

# HEALTH SQUARED



## MILLENNIUM

IDEAL OPTION FOR

**LARGER FAMILIES IN NEED OF COMPREHENSIVE, FLEXIBLE COVER**

One of the industry's best of breed new generation options, **Millennium** offers the ideal level of cover for larger or more mature families with its more than generous savings accounts and excellent in-hospital benefits. As members, your family will be covered from every angle with:

- » Unlimited private hospitalisation at any hospital
- » No co-payments on tonsillectomy and adenoids
- » An excellent advanced dentistry benefit
- » Extensive preventative care benefits for the whole family
- » Comprehensive cover for 59 chronic conditions including ADHD and Allergic Rhinitis
- » Only paying for your first 2 children with the 3<sup>rd</sup> and subsequent children covered for free

## BENEFIT BUILDING BLOCKS

### RISK BENEFIT



### SAVINGS & ABOVE THRESHOLD



### CHRONIC BENEFIT



### PREVENTATIVE CARE



## MILLENNIUM CONTRIBUTIONS 2021

	MAIN MEMBER	ADULT DEPENDENT	CHILD DEPENDENT
MONTHLY PREMIUM	R6 535	R5 595	R1 522
ANNUAL SAVINGS	R10 968	R9 396	R2 556
THRESHOLD LIMIT	R17 491	R14 557	R3 849
ABOVE THRESHOLD BENEFIT	R6 539	R5 577	R914





## RISK BENEFIT

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

BENEFIT	COVER
Private hospitalisation	Unlimited at any private hospital   Planned PMB's: Network hospitals
Professional Fees	100% of Scheme Rate
Casualty   Emergency Room Benefit	Trauma & PMB: Unlimited   Non-PMB: Subject to MSA & ATB
Maternity Benefit	<b>Normal Delivery:</b> 3 days & 2 nights   <b>Caesarean Section:</b> 4 days & 3 nights
Antenatal Care	Maternity Programme   Consultations & 4x 2D scans
Internal Prostheses	PMB: Unlimited   Non-PMB: R70 244
Oncology	Unlimited. Subject to ICON protocols
Specialised Radiology: CT, MRI, PET Scans	Unlimited PMB & trauma cover   Non-PMB: R17 697
Emergency evacuation and Ambulance services	Netcare 911   100% of Scheme Rate - Unlimited



## DAY-TO-DAY BENEFIT

The following services are covered from your Medical Savings Account (MSA):

BENEFIT	COVER
Medical Savings Account (MSA) Values per Annum	Member: R10 968   Adult dependent: R9 396   Child dependent: R2 556
General Practitioner Consultations	Subject to MSA & ATB
Specialist Consultations	Subject to MSA & ATB
Conservative & Advanced Dentistry	Subject to MSA & ATB
Psychology & Psychiatry	Subject to MSA & ATB
Optometry	1 consultation per beneficiary in 24 months   R3 374 per beneficiary
Alternative Healthcare Services	Subject to MSA & ATB
Radiology & Pathology	Subject to MSA & ATB
Physiotherapy	Subject to MSA & ATB
Speech Therapy and Audiology	Subject to MSA & ATB
Additional Medication (Acute)	Subject to MSA & ATB
Over-the-Counter Medication (OTC)	Subject to MSA & ATB



## CHRONIC CONDITION BENEFIT

PMB CDL Conditions	29 conditions covered
Additional Chronic Benefit - Specified conditions	Subject to MSA



## PREVENTATIVE CARE BENEFIT

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

BENEFIT	COVER
Preventative Care Benefit	<b>Sub-limit: R2 941</b> per family per annum
Screening Benefit	<b>R139 per beneficiary</b> <ul style="list-style-type: none"> <li>» Blood Pressure test</li> <li>» Blood Sugar</li> <li>» Cholesterol</li> <li>» Body Mass Index</li> <li>» Mammogram (screening): &gt;40 years</li> <li>» Pap smear: 1 test per annum</li> <li>» PSA testing: &gt;45 years</li> <li>» HIV: 1 test per annum</li> </ul>
Childhood immunisations	Up to 18 months
HPV Vaccine (Cervical cancer prevention)	1 course per female beneficiary between 9 and 46 years of age
Oral Contraception	R1 776 per female beneficiary per annum - R148 per month

