

HEALTH SQUARED

ULTIMATE



IDEAL OPTION FOR

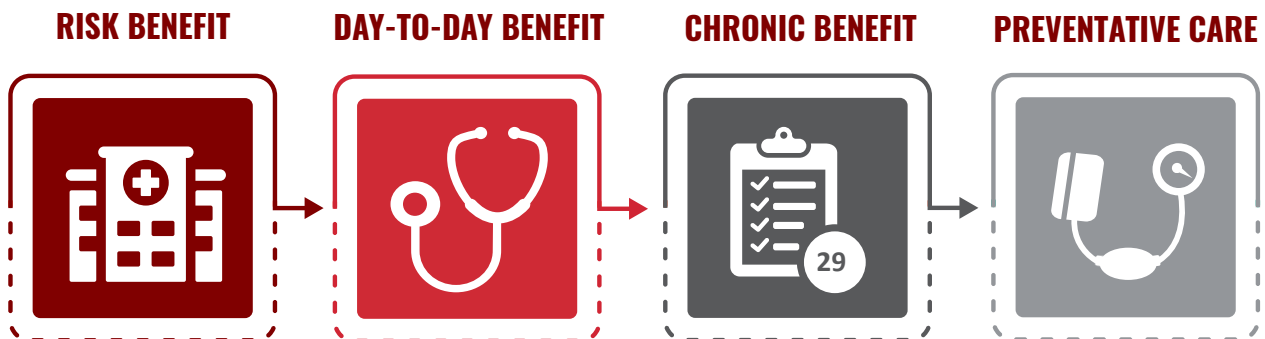
MORE MATURE FAMILIES IN NEED OF FULLY COMPREHENSIVE COVER



The **Ultimate** option offers complete peace of healthcare mind to established families and members thanks to generous, traditionally structured benefits. With extensive cover for in-hospital as well as day-to-day and chronic needs, this option is ideal for those in search of the ultimate in comprehensive cover. You and your family will be covered from every angle with:

- » Unlimited hospitalisation at any private hospital
- » Unlimited GP benefit
- » Extensive cover for your specialist needs
- » Excellent maternity benefits including 9x specialist consultations and elective caesareans
- » A handy casualty benefit
- » A generous trauma counselling benefit
- » Quality cover for 59 chronic conditions
- » Advanced dentistry benefit, including implants
- » Fixed braces benefit for members younger than 38
- » A wide variety of preventative care benefits to help your family take proactive care of their health

BENEFIT BUILDING BLOCKS



ULTIMATE CONTRIBUTIONS 2021

MAIN MEMBER	ADULT DEPENDENT	CHILD DEPENDENT
R7 570	R6 898	R1 876





RISK BENEFIT

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

BENEFIT	COVER
Private hospitalisation	Unlimited at any private hospital
Professional Fees	Up to 220% of Scheme Rate
Casualty Emergency Room Benefit	Trauma & PMB: Unlimited Non-PMB limited to R1 879
Maternity Benefit	Normal Delivery (including Home birth): 3 days & 2 nights Caesarean Section: 4 days & 3 nights
Antenatal Care	Maternity Programme Included: Welcome gift: R1 082 Antenatal visits at GP, Specialist, Midwives and 2x 2D scans
Internal Protheses	PMB: Unlimited Non-PMB: R76 425
Oncology	Unlimited. Subject to ICON protocols
Specialised Radiology: CT, MRI, PET Scans	Unlimited PMB & trauma cover Non-PMB: R22 124
Emergency evacuation and Ambulance services	Netcare 911 100% of Scheme Rate - Unlimited



DAY-TO-DAY BENEFIT

The following services are covered from the out-of-hospital benefit limits:

BENEFIT	COVER
Total Annual Benefit	Member: R16 764 Adult Dependent: R12 572 Child Dependent: R1 753
General Practitioner Consultations	Unlimited Subject to annual Benefit Limits
Specialist Consultations	Member: 4 consultations Member +1: 5 consultations Member +2+: 6 consultations
Conservative Dentistry	2x Annual check-ups per beneficiary 2x Emergency consultations per beneficiary
Advanced Dentistry	R15 756 per family Includes cover for crowns, bridges, implants, dentures & orthodontics
Optometry	1 consultation per beneficiary in 24 months Includes frame & lenses (single vision, bifocal or multifocal lenses) or contact lenses limited to R3 031 per beneficiary

The following services are covered from the additional out-of-hospital benefit limits:

Additional Day-to-day Benefit - Annual limits	Member: R8 757 per annum Member +1: R15 413 per annum Member +2+: R16 740 per annum
Alternative Healthcare - Sub-limits	Member: R3 755 per annum Member +1: R5 567 per annum Member +2+: R7 354 per annum
Radiology & Pathology - Sub-limits	Member: R3 755 Member+1: R4 608 Member+2+: R5 567
Physiotherapy - Sub-limit	R1 730 per family
Psychology and Psychiatry - Sub-limit	R1 878 per family
Speech Therapy and Audiology - Sub-limit	R1 878 per family
Additional Medication (Acute) - Sub-limit	Member: R 8 796 Member+1: R15 472 Member+2+: R17 644
With a sub-limit on Schedule 0-2 medication	Member: R2 652 Member+1: R4 568 Member+2+: R4 989



CHRONIC CONDITION BENEFIT

PMB CDL Conditions	29 conditions covered
Additional Chronic Benefit - Specified conditions	Single Member: R6 475 Family: R12 933



PREVENTATIVE CARE BENEFIT

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

BENEFIT	COVER
Blood Pressure, Blood Sugar & Cholesterol test, Body Mass Index	R139 per beneficiary
Mammogram (screening)	Covered > 35 years
Pap smears	Covered
PSA Testing	Covered > 45 years
HIV Test	Covered
Vaccinations: Flu	Covered
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

