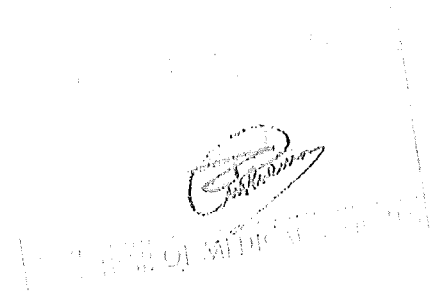


APPENDIX 1: CHRONIC ILLNESS BENEFITS

Prescribed Minimum Benefits and Additional Chronic Disease List



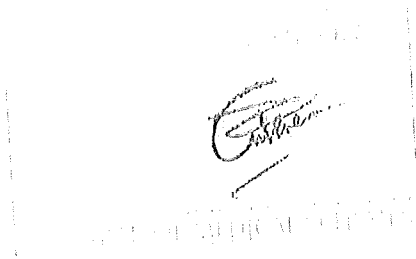
Malcor Medical Aid Scheme: Plan A

Prescribed medication will be covered in terms of Table B of the Malcor Medical Aid Scheme Plan A for the following PMB Chronic Disease List and Additional Disease List if the required criteria are met:

PMB Chronic Disease List:

- | | |
|---------------------------|---|
| 1. Addison's Disease | 14. Multiple Sclerosis |
| 2. Epilepsy | 15. Chronic Obstructive Pulmonary Disease |
| 3. Asthma | 16. Parkinson's Disease |
| 4. Glaucoma | 17. Coronary Artery Disease |
| 5. Bipolar Mood Disorder | 18. Rheumatoid Arthritis |
| 6. Haemophilia | 19. Crohn's Disease |
| 7. Bronchiectasis | 20. Schizophrenia |
| 8. Hyperlipidaemia | 21. Diabetes Insipidus |
| 9. Cardiac Failure | 22. Systemic Lupus Erythematosus |
| 10. Hypertension | 23. Diabetes Mellitus Type 1 & 2 |
| 11. Cardiomyopathy | 24. Ulcerative Colitis |
| 12. Hypothyroidism | 25. Dysrhythmias |
| 13. Chronic Renal Disease | 26. HIV/AIDS (anti-retroviral therapy) |

Additional Disease List:



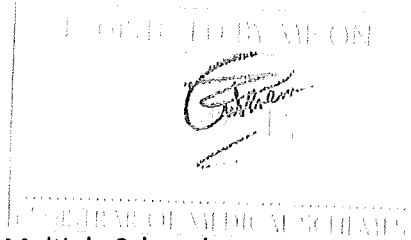
1. Acne
2. Allergic Rhinitis
3. Ankylosing Spondylitis
4. Arthritis
5. Attention Deficit and Hyperactivity Disorder (ADHD)
6. Barret's Oesophagus
7. Chronic Hepatitis
8. Cystic Fibrosis
9. Depression
10. Gastro-oesophageal Reflux Disease
11. Motor Neurone Disease
12. Myasthenia Gravis
13. Narcolepsy
14. Obsessive Compulsive Disorder
15. Osteoarthritis
16. Osteoporosis
17. Paget's Disease
18. Psoriasis
19. Psoriatic Arthritis

Medicines prescribed for the treatment of the Prescribed Minimum Benefit conditions are paid at 100% of the Malcor Medication Rate and are subject to a formulary. The benefit is unlimited.

Medicines prescribed for the treatment of the conditions on the Additional Disease List are paid at 100% of the Malcor Medication Rate and are subject to a formulary. The benefit is unlimited.

Malcor Medical Aid Scheme: Plan B, Plan C and Plan D

Prescribed medication will be covered in terms of Table B of the Malcor Medical Aid Scheme Plan B, Plan C and Plan D for the following PMB Chronic Disease List if the required criteria are met:



PMB Chronic Disease List:

1. Addison's Disease
2. Epilepsy
3. Asthma
4. Glaucoma
5. Bipolar Mood Disorder
6. Haemophilia
7. Bronchiectasis
8. Hyperlipidaemia
9. Cardiac Failure
10. Hypertension
11. Cardiomyopathy
12. Hypothyroidism
13. Chronic Renal Disease
14. Multiple Sclerosis
15. Chronic Obstructive Pulmonary Disease
16. Parkinson's Disease
17. Coronary Artery Disease
18. Rheumatoid Arthritis
19. Crohn's Disease
20. Schizophrenia
21. Diabetes Insipidus
22. Systemic Lupus Erythematosus
23. Diabetes Mellitus Type 1 & 2
24. Ulcerative Colitis
25. Dysrhythmias
26. HIV/AIDS (anti-retroviral therapy)

Medicines prescribed for the treatment of the Prescribed Minimum Benefit conditions are paid at 100% of the Malcor Medication Rate and are subject to a formulary. The benefit is unlimited.

Where chronic medication is indicated as a benefit, a member shall apply for such benefit. Such benefit will be subject to any limitations imposed by the Benefit Option. All ailments provided for in Appendix 2 of these Rules are recognised Prescribed Minimum Benefits and therefore will be unlimited. Application forms shall be supplied by the Scheme on request.

Members applying for chronic medicine cover will need to meet clinical entry criteria as set out by the Scheme and will be subject to a formulary or maximum claim amount. All PMB claims for chronic medicine will be unlimited and paid at Cost where the member meets the criteria as set out in Appendix 2.

