MARINE	AQUARIUM	CO-PAYMENTS AND COMMENTS
IN-HOSPITAL BENEFITS			
PMB hospital cover	Unlimited	Unlimited	<ul style="list-style-type: none"> • Subject to POLMED network on the Aquarium option • Negotiated network tariff • Subject to pre-authorisation • Subject to R5 000 co-payment where pre-authorisation was not obtained • Subject to managed care protocols and guidelines
Non-PMB hospital cover	Unlimited	R214 740	<ul style="list-style-type: none"> • An open network applies for Marine Plan • R15 000 co-payment for admission in a non-network hospital on the Aquarium option • Scheme rates are applicable • Negotiated network tariff • Subject to pre-authorisation • Subject to R5 000 co-payment where pre-authorisation was not obtained • Subject to managed care protocols and guidelines
Allied health services and alternative healthcare providers: Biokineticists Chiropractors Dieticians Homeopaths Naturopaths Orthoptists Osteopaths Chiropodists Reflexologists Therapeutic massage therapists	Yes	Yes	<ul style="list-style-type: none"> • Referral required for services rendered by all allied and auxilliary service providers in-hospital • A referral by the treating healthcare professional is required for services rendered. • Social worker and registered counselors: limit number of 4 (four) consultations in a benefit cycle
Anaesthetist's rate	Yes	Yes	<ul style="list-style-type: none"> • 100% agreed tariff at network provider
Caesarean sections	Yes	Yes	<ul style="list-style-type: none"> • Subject to PMB • Subject to pre-authorisations • Considered in line with managed care and funding protocols • A co-payment of R10 000 will apply for voluntary caesarean sections

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Chronic renal dialysis	Yes	Yes	<ul style="list-style-type: none"> • 100% agreed tariff • Subject to pre-authorisation • Subject to network • Subject to 30% co-payment when using a non-network provider
Dentistry (conservative and restorative)	Yes	Yes	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to out-of-hospital (OOH) limit • Subject to dentistry sublimit • Hospital and anaesthetist costs will be reimbursed from in-hospital benefits • Full Dental Benefit Guide can be downloaded at www.polmed.co.za
Emergency medical services	Yes	Yes	<ul style="list-style-type: none"> • Subject to authorisation within 72 hours following the incident or next day post-emergency • Authorisation required for inter-hospital transfers before the event • Subject to 40% co-payment when using a non-network provider
General practitioners	Yes	Yes	<ul style="list-style-type: none"> • 100% of agreed tariff at network provider • 100% of POLMED rate at non-network provider
Medication (specialised drug limit) e.g. biologicals	Yes	Yes	<ul style="list-style-type: none"> • 100% of POLMED rate • Subject to pre-authorisation • Subject to listed sublimit
Mental health	Yes	Yes	<ul style="list-style-type: none"> • 100% of POLMED rate • Annual limit of 21 days in-hospital or 15 out-of-hospital sessions per beneficiary • Limited to a maximum of 3 (three) days' hospitalisation if admitted by a GP or a specialist physician • Additional hospitalisation subject to motivation by the medical practitioner
Oncology (chemotherapy and radiotherapy)	Yes	Yes	<ul style="list-style-type: none"> • 100% of agreed tariff at network provider • Subject to set limit and includes MRI/CT or 2 (two) PET • Subject to oncology formulary • Subject to medicines from the preferred provider network • No specialised drug limit for Aquarium in Oncology, limited to PMB
Organ and tissue transplants	Yes	Yes	<ul style="list-style-type: none"> • 100% of agreed tariff at network provider • Subject to clinical guidelines
Pathology	Yes	Yes	<ul style="list-style-type: none"> • Service linked to hospital pre-authorisation
Prosthesis (internal and external)	Yes	Yes	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to pre-authorisation • Subject to approved product list • Subject to overall prosthesis benefit limit • Subject to specific prosthesis sublimit

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Radiographers	Yes	Yes	<ul style="list-style-type: none"> Referral by the treating healthcare professional is required for services rendered 100% of agreed tariff Basic radiology: Subject to basic radiology family limit, and Includes basic radiology in- and out-of-hospital Specialised radiology: Subject to pre-authorisation; includes specialised radiology in- and out-of-hospital
Refractive surgery	Yes	No benefit	<ul style="list-style-type: none"> 100% POLMED rate Subject to pre-authorisation Procedure performed out-of-hospital and in day clinics
Specialists	Yes	Yes	<ul style="list-style-type: none"> 100% agreed tariff at network provider 100% POLMED rate at non-network provider
OVERALL OUT-OF-HOSPITAL (OOH) BENEFITS			
Annual OOH benefits	Yes	Yes	<ul style="list-style-type: none"> Subject to OOH limit, protocols and guidelines
Audiology	Yes	Yes	<ul style="list-style-type: none"> Subject to OOH limit and referral Subject to 20% co-payment if use out of formulary products Co-payment will apply on the Aquarium plan for use of a non-network provider
Conservative and restorative dentistry	Yes	Yes	<ul style="list-style-type: none"> Subject to OOH limit and includes dentist costs for in-hospital, non-PMB procedures Routine consultation, scaling and polishing limited to two annual check-ups per beneficiary Dental network applies to Aquarium option – 30% co-payment for use of a non-network provide
General practitioners	Yes	Yes	<ul style="list-style-type: none"> 100% agreed tariff at network provider Subject to OOH limit Subject to listed number of consultations per family per annum Subject to network and/or nominated general practitioner (GP)
Medication (acute)	Yes	Yes	<ul style="list-style-type: none"> 100% POLMED rate at network provider Subject to the OOH limit Subject to POLMED Formulary reference price list Subject to 20% co-payment for non-network utilisation
Medication (over-the-counter (OTC))	Yes	Yes	<ul style="list-style-type: none"> 100% of POLMED rate at network provider Subject to annual sublimit Subject to OOH limit Subject to POLMED Formulary Subject to 20% co-payment for non-network utilisation

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Occupational and speech therapy	Yes	PMB only	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to OOH limit • Subject to annual sublimit
Pathology	Yes	Yes	<ul style="list-style-type: none"> • Subject to OOH • Subject to annual pathology sublimit
Physiotherapy	Yes	Yes	<ul style="list-style-type: none"> • 100% of POLMED rate • Subject to OOH limit • Subject to annual physiotherapy sublimit
Psychology plus social worker	Yes	Yes	<ul style="list-style-type: none"> • 100% of POLMED rate • Subject to OOH limit • Subject to psychology plus social worker sublimit
Specialists	Yes	Yes	<ul style="list-style-type: none"> • 100% of POLMED rate at network provider • Subject to OOH limit • Subject to maximum listed number of visits/consultations per beneficiary and per family per annum • Subject to GP referral to network listed specialists • Subject to R1 000 co-payment on Marine if no referral is obtained • Aquarium plan: 30% co-payment might be applicable subject to the referral rules
STAND-ALONE BENEFITS			
Allied health services and alternative healthcare providers: Art therapy, biokinetics, chiropractors, chiropodists, dieticians, homeopaths, naturopaths, orthoptists, osteopaths, podiatrists, reflexologists and therapeutic massage therapists	Yes	No benefit	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to annual limit • Subject to clinical appropriateness
Maternity benefits (including home birth)	Yes	Yes	<ul style="list-style-type: none"> • Subject to pre-authorisation • Subject to treatment, clinical protocols and guidelines
Ultrasound scans	Yes	Yes	<ul style="list-style-type: none"> • Subject to listed limit • Pre-authorisation applies for extra ultrasound after 32 weeks of pregnancy

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Appliances (medical and surgical)	Yes	Yes	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to listed limit • Subject to referral • Subject to pre-authorisation • Subject to applicable clinical protocols and guidelines • Subject to quotations
Chronic medications	Yes	PMB only	<ul style="list-style-type: none"> • 100% of POLMED rate at network provider • 20% co-payment at non-network provider • Subject to formulary reference price list • Subject to prior application and registration of chronic condition • PMB-CDL conditions are not subjected to limit • Extended list of chronic conditions (non-PMB) subject to listed chronic medications limit
Maxillofacial	Yes	No benefit	<ul style="list-style-type: none"> • Subject to pre-authorisations • Shared limit with specialised dentistry
Optical	Yes	Yes	<ul style="list-style-type: none"> • Subject to listed limit • Each beneficiary is entitled to either spectacles or contact lenses • Subject to 24-month benefit cycle • No prorating, benefits will be calculated from benefit service date
Basic radiology	Yes	Yes	<ul style="list-style-type: none"> • 100% of agreed tariff • Subject to basic radiology family limit • Includes basic radiology in- and out-of-hospital • Claims for PMB first accrue towards the limit
Specialised dentistry	Yes	PMB only	<ul style="list-style-type: none"> • 100% POLMED rate • Subject to pre-authorisation • Subject to annual family limit • Subject to dental protocols • Subject to 5-year cycle for crown and bridges • Includes specialised dental procedures done in- and out-of-hospital • Includes metal-based dentures subject to a 5-year cycle • Aquarium plan only PMB benefits • Full Dental Benefit Guide can be downloaded at www.polmed.co.za
Specialised radiology	Yes	Yes	<ul style="list-style-type: none"> • 100% of agreed tariff • Subject to pre-authorisation • Includes specialised radiology in- and out-of-hospital • Claims for PMB first accrue towards the limit • PMB rules apply