

Old Mutual Health Solutions

MEDICAL SCHEME COVER | Hospital & Savings 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 | Hospital & Savings Cover Standard Cover |
|  | Family | Standard Cover Hospital & Savings Cover |
|  | Retired | Standard Cover High Cover |

| | | MAJOR MEDICAL | | DAY-TO-DAY | | | CHRONIC MEDICATION | | | |
|-------------------------------------|--|--------------------------------|--|--------------------------|---------|---------------------|--------------------|-----------|-------------------------------|---|
| | | Tariff | Annual Limit | Insured Day-to-Day Cover | Savings | Additional Benefits | Threshold Benefits | PMB Cover | Additional Conditions Covered | |
| Essential Cover | 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) | ✓ | ✗ | ✓ | ✗ | ✓ | ✗ | |
| Hospital & Savings Cover | 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 | ✗ | ✗ | ✓ | ✗ | ✓ | ✗ | |
| Standard Cover | 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 | ✓ | ✗ | ✓ | ✓ | ✓ | ✗ | |
| High Cover | 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.

Hospital & Savings Cover options

1. Major medical expenses

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|------------------------|---|----------------------|--|----------------------|
| Cover type | 300% of Fedhealth Rate in the event of natural birth, trauma or accidents Otherwise 200% of Fedhealth Rate | 150% of Bonitas Rate | 100% of Fedhealth Rate | 100% of Bonitas Rate |
| Annual cover provided | Unlimited | Unlimited | R1million | Unlimited |
| Hospital covered | Any | Any | Any | Any |
| Oncology | R170 000 No specialised medication | R250 000 | PMBs in state facilities only | R250 000 |
| Organ transplants | R170 000. Including immunosuppression medication | Unlimited | PMBs in state facilities only | Unlimited |
| Renal dialysis | R170 000 | Unlimited | PMBs in state facilities only | Unlimited |
| Maternity | Unlimited | Unlimited | Unlimited (subject to annual cover limit) | Unlimited |
| Specialised radiology | Unlimited | Unlimited | Unlimited (subject to annual cover limit) | Unlimited |
| Rehabilitation benefit | Unlimited. 30 days after discharge | R32 000 | Unlimited (subject to annual cover limit) 30 days after discharge | R32 000 |
| Internal prostheses | R10 000 | PMBs only | PMBs only | PMBs only |

2. Chronic medication costs

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|-----------------------------|-----------------------|-----------------|----------------------------|----------------------|
| PMB cover | Yes | Yes | Yes | Yes |
| Additional cover | No | No | No | No |
| Annual limit | Unlimited | Unlimited | Unlimited | Unlimited |
| Designated service provider | Medi-Rite Pharmacy | Pharmacy Direct | Medi-Rite Pharmacy | Pharmacy Direct |

Bonitas BonSave and BonEssential Deductibles

| R 1 000 deductible | R2 500 deductible | R5 000 deductible |
|---|---|--|
| Colonoscopy, conservative back treatment, cystoscopy, facet joint injections, flexible sigmoidoscopy, functional nasal surgery, gastroscopy, umbilical hernia repair, hysteroscopy (but not endometrial ablation), myringotomy, tonsillectomy and adenoidectomy (except PMB's), varicose vein surgery | Arthroscopy, diagnostic laparoscopy, hysterectomy (except cancer and PMB's), percutaneous radiofrequency ablations (percutaneous rhizotomies) | Nissen fundoplication (reflux surgery), back surgery including spinal fusion, joint replacements e.g. hip & knee replacements (except PMB's) |

Fedhealth Maxima Core Deductibles

| R1 600 deductible | R2 650 deductible | R5 300 deductible |
|---|---|----------------------------------|
| Arthroscopic procedures, laparoscopic procedures, colonoscopy, upper GI endoscopy | Hernia surgery, varicose vein procedures, wisdom teeth extraction, hysterectomy (unless for cancer) | Joint replacements, back surgery |

Fedhealth Maxima EntryZone Deductibles

R3 000 deductible

Back & neck pain, back surgery, bunion procedures, gastritis/dyspepsia/heartburn, all hernia procedures, scopes (upper GI endoscopy, colonoscopy, cystoscopy), laparoscopic procedures, arthroscopic procedures, skin biopsy/excision, hysterectomy (unless for cancer), tonsil/adenoid procedures, varicose vein procedures, elective caesarean sections, cataract surgery

3. Day-to-day expenses

Savings

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|--|-----------------------|-----------------------------------|----------------------------|----------------------|
| Please note: Your savings may be used to enhance your Insured Day-to-Day Benefit limits. | | | | |
| Annualised savings | No savings | M: R2 604 A: R2 028 C: R792 | No savings | No savings |

Insured day-to-day cover

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|--|--|--------------------------------|----------------------------|----------------------|
| Please note: All valid claims are paid from available Insured Day-to-Day Benefits first. | | | | |
| GP consultations | Subject to threshold | Subject to savings | No benefit | No benefit |
| Acute prescribed medicine | Subject to threshold R6 800 per beneficiary R13 650 per family | Subject to savings | No benefit | No benefit |
| Specialist consultations | Subject to threshold | Subject to savings | No benefit | No benefit |
| Basic dentistry | Subject to threshold | Unlimited Subject to protocols | No benefit | No benefit |
| Basic optometry | Subject to threshold R2,300 per beneficiary R6,950 per family | Subject to savings | No benefit | No benefit |
| Basic pathology | Subject to threshold | Subject to savings | No benefit | No benefit |
| Basic radiology | Subject to threshold | Subject to savings | No benefit | No benefit |
| Auxiliary services (e.g. physiotherapy) | Subject to threshold R8 000 per family | Subject to savings | No benefit | No benefit |

Additional specified benefit

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|--|--------------------------------------|--------------------|---|----------------------|
| Please note: The Additional Benefit is a pool in addition to your Savings and Insured Day-to-Day Benefits. Payment from this benefit does not affect your Day-to-Day Benefit limits. | | | | |
| Medical procedures performed in doctor's rooms | Unlimited. 100% of Fedhealth Rate | Unlimited | Unlimited (subject to annual cover limit) | Unlimited |
| Medicines taken out of hospital | 7 days supply per admission | R250 per admission | 7 days supply per admission | R250 per admission |
| Specialised radiology | Unlimited | R16 000 per family | Unlimited (subject to annual cover limit) | R16 000 per family |

Threshold benefit

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|--|--------------------------------------|-----------------|----------------------------|----------------------|
| Please note: The Threshold Benefit will be activated once all the Insured Day-to-Day Benefits and Additional Benefit has been depleted, and threshold amount has been reached. | | | | |
| Threshold level | M: R8 800 A: R6 700 C: R2 250* | None | None | None |

*up to a maximum of 3 children

Contributions

| Benefit option | Fedhealth Maxima Core | Bonitas BonSave | Fedhealth Maxima EntryZone | Bonitas BonEssential |
|--|-----------------------|-----------------|----------------------------|----------------------|
| Please note: The monthly contribution includes the Savings, Insured Day-to-Day Cover and the Additional Benefit. | | | | |
| Principal member | R1 115 | R1 179 | R875 | R822 |
| Spouse / adult dependant | R945 | R914 | R630 | R629 |
| Child dependant | R390 | R355 | R250 | R241 |



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