

PLAN TABLES


TABLE A: HOSPITAL BENEFITS: PLAN A





Benefit limits are prorated if a member joins the Malcor Medical Aid Scheme mid-year unless otherwise stated.

Pre-authorisation required, except in the case of an emergency. In all instances, PMB paid at Cost and unlimited as stipulated in Appendix 2.

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Statutory Prescribed Minimum Benefits	Services rendered by Public Hospitals/DSP at 100% of Cost or 100% of the Malcor Rate in a private hospital where the beneficiary voluntarily elects another service provider. Where PMB performed in a private hospital involuntarily such procedure will be paid at 100% of Cost. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Unlimited
Overall annual limit for in hospital expenses	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Accommodation, materials, theatre fees	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Blood transfusions	100% of the Malcor Rate funded from overall annual in-hospital benefit.	Unlimited
Ambulance (local emergency evacuation)	100% of the Malcor Rate funded from overall annual in-hospital benefit. DSP applies.	Unlimited

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Specialists	100% of the Malcor Rate funded from overall annual in-hospital benefit. Specialist Network applies as DSP. Pre-authorisation required.	Unlimited
GP	100% of the Malcor Rate funded from overall annual in-hospital benefit. GP Network applies as DSP. Pre-authorisation required.	Unlimited
Comprehensive maternity and post-birth benefits	100% of the Malcor Rate funded from overall annual in-hospital benefit.  Mashilo Leboho 03/11/2021 15:15:47 Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	Benefits during Pregnancy <ul style="list-style-type: none"> • Antenatal Consultations: 12 visits to a GP, gynaecologist or midwife • Ultrasound Scans & Prenatal Screening: Up to 2 ultrasound scans, 1 nuchal translucency or Non-Invasive Prenatal Test (NIPT) or down syndrome screening test covered • Blood Tests: Defined list of tests per pregnancy • Antenatal Classes or Consultation with a nurse: Up to 5 pre or post natal classes or consultations with a registered nurse

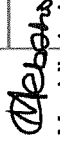
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	 <p data-bbox="927 913 1142 1267"> REGISTERED BY ME ON Mashilo Leboho 03/11/2021 15:15:29 (11/07/2021) Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES </p>	<ul style="list-style-type: none"> • Private Ward Cover: up to R2 320 p/day • Essential registered devices: up to R4 160 e.g. breast pumps and smart thermometers. <p>Post-birth Benefits</p> <ul style="list-style-type: none"> • Post natal Classes or Consultation with a nurse: 5 pre or post natal classes or consultations with a registered nurse • GP & Specialist Consultations: Up to 2 visits with a GP, paediatrician or ENT for baby • Six Week Consultation: 1 six week post-birth consultation with a GP or gynaecologist • Nutrition Assessment: 1 nutrition assessment with a dietician • Mental Health: 2 mental health consultations with


Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	 <p>REGISTERED BY ME ON Mashilo Leboho 03/11/2021 15:15:23 (UTC+02:00) Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES</p>	a GP, gynaecologists or psychologist • Lactation Consultation: 1 lactation consultation with a registered nurse or lactation specialist. Unlimited
Organ transplants	100% of cost. Pre-authorisation required.	Unlimited
Internal prosthesis (hip, knee, shoulder joints, artificial eyes, intraocular lenses, defibrillators, pacemakers, stents, spinal items, etc.)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall limit: R124,902 per beneficiary per annum Sub-limits: Hip: R62,450 Knee: R62,450 Pacemakers: R62,450 Stents: R27,780
Cardiac stents	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	3 stents per beneficiary per annum
Bone-anchored hearing aid	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Subject to overall internal prosthesis limit

Healthcare Service	Basis of Cover (Subject to PMIBs)	Annual Limits
Spinal prosthesis	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Subject to internal prosthesis limit
External medical items (HALO traction, embolytic stockings, certain back braces)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Pathology	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Radiology	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Endoscopies	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Specialised radiology (MRI, CT scans, PET scans, Nuclear Medicine Study, angiograms, arthrograms)	100% of the Malcor Rate funded from overall annual in-hospital benefit regardless of setting (out-of-hospital or in-hospital). Pre-authorisation required.	Unlimited

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Dentistry (maxilla-facial procedures)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. Conservative dentistry and specialised dentistry not covered in-hospital unless pre-authorised.	Unlimited
Ophthalmologic procedures (Corneal crosslinking included)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Mental health	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	21 days per beneficiary per annum
Drug and Alcohol Rehabilitation, Detox and Substance Abuse	100% of cost. DSP applies. Pre-authorisation required.	21 days per beneficiary per annum
Allied professionals (acousticians, biokineticists, chiropractors, dieticians, nursing providers, occupational therapists,	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. <div data-bbox="1136 680 1353 1128" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p>  <p>Mashilo Leboho, 2021/10/27 03/11/2021 16:16:06 (UTC+02:00) Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES</p> </div>	Unlimited


Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
physiotherapists, podiatrists, psychologists, psychometrics, social workers, speech and hearing therapists)		
Private nursing	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
Terminal care	100% of the Malcor Rate funded from overall annual in-hospital benefit. PMB at Cost. DSP applies. Pre-authorisation required.	Unlimited PMB
Renal dialysis	Subject to PMB as prescribed. DSP applies.	Unlimited
Medication supplied in hospital	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
To-take-out (TTO) medication	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Limited to seven days

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
International travel	100% of claim funded from the overall annual in-hospital benefit. Pre-authorization required.	R500,000 per beneficiary per journey, 90 days from departure date
Chronic illness benefit	<p>Chronic Disease List: 100% of Malcor Medication Rate funded from overall annual in-hospital benefit. Subject to formulary. DSP applies. Subject to pre-authorization and clinical entry criteria.</p> <p>Additional Disease List: 100% of Malcor Medication Rate funded from overall annual in-hospital benefit. DSP applies. Subject to pre-authorization.</p>	Unlimited Unlimited
Home oxygen	100% of the Malcor Rate funded from overall annual in-hospital benefit. DSP applies. Pre-authorization required.	Unlimited
HIV- and AIDS-related treatment	100% of cost.	Unlimited Basis of cover in Appendix 2

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Post-exposure HIV prophylaxis following occupational exposure, traumatic exposure or sexual assault	100% of Cost.	Unlimited
HIV Prophylaxis for mother-to-child transmission	100% of Cost.	Unlimited
Prescribed anti-retroviral medication for HIV / AIDS and medication to treat opportunistic infections such as tuberculosis and pneumonia.	100% of Cost. 	Unlimited
Oncology	100% of the Malcor Rate funded from the oncology limit. Subject to guidelines and pre-authorisation by Scheme and ICON. Wigs are covered from the overall day-to-day benefits, subject to the external medical items limit. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	R500,000 per family per annum

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Pre-Advanced Illness Benefit: member support programme (Pre-Advanced Illness Benefit Care team enrolls member on AIB)	100% of the Scheme Rate funded from overall annual in-hospital benefit. Counselling network applies Palliative GP network applies	1x Social worker visit (as per Counselling network) 1x GP visit (palliative trained GP)
Advanced illness benefit (end of life care at home for oncology members)	100% of the Malcor Rate funded from the overall annual in-hospital benefit. DSP applies.	Unlimited
Stem cell transplants	100% of the Malcor Rate funded from overall-annual in-hospital benefits. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	R500,000 per family per annum (part of the Oncology benefit)



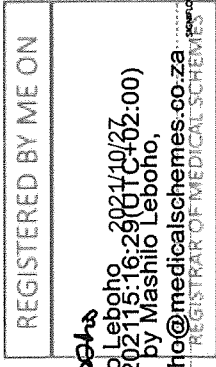
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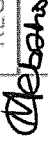
TABLE B: DAY-TO-DAY BENEFITS: PLAN A


Benefit limits are prorated if a member joins the Malcor Medical Aid Scheme mid-year unless otherwise stated.

In all instances, PMB paid at Cost and unlimited – refer Appendix 2.

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Overall annual limit for out-of-hospital expenses	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R126,115 per family per annum
GP and homeopaths	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. GP Network applies as DSP.	Overall annual out-of-hospital benefit limit
Specialists (cardiologist, paediatrician, gynaecologist, specialist physician, oncologist, etc.)	120% of the Malcor Rate funded from overall annual out-of-hospital benefit (excluding dental specialists and anaesthetist funded at 100% of the Scheme Rate).	Annual limit per family based on number of dependants: M - 7 visits M1 - 12 visits M2 - 17 visits M3 - 24 visits M4+ - 26 visits
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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Endoscopies	100% of the Malcor Rate funded from overall annual out-of-hospital benefit if not pre-authorized.	Overall annual out-of-hospital benefit limit
External medical items (walking sticks, commodes, bed pans, toilet seat raisers, crutches, glucometers, foot orthotics and shoe innersoles, etc.)	100% of Cost funded from overall annual out-of-hospital benefit. 	R4,412 per family per annum
Walkers	100% of Cost funded from overall annual out-of-hospital benefit.	R725 per family per annum
Wheelchairs (including buggies and carts)	100% of Cost funded from overall annual out-of-hospital benefit.	R4,325 per family per annum
Hearing aids	100% of Cost funded from overall annual out-of-hospital benefit.	R22,060 per family per annum
Pathology	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. When the limit is reached, claims are funded at 80% of the Malcor Rate from the overall annual out-of-hospital benefit. Point of care pathology testing is subject to meeting the Scheme's Treatment guidelines and Managed Health Care criteria.	Annual limit per family based on number of dependants: M – R3,682 M1 – R6,440 M2 – R8,296 M3 – R10,135 M4+ - R11,968

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Radiology	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. When the limit is reached, claims are funded at 80% of the Malcor Rate from the overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants: M – R3,682 M1 – R6,440 M2 – R8,296 M3 – R10,135 M4+ - R11,968
Dentistry (conservative dentistry and specialised dentistry, inclusive of osseo-integrated implants)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. <div data-bbox="916 976 1134 1397" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p>  <p>Mashilo Leboho 03/11/2021 15:16:02 (UTC+02:00) Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES</p> </div>	Annual limit per family based on number of dependants: M – R11,838 M1 – R19,722 M2 – R25,639 M3 – R31,472 M4+ - R37,483
Dental therapy	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R1,505 per family per annum

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Radial Keratotomy and Excimer laser treatment (performed in hospital or out-of-hospital setting)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R19,100 per beneficiary per annum
Optical benefits (spectacles, contact lenses, frames and all add-ons)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. Optometry Network applies: members will receive discounts as negotiated (discount applies to frames, eyeglass lenses and add-on components but excludes contact lenses and professional services).	Annual limit per family based on dependants: M – R5,460 M1+ - R10,920
Eye tests	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	One test per beneficiary per annum
Allied professionals (acousticians, biokineticists, chiropractors, dieticians, nursing providers, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrics, social	100% of the Malcor Rate funded from overall annual out-of-hospital benefit, subject to the Allied professionals limit.  Mashilo Leboho 2021/10/27 03/11/2021 15:16:37 (UTC+02:00) Signed by Mashilo Leboho, m.leboho@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES REGISTERED BY ME ON	R18,425 per family per annum

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
workers, speech and hearing therapists)		
Mental health (psychologist and counsellor)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit, subject to the Allied professionals limit.	15 consultations per beneficiary per annum
Drug and Alcohol Rehabilitation, Detox and Substance Abuse	No benefit.	
Acute medication (Includes homeopathic medication, vaccines*, pharmacy assisted treatment, TTO obtained at a pharmacy and over-the-counter medication)	100% of the Malcor Medication Rate funded from overall annual out-of-hospital benefit. DSP applies. *Child vaccines/immunisation to be funded based on State EPI vaccines for babies and children up to the age of 12 years.	Annual limit per family based on number of dependants: M – R14,314 M1 – R20,461 M2 – R26,590 M3 – R34,787 M4+ - R38,878
Over-the-counter (OTC) medicine benefit: (OTC is Schedule 0, 1 and 2 medicines/products and can be obtained without a script)	100% of the Malcor Medication Rate funded from overall annual out-of-hospital benefit, paid from the acute medicine limit. DSP applies.	Over-the-counter medication sub-limit: M – R3,180 M1+ - R9,540

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Vitamins	Single and multivitamins prescribed by a doctor will be covered from the overall annual out-of-hospital benefit, subject to the acute medicine limit. DSP applies.	R75 or 500ml/60 tab per script
Oral contraceptives	100% of the Malcor Medication Rate funded from overall annual out-of-hospital benefit, subject to the acute medicine limit. DSP applies.	R172 per beneficiary per month
Mirena device	100% of the Malcor Rate funded from the overall annual out-of-hospital benefit. Subject to the acute medicine limited. DSP applies	One every 5 years per beneficiary
Associated gynaecology cost for insertion and removal in doctor's rooms	100% of the Malcor Rate funded from the overall annual out-of-hospital benefit. Subject to the specialist annual limit per family	Overall annual out-of-hospital benefit; Subject to the specialist annual limit per family
Associated gynaecology cost for Mirena insertion and removal in theatre	100% of the Malcor Rate Subject to pre-authorisation and benefit entry criteria	Overall annual out-of-hospital benefit
Implanon nxt	100% of the Malcor Rate funded from the overall annual out-of-hospital benefit. Subject to the acute medicine limited. DSP applies	One every 3 years

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REGISTRAR OF MEDICAL SCHEMES

Healthcare Service	Basis of Cover (Subject to PMIBs)	Annual Limits
Associated gynaecology cost for Implanon nxt implant or removal in doctor's rooms	100% of the Malcor Rate funded from the overall annual out-of-hospital benefit. Subject to the specialist annual limit per family	Overall annual out-of-hospital benefit; Subject to the specialist annual limit per family
Musculo-skeletal topical agents (Topical Analgesic Agents)	100% of the Malcor Medication Rate funded from overall annual out-of-hospital benefit, subject to the acute medicine limit. DSP applies.	65g per fill, limited to two fills per beneficiary per annum
Screening Benefit: DisChem WellScreen	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Combined benefit of 2 screening tests per beneficiary per annum*
Screening Benefit: HealthCheck (Blood glucose test, blood pressure test, cholesterol test and Body Mass Index (BMI))	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. HealthCheck to be carried out at a network pharmacy/provider.	Combined benefit of 2 screening tests per beneficiary per annum*
Screening Benefit: Children's screening check	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	One test per qualifying child per annum

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
<p>Applies to children between the ages of 2 years and 18 years (Body mass index and counselling, where appropriate, hearing screening, dental screening and milestone tracking for children under the age of 8)</p>	<p>Children's screening test to be carried out at a network pharmacy/provider.</p> <div data-bbox="432 922 647 1391" style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="text-align: center; margin: 0;">REGISTERED BY ME ON</p>  <p style="font-size: small; margin: 0;">Mashilo Leboho 2021/10/27 03/11/2021 15:16:54 (UTC+02:00) Signed by Mashilo Leboho, m.lebohd@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES</p> </div>	
<p>International travel</p>	<p>100% of claimed funded from the overall annual in-hospital benefit. Deductible: members are liable for the first US\$150 or E100 and thereafter the balance is covered in full for OH emergency claims.</p>	<p>R500,000 per beneficiary per journey 90 days from departure date</p>

* Member may claim for a maximum of two screening tests per annum and may choose to use either the Dischem WellScreen test or the HealthCheck or both.

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limit
<p>World Health Organisation (WHO) recognised disease outbreaks</p>	<p>Benefits will be subject to PMBs. Includes basket of care to manage the disease and provide supportive treatment of global World Health Organization recognized disease outbreaks. DSP applies where applicable.</p>	<p>Scheme's basket of care applies 100% of Malcor Rate</p>