

HEALTH SQUARED

FLEX



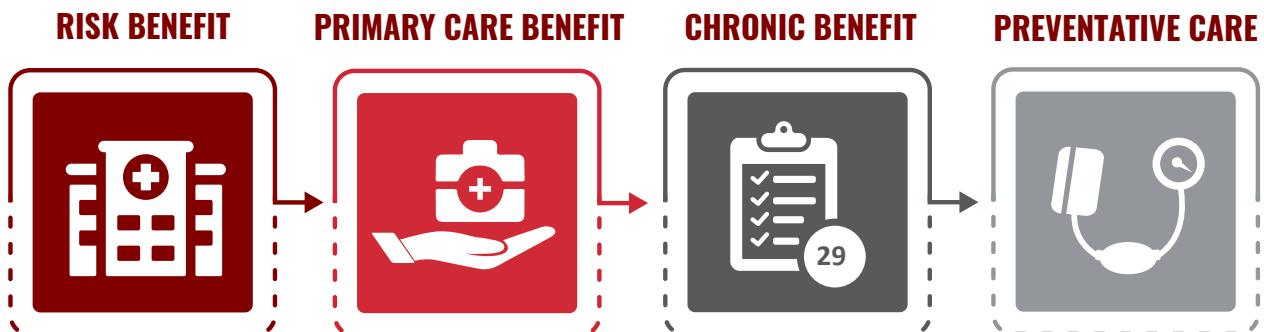
IDEAL OPTION FOR
YOUNG, HEALTHY FAMILIES

Flex is our flagship option and one of our most popular solutions for young, healthy families who need affordable cover without compromising benefits. As members, your family can look forward to unlimited cover at our wide network of private hospitals. You'll also have access to a wide variety of maternity benefits like specialist visits and scans (2D and 3D), as well as excellent cover for 29 chronic conditions.

Your day-to-day benefits of more than **R35 000** are extensive and your family will be covered from every angle with:

- » A casualty benefit, particularly handy with little ones
- » Generous cover for GP, physio & psychology consultations, with the flexibility of choosing between a Primary Care Network provider (with more consultations) or making use of your own preferred provider
- » A comprehensive maternity programme, including selecting your own welcome gift, GP & specialist consultations, as well as a combination of 2D & 3D scans covered from your risk benefit
- » A unique Flexi Benefit to further boost your already impressive day-to-day cover
- » A great advanced dentistry benefit that includes cover for crowns and bridges

BENEFIT BUILDING BLOCKS



FLEX CONTRIBUTIONS 2021

MAIN MEMBER	ADULT DEPENDENT	CHILD DEPENDENT
R3 106	R2 790	R966





RISK BENEFIT

The following services are covered from the option's **Risk Benefit**:

BENEFIT	COVER
Private hospitalisation	Unlimited at DSP private hospitals
Professional Fees	100% of Scheme Rate
Casualty Emergency Room Benefit	Trauma & PMB: Unlimited Non-PMB: R1 879
Maternity Benefit	Normal Delivery: 3 days & 2 nights Caesarean Section: 4 days & 3 nights
Antenatal Care	Maternity Programme Included: 3x GP & Specialist consultations 2x 2D scans & 1x 3D scan Welcome gift: R708
Internal Prostheses	PMB: Unlimited Non-PMB: R63 214
Oncology	PMB: Unlimited Non-PMB: R308 529 Subject to ICON protocols
Specialised Radiology: CT, MRI, PET Scans	Unlimited PMB & trauma cover Non-PMB: R11 133



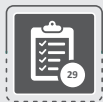
DAY-TO-DAY BENEFIT

The following services are covered from stated benefit limits:

BENEFIT	COVER
General Practitioner Consultations (Non-network providers)	Member: 4 consultations Member +1: 7 consultations Member +2+: 9 consultations
Primary Care Network Providers (GP, Physio & Psychology)	Member: 6 consultations Member +1: 10 consultations Member +2+: 13 consultations
Specialist consultations	Single Member: 2 consultations Family: 3 consultations
Conservative Dentistry	M: R3 894 M+: R6 262
Advanced Dentistry - Includes cover for crowns & bridges	R6 264 per family
Optometry	1 consultation per beneficiary in 24 months Includes frame & lenses (single vision, bifocal or multifocal lenses) limited to R2 506 per beneficiary
Additional Medication (Acute)	Single Member: R2 652 Family: R3 427
With a sub-limit on Over-the-Counter Medication (OTC)	Single Member: R678 Family: R 1 025

The following services are covered from the additional out-of-hospital benefit limits (Flexi Benefit):

Additional Day-to-day Benefit Flexi Benefit	Single Member: R2 675 Family: R3 394
Alternative Healthcare Services	Subject to Flexi Benefit
Radiology & Pathology	Subject to Flexi Benefit
Speech Therapy and Audiology	Subject to Flexi Benefit
Physiotherapy & Psychology - Non-network providers	Subject to MSA
Primary Care Network providers - (GP, Physio & Psychology)	Included in Primary Care Network (PCN) Benefit



CHRONIC CONDITION BENEFIT

PMB CDL Conditions	29 conditions covered
Additional Chronic Benefit - Specified conditions	Subject to Additional Medicine Benefit & sub-limit for ADHD



PREVENTATIVE CARE BENEFIT

The following services are covered from the Preventative Care benefit limits:

BENEFIT	COVER
Preventative Care Benefit - Per Annum	R2 999 per family
Blood Pressure, Blood Sugar & Cholesterol test, Body Mass Index	R139 per beneficiary
Mammogram (screening)	Female beneficiary > 40 years
Pap smears	1 test per female beneficiary
PSA Testing	Male beneficiary > 45 years
HIV Test	1 Test per beneficiary
Vaccinations: Flu	1 dose Flu vaccination per beneficiary
Childhood immunisations	Up to 18 months: R2 211
Oral Contraception	R1 776 per female beneficiary per annum - R148 per month

