

Old Mutual Health Solutions

Medical Scheme Cover | High Cover 2011



do great things



OLD MUTUAL

## What is your health solution?

There are 49 million people in South Africa, each with unique DNA. It's a one of a kind genetic blueprint, which – like your fingerprint – you share with no one. Your DNA makes you entirely unique and you need a health solution that's equally unique.

Until now, finding a health solution to suit your needs and your wallet was not an easy task. Old Mutual Health Solutions has selected a range of solutions to help you find the best possible medical aid cover to meet your requirements.

In order to make your decision a simple one, we bring you products from some of the most prominent medical schemes in South Africa, namely Fedhealth Medical Scheme and Bonitas Medical Fund. With a choice of comprehensive and short-term cover, we are certain that you will easily find a health solution that suits you and your family.

## Know your cover elements

### 1. Major medical cover

This is cover for the high and generally unaffordable expenses that arise as a result of being hospitalised due to accidents or ill health. It is the most critical part of the investment you make in your health, and provides cover towards such items as the cost of the hospital stay, consumables used in hospital, and the specialists that attend to you, such as surgeons and anaesthetists.

### 2. Chronic medication

This is cover for medication that needs to be taken on an ongoing basis in order to control or treat a specified condition.

#### There are two areas of cover:

##### ■ Prescribed Minimum Benefits

Cover is provided on all benefit options for the diagnosis, medical management and medication obtained from the Scheme's designated service provider in respect of the 25 listed PMB chronic diseases (subject to conditions).

##### ■ Additional Insured Cover

This provides cover for specific chronic conditions outside of the PMB conditions, and as such this cover is not available on all options. Should you suffer from such a chronic condition, consideration should be made to purchase one of these options.

### 3. Day-to-day benefits

This is cover for the expenses incurred out of hospital, such as doctor and dentist visits, and prescribed medication. There are several "benefit pools" that make up this benefit:

##### ■ Insured Day-to-Day Benefits

This is a pool of money provided to you that pays for day-to-day costs in the primary healthcare space. This benefit will provide cover for typical costs associated with GP consultations, dentistry, acute prescribed medications, optometry and so forth. On some options where this benefit is present, you will have a network allocated to provide these benefits to you on an unlimited basis – covering you and your family for the entire year without worries.






##### ■ Savings

The savings account is a flexible benefit used to fund those day-to-day expenses that fall outside of the benefits provided to you. It can also be used for all valid day-to-day claims when any sublimits become depleted, thereby improving the availability and flexibility of your benefits. Any unused savings will carry over into your next benefit year, allowing you to save up in low claiming years for possible expenses in high claiming years.

##### ■ Additional Benefit

This is additional cover for day-to-day expenses that complements the above two benefits. Items such as specialised radiology (e.g. MRI/CT scans), medical appliances and medicines taken out of hospital may be covered by this benefit. And any benefits paid from here do not affect your Insured Day-to-Day Benefits or Savings balances, further stretching your total Day-to-Day Benefits.

## A quick guide to the options available

	Cover guide	
	Life stage	What cover do you need?
	Single	Hospital & Savings Cover Standard Cover
		Couple
		Family
		Retired

			MAJOR MEDICAL		DAY-TO-DAY			CHRONIC MEDICATION	
			Tariff	Annual Limit	Insured Day-to-Day Cover	Savings	Additional Benefits	Threshold Benefits	PMB Cover
<b>Essential Cover</b> The Essential Cover options are designed to offer primary care to members of employer groups who have affordability as their number one concern, yet still want to enjoy quality cover.  Particularly suited for lower income individuals and families, monthly contribution rates are based on income level.	Bonitas BonCap	100% of Bonitas Rate	R500 000	✓	✗	✓	✗	✓	✗
	Fedhealth Blue Door	100% of Fedhealth Rate	R100 000 (R310 000 for transport related accidents, up to R615 000 per family)	✓	✗	✓	✗	✓	✗
<b>Hospital &amp; Savings Cover</b> The Hospital & Savings Cover options are best suited for young and healthy singles, couples and families who are in control of their medical expenses.  The funding of day-to-day expenses is either via a savings account where applicable or out of pocket, and peace of mind is provided through knowing that hospital cover is available should any unforeseen major medical expenses arise.	Fedhealth Maxima Core	200% to 300% of Fedhealth Rate	Unlimited	✗	✗	✓	✓	✓	✗
	Bonitas BonSave	150% of Bonitas Rate	Unlimited	✗	✓	✓	✗	✓	✗
	Fedhealth Maxima EntryZone	100% of Fedhealth Rate	R1m	✗	✗	✓	✗	✓	✗
	Bonitas BonEssential	100% of Bonitas Rate	Unlimited	✗	✗	✓	✗	✓	✗
<b>Standard Cover</b> The Standard Cover options were designed with the diverse needs of South African families in mind.  These options offer a range of major medical and day-to-day benefits designed to suit both your needs and your pocket. The variety of options within this selection will ensure that you find exactly what you, or your family, require.	Fedhealth Maxima Exec	200% to 300% of Fedhealth Rate	Unlimited	✓	✓	✓	✓	✓	✓
	Fedhealth Maxima Standard	200% to 300% of Fedhealth Rate	Unlimited	✓	✓	✓	✓	✓	✓
	Bonitas Standard	100% of Bonitas Rate	Unlimited	✓	✗	✓	✗	✓	✓
	Bonitas Primary	100% of Bonitas Rate	R750 000	✓	✗	✓	✗	✓	✗
	Fedhealth Maxima Basis	200% to 300% of Fedhealth Rate	Unlimited	✓	✗	✓	✓	✓	✗
<b>High Cover</b> The High Cover options, like the name suggests, is designed for high users of medical cover.  These options offer a high level of in-hospital and day-to-day cover, and are particularly suited to high chronic medication users as they cover chronic conditions beyond the Prescribed Minimum Benefits.	Fedhealth Maxima Plus	300% of Fedhealth Rate	Unlimited	✓	✓	✓	✓	✓	✓
	Bonitas BonComprehensive	300% of Bonitas Rate	Unlimited	✓	✓	✓	✓	✓	✓

Abbreviations | PMB - Prescribed Minimum Benefits

When it comes to your health, we believe that compromise is simply not an option. That's why we've sourced the very best solutions to suit you and your family's needs.

## High Cover options

### 1. Major medical expenses

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Cover type	300% of Fedhealth Rate	300% of Bonitas Rate
Annual cover provided	Unlimited	Unlimited
Hospital covered	Any	Any
Oncology	Unlimited Limited to R120 000 for specialised medication	R450 000. Limited to R150 000 for specialised medication with a 20% co-payment
Organ transplants	Unlimited	Unlimited
Renal dialysis	Unlimited. 100% of Fedhealth Rate	Unlimited
Maternity	Unlimited	Unlimited
Specialised radiology	Unlimited	Unlimited
Rehabilitation benefit	Unlimited. 30 days after discharge	R32 000
Internal prostheses	R25 000	R38 000

### 2. Chronic medication costs

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
PMB cover	Yes	Yes
Additional covered	Yes (26 conditions)	Yes (27 conditions)
Annual limit	R10 360 per beneficiary R19 380 per family then unlimited PMB	R10 000 per beneficiary R20 000 per family at any pharmacy then unlimited PMB at DSP
Designated service provider	Any pharmacy	Any pharmacy

### Fedhealth Maxima Plus Deductibles

R1 600 deductible	R2 650 deductible
Arthroscopic procedures, laparoscopic procedures, colonoscopy, upper GI endoscopy	Wisdom teeth extraction

Abbreviations | PMB - Prescribed Minimum Benefits | DSP - Designated Service Provider

### 3. Day-to-day expenses

#### Savings

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Please note: Your savings may be used to enhance your Insured Day-to-Day Benefit limits.		
Annualised savings	M: R2 880 A: R2 448 C: R864	M: R5 064 A: R4 764 C: R1 020

#### Insured day-to-day cover

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Please note: All valid claims are paid from available Insured Day-to-Day Benefits first.		
Insured Day-to-Day Cover	M: R5 950 A: R4 300 C: R1 330	Savings and threshold benefit only
GP consultations	Unlimited in network. First payable from Insured Day-to-Day Cover and savings. Unlimited out of network. Subject to Insured Day-to-Day Cover, savings and threshold benefit	Unlimited Subject to savings and threshold benefit
Specialist consultations	Unlimited. Subject to Insured Day-to-Day Cover, savings and threshold benefit	
Acute prescribed medicine	Subject to Insured Day-to-Day Cover, savings and threshold benefit R6 800 per beneficiary R13 650 per family	Subject to savings and threshold benefit M: R8 000 M+1: R9 500 M+2: R11 000 M+3+: R13 000
Basic pathology	Unlimited Subject to Insured Day-to-Day Cover, savings and threshold benefit	Unlimited. Subject to savings and threshold benefit
Basic radiology		Unlimited. Subject to protocols
Basic dentistry		
Basic optometry	Subject to Insured Day-to-Day Cover, savings and threshold benefit R2 300 per beneficiary R6 950 per family	Subject to savings and threshold benefit Limited to R2 250 per beneficiary
Auxiliary services (e.g. physiotherapy)	Subject to Insured Day-to-Day Cover, savings and threshold benefit R12 000 per family	Subject to savings and threshold benefit Limited to R5 500 per beneficiary

Abbreviations | M - Main Member | A - Adult Dependant | C - Child Dependant

#### Additional benefit

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Please note: The Additional Benefit is a pool in addition to your Savings and Insured Day-to-Day Benefits. Payments from this benefit do not affect your Day-to-Day Benefit limits		
Medical procedures performed in hospital	Unlimited 100% of Fedhealth Rate	Unlimited
Medicines taken out of hospital	7 days supply per admission	R350 per admission
Specialised Radiology	Unlimited	R22 000 per family (in and out of hospital)

#### Threshold benefit

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Please note: The Threshold Benefit will be activated once all the Insured Day-to-Day Benefits and Additional Benefit have been depleted, and threshold amount has been reached.		
Threshold	M: R9 430 A: R7 160 C: R2 490*	M: R6 600 A: R6 000 C: R1 750
Co-payments in threshold	None	20%

\*Up to a maximum of 3 children

#### 4. Contributions

Benefit option	Fedhealth Maxima Plus	Bonitas BonComprehensive
Please note: The monthly contribution includes the Savings, Insured Day-to-Day Cover and the Additional Benefit.		
Principal member	R3 550	R2 809
Spouse / adult dependant	R3 020	R2 648
Child dependant	R1 065	R571



Fedhealth Medical Scheme and Bonitas Medical Fund are independent medical schemes.

Old Mutual has made every effort to ensure that this summary contains an accurate explanation of the benefits offered by Fedhealth Medical Scheme and Bonitas Medical Fund. Please note that this does not replace the Rules of the Schemes or any applicable legislation, which take precedence over any wording in this material.

For more information, contact your Old Mutual financial adviser or broker,  
call 0860 101 233 or visit [www.oldmutual.co.za/healthsolutions](http://www.oldmutual.co.za/healthsolutions)