

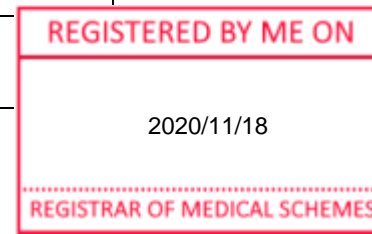
**PLAN TABLES**

**TABLE A: HOSPITAL BENEFITS: PLAN B**

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 to a maximum of 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.	<b>Benefits during Pregnancy</b> <ul style="list-style-type: none"> <li>• Antenatal Consultations: 12 visits to a GP, gynaecologist or midwife</li> <li>• Ultrasound Scans &amp; Prenatal Screening: Up to 2 ultrasound scans, 1 nuchal translucency or Non-Invasive Prenatal Test (NIPT) or down syndrome test covered</li> <li>• Blood Tests: Defined list of tests per pregnancy</li> <li>• Antenatal Classes or Consultation with a nurse: Up to 5 pre or post natal classes or consultations with a registered nurse</li> <li>• No Private Ward</li> </ul>

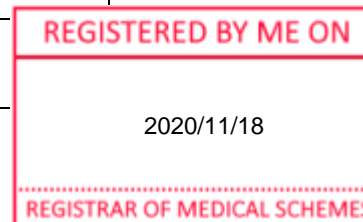
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**REGISTRAR OF MEDICAL SCHEMES**

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
		<ul style="list-style-type: none"> <li>• Essential registered devices: up to R2 000 e.g. breast pumps and smart thermometers.</li> </ul> <p><b>Post-birth Benefits</b></p> <ul style="list-style-type: none"> <li>• Post natal Classes or Consultation with a nurse: 5 pre or post natal classes or consultations with a registered nurse</li> <li>• GP &amp; Specialist Consultations: Up to 2 visits with a GP, paediatrician or ENT for baby</li> <li>• Six Week Consultation: 1 six week post-birth consultation with a GP or gynaecologist</li> <li>• Nutrition Assessment: 1 nutrition assessment with a dietician</li> <li>• Mental Health: 2 mental health consultations with a GP, gynaecologists or psychologist</li> <li>• Lactation Consultation: 1 lactation consultation with a</li> </ul>

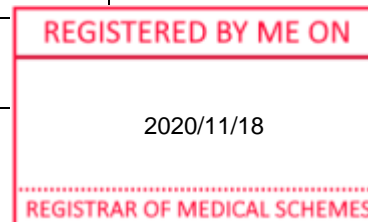
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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
		registered nurse or lactation specialist.
Organ transplants	100% of cost. Pre-authorisation required.	Unlimited
Internal prosthesis (hip, knee, shoulder joints, artificial eyes, intraocular 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: R84,069 per beneficiary per annum  Sub-limits: Hip: R42,034 Knee: R42,034 Pacemakers: R42,034 Stents: R24,020
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. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Subject to internal prosthesis limit

<b>Healthcare Service</b>	<b>Basis of Cover (Subject to PMBs)</b>	<b>Annual Limits</b>
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
Dentistry	100% of the Malcor Rate funded from overall annual in-hospital benefit.	Unlimited



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(maxilla-facial procedures)	Pre-authorisation required. Conservative dentistry and specialised dentistry not covered in-hospital unless pre-authorised.	
Dentistry for children under the age of 12 years	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required. Approval subject to dental managed care protocols.	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,	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
occupational therapists, 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
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 medication (TTO)	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 claimed funded from the 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.	R500,000 per beneficiary per journey 90 days from departure date
Chronic illness benefit	<b>Chronic Disease List:</b> 100% of Scheme Medication Rate funded from overall annual in-hospital benefit. Subject to formulary. DSP applies. Subject to pre-authorisation and clinical entry criteria.	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
Post-exposure HIV prophylaxis following occupational exposure, traumatic exposure or sexual assault	100% of Cost.	Unlimited



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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	<p>100% of the Malcor Rate funded from the oncology limit.</p> <p>Subject to guidelines and pre-authorisation by Scheme and ICON.</p> <p>Wigs are covered from the overall day-to-day benefits, subject to the external medical items limit.</p> <p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p>	R300,000 per family per annum
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.	Unlimited

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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.	R300 000 per family per annum (part of the Oncology benefit)

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

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.

<b>Healthcare Service</b>	<b>Basis of Cover (Subject to PMBs)</b>	<b>Annual Limits</b>
Overall annual limit for out-of-hospital expenses	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R74,459 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. When limit is reached, fund at 50% of the Malcor Rate from the overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants:  M - 6 visits M1 - 12 visits M2 - 16 visits M3 - 20 visits M4+ - 24 visits
Specialists	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants:

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
		Annual limit per family based on number of dependants: M - 4 visits M1 - 8 visits M2 - 11 visits M3 - 14 visits M4+ - 17 visits
Endoscopies	100% of the Malcor Rate funded from overall annual out-of-hospital benefit if not pre-authorised.	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 the Malcor Rate funded from overall annual out-of-hospital benefit.	R2,796 per family per annum

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Walkers	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R469 per family per annum
Wheelchairs (including buggies and carts)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R2,750 per family per annum
Hearing aids	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R15,280 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 65% of the Malcor Rate from the overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants: M – R1,709 M1 – R2,992 M2 – R3,837 M3 – R4,697 M4+ - R5,547

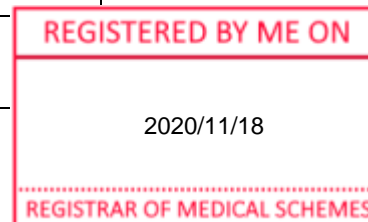
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Radiology	100% of the Malcor Rate funded from overall annual out-of-hospital benefit. When the limit is reached, claims are funded at 65% of the Malcor Rate from the overall annual out-of-hospital benefit.	Annual limit per family based on number of dependants: M – R1,709 M1 – R2,992 M2 – R3,837 M3 – R4,697 M4+ - R5,547
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 – R5,176 M1 – R8,626 M2 – R11,201 M3 – R13,787 M4+ - R14,647
Dental therapy	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	R1,015 per family per annum

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Radial Keratotomy and Excimer laser treatment (performed in hospital or out-of-hospital setting)	No benefit.	
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 – R2,575 M1+ - R5,809
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.	R11,794 per family per annum

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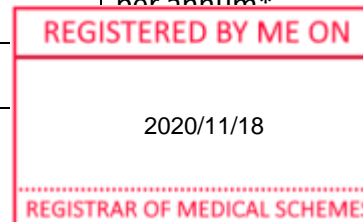
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
workers, speech and hearing therapists)		
Mental health (psychologist and counsellor)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit, subject to the Allied professionals limit.	15 consultations per beneficiary 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 – R6,572 M1 – R9,376 M2 – R12,190 M3 – R15,953 M4+ - R17,840
Over-the-counter (OTC) medicine benefit:	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 – R2,120





Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(OTC is Schedule 0, 1 and 2 medicines/products and can be obtained without a script)		M1+ - R6,360
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 gynecology 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

<b>Healthcare Service</b>	<b>Basis of Cover (Subject to PMBs)</b>	<b>Annual Limits</b>
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
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 annum
Screening Benefit: DisChem WellScreen	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Combined benefit of one screening test per beneficiary per annum*
Screening Benefit: HealthCheck	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 one screening test per beneficiary per annum*



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(Blood glucose test, blood pressure test, cholesterol test and Body Mass Index (BMI))		
<p>Screening Benefit: Children's screening check 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>100% of the Malcor Rate funded from overall annual out-of-hospital benefit. Children's screening test to be carried out at a network pharmacy/provider.</p>	<p>One test per child per annum</p>
International travel	<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>

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

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
Covid-19 benefits in addition to WHO benefit	WHO benefit applies as well as the following additional out-of-hospital services: - Accommodation in accredited isolation facilities	Scheme's basket of care applies  Up to a maximum of 14 days per person per annum at a maximum of R400 per day