

HEALTH SQUARED

PROSPER



IDEAL OPTION FOR
HEALTHY, GROWING FAMILIES

Prosper is the newest addition to the **HEALTH SQUARED** option family and was specifically designed around the unique needs of growing families. 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 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

RISK BENEFIT



SAVINGS & ADDITIONAL COVER



CHRONIC BENEFIT



PREVENTATIVE CARE



PROSPER CONTRIBUTIONS 2021

	MAIN MEMBER	ADULT DEPENDENT	CHILD DEPENDENT
MONTHLY PREMIUM	R3 828	R3 563	R1 339
ANNUAL SAVINGS	R4 128	R3 840	R1 440





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
Maternity Benefit	Normal Delivery: 3 days & 2 nights Caesarean Section: 4 days & 3 nights
Antenatal Care	Maternity Programme Included: Consultations & 4x 2D scans Welcome gift: R357
Internal Prostheses	PMB: Unlimited Non-PMB: R25 475
Oncology	PMB: Unlimited Non-PMB: R308 529 per family Subject to ICON protocols
Specialised Radiology: CT, MRI, PET Scans	Unlimited PMB & trauma cover Non-PMB: R21 297
Emergency evacuation and Ambulance services	Netcare 911 100% of Scheme Rate - Unlimited



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
Conservative Dentistry	Member: R3 517 Member +: R5 653
Optometry	1 consultation per beneficiary in 24 months Limited to R2 258 per beneficiary
Acute & Over the Counter Medication	Subject to MSA



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

Medical Savings Account (MSA) Values per Annum	Member: R4 128 Adult dependent: R3 840 Child dependent: R1 440
Specialist Consultations	Subject to MSA
Alternative Healthcare Services	Subject to MSA
Radiology & Pathology	Subject to MSA
Physiotherapy & Psychology - Non-network providers	Subject to MSA
Primary Care Network providers - (GP, Physio & Psychology)	Included in Primary Care Network (PCN) Benefit
Advanced Dentistry - Includes cover for crowns, bridges, implants, dentures & orthodontics	Subject to MSA



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 - 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	Subject to MSA
Childhood immunisations	Subject to MSA

