

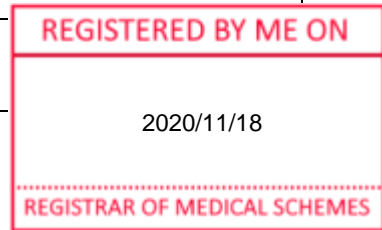
PLAN TABLES

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	<p>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.</p> <p>Where PMB performed in a private hospital involuntarily such procedure will be paid at 100% of Cost.</p> <p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p>	Unlimited
Overall annual limit for in hospital expenses	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p>	Unlimited
Accommodation, materials, theatre fees	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p>	Unlimited
Blood transfusions	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p>	Unlimited
Ambulance (local emergency evacuation)	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>DSP applies.</p>	Unlimited



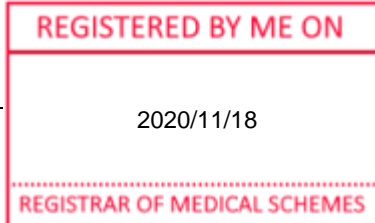
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Specialists	100% of the Malcor Rate funded from overall annual in-hospital benefit. Specialist Network applies as DSP. Pre-authorisation required.	Unlimited
GP	100% of the Malcor Rate funded from overall annual in-hospital benefit. GP 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.	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

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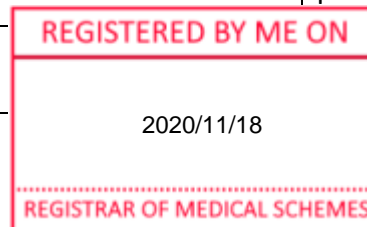
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REGISTRAR OF MEDICAL SCHEMES

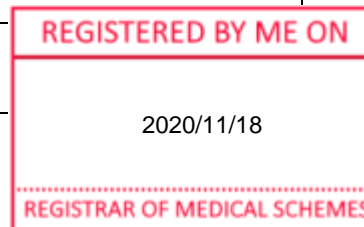
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
		<ul style="list-style-type: none"> • Private Ward Cover: up to R2 070 p/day • Essential registered devices: up to R4 000 e.g. breast pumps and smart thermometers. <p>Post-birth Benefits</p> <ul style="list-style-type: none"> • Post natal 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



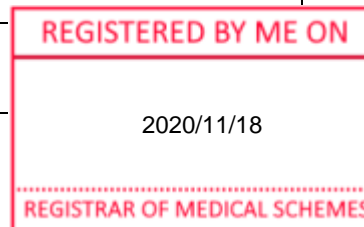
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
		a GP, gynaecologists or psychologist • Lactation Consultation: 1 lactation consultation with a registered nurse or lactation specialist.
Organ transplants	100% of cost. Pre-authorisation required.	Unlimited
Internal prosthesis (hip, 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: R121,264 per beneficiary per annum Sub-limits: Hip: R60,632 Knee: R60,632 Pacemakers: R60,632 Stents: R26,458
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



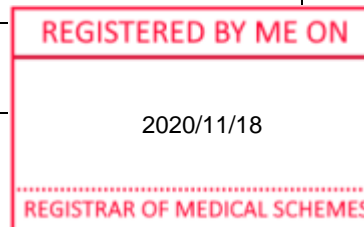
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Spinal prosthesis	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Subject to internal 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



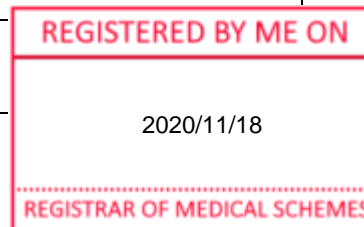
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Dentistry (maxilla-facial procedures)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. Conservative dentistry and specialised dentistry not covered in-hospital unless pre-authorised.	Unlimited
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.	Unlimited



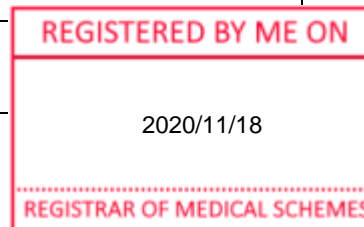
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
physiotherapists, podiatrists, psychologists, psychometrics, social workers, speech and hearing therapists)		
Private nursing	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Unlimited
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. Pre-authorisation required.	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-authorisation 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-authorisation 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-authorisation.</p>	Unlimited Unlimited
Home oxygen	100% of the Malcor Rate funded from overall annual in-hospital benefit. DSP applies. Pre-authorisation required.	Unlimited
HIV- and AIDS-related treatment	100% of cost.	Unlimited Basis of cover in Appendix 2



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
Advanced illness benefit	100% of the Malcor Rate funded from the overall annual in-hospital benefit.	Unlimited



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(end of life care at home for oncology members)	DSP applies.	
Stem cell transplants	100% of the Malcor Rate funded from overall-annual in-hospital benefit. 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)

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.

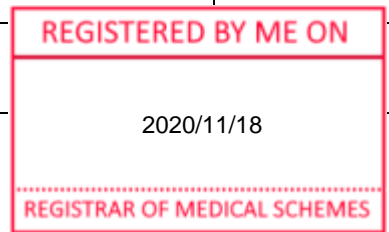
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Overall annual limit for out-of-hospital expenses	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R121,264 per family per annum
GP and homeopaths	100% of the Malcor Rate funded from overall annual out-of-hospital 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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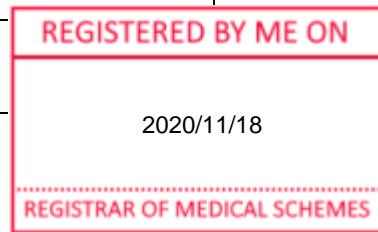
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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Endoscopies	100% of the Malcor Rate funded from overall annual out-of-hospital benefit if not pre-authorized.	Overall annual out-of-hospital benefit limit
External medical items (walking 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.	R4,243 per family per annum
Walkers	100% of Cost funded from overall annual out-of-hospital benefit.	R697 per family per annum
Wheelchairs (including buggies and carts)	100% of Cost funded from overall annual out-of-hospital benefit.	R4,160 per family per annum
Hearing aids	100% of Cost funded from overall annual out-of-hospital benefit.	R21,211 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.	Annual limit per family based on number of dependants: M – R3,541 M1 – R6,193 M2 – R7,977 M3 – R9,745 M4+ - R11,508



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 – R3,541 M1 – R6,193 M2 – R7,977 M3 – R9,745 M4+ - R11,508
Dentistry (conservative dentistry and specialised dentistry, inclusive of osseo-integrated implants)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants: M – R11,383 M1 – R18,964 M2 – R24,653 M3 – R30,358 M4+ - R36,042
Dental therapy	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R1,446 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.	R18,190 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 – R5,200 M1+ - R10,400
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.	R17,176 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 – R13,504 M1 – R19,303 M2 – R25,085 M3 – R32,818 M4+ - R36,676
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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2020/11/18

REGISTRAR OF MEDICAL SCHEMES

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.	R165 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 gyneacology 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 gyneacology 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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2020/11/18

REGISTRAR OF MEDICAL SCHEMES

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Associated gyneacology 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

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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)	Children's screening test to be carried out at a network pharmacy/provider.	
International travel	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.	R500,000 per beneficiary per journey 90 days from departure date

* 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
World Health Organisation (WHO) recognised disease outbreaks	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.	Scheme's basket of care applies 100% of Malcor Rate

<p>Covid-19 benefits in addition to WHO benefit</p>	<p>WHO benefit applies as well as the following additional out-of-hospital services:</p> <ul style="list-style-type: none"> - Accommodation in accredited isolation facilities 	<p>Scheme's basket of care applies</p> <p>Up to a maximum of 14 days per person per annum at a maximum of R400 per day</p>
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