

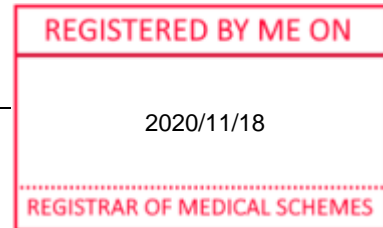
PLAN TABLES

TABLE A: HOSPITAL BENEFITS: PLAN C

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> <p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p>	R1,000,000 per family per annum
Accommodation, materials, theatre fees	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p>	Overall annual in-hospital limit

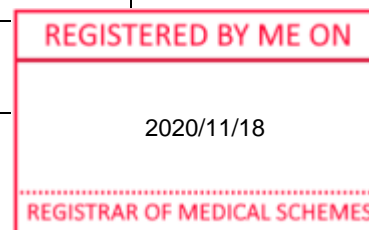


Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	
Blood transfusions	100% of the Malcor Rate funded from overall annual in-hospital benefit. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual in-hospital limit
Ambulance (local emergency evacuation)	100% of the Malcor Rate funded from overall annual in-hospital benefit. DSP applies. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual in-hospital limit
Specialists	100% of the Malcor Rate funded from overall annual in-hospital benefit. Specialist Network applies as DSP. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual in-hospital limit
GP	100% of the Malcor Rate funded from overall annual in-hospital benefit. GP Network applies as DSP. Pre-authorisation required. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual in-hospital limit

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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.	R42,442 per beneficiary per annum
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
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



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual in-hospital limit
Pathology	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 annual in-hospital limit
Radiology	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 annual in-hospital limit
Endoscopies	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 annual in-hospital limit
Dentistry (maxilla-facial procedures)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Overall annual in-hospital limit

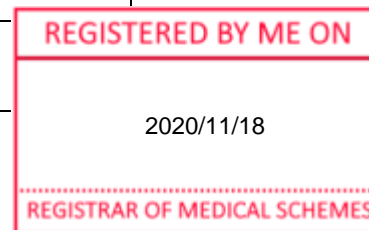
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	<p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p> <p>Conservative dentistry and specialised dentistry not covered in-hospital unless authorised.</p>	
Dentistry for children under the age of 12 years	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required. Approval subject to dental managed care protocols.</p>	Unlimited
Ophthalmologic procedures (Corneal crosslinking included)	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p> <p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p>	Overall annual in-hospital limit
Mental health	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p>	21 days per beneficiary per annum
Drug and Alcohol Rehabilitation, Detox and Substance Abuse	<p>100% of cost. DSP applies.</p> <p>Pre-authorisation required.</p>	21 days per beneficiary per annum
Allied professionals (acousticians, biokineticists, chiropractors, dieticians,	<p>100% of the Malcor Rate funded from overall annual in-hospital benefit.</p> <p>Pre-authorisation required.</p>	Overall annual in-hospital limit

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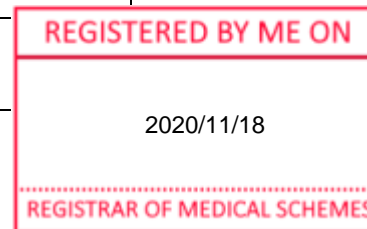
REGISTRAR OF MEDICAL SCHEMES

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
nursing providers, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrics, social workers, speech and hearing therapists)	All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	
Private nursing	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 annual in-hospital limit
Terminal care	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. DSP applies. Pre-authorisation required.	Unlimited
Renal dialysis	Subject to PMB as prescribed. DSP applies. Pre-authorisation required.	Overall annual in-hospital limit

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	
Medication supplied in hospital	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Overall annual in-hospital limit
To-take-out medication (TTO)	100% of the Malcor Rate funded from overall annual in-hospital benefit. Pre-authorisation required.	Overall annual in-hospital limit Limited to seven days
International travel	100% of claimed 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	Chronic Disease List: 100% of Malcor Medication Rate funded from overall annual out-of-hospital benefit. Subject to formulary. DSP applies. Subject to authorisation and clinical entry criteria. All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	Overall annual out-of-hospital limit
Home oxygen	100% of the Malcor Rate funded from overall annual in-hospital benefit. DSP applies. Pre-authorisation required.	Overall annual in-hospital limit



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
	All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.	
HIV- and AIDS-related treatment	100% of cost.	Unlimited
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



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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>	R200,000 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
Stem cell transplants	<p>100% of the Malcor Rate funded from overall-annual in-hospital benefit.</p> <p>All prescribed minimum benefits are paid at Cost, subject to requirements as set out in Appendix 2.</p>	R200,000 per family per annum

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

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.	Annual limit per family based on number of dependants: M – R8,128 M1 – R14,617 M2 – R17,867 M3 – R21,096 M4+ - R24,352
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	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Maternity consultations	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit

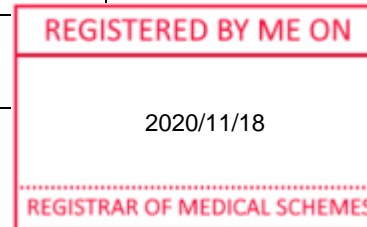
Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Endoscopies	100% of the Malcor Rate funded from overall annual out-of-hospital benefit if not pre-authorized.	Overall annual out-of-hospital benefit limit
External medical items (walking sticks, commodes, bed pans, toilet seat raisers, crutches, glucometers, foot orthotics and shoe innersoles, etc.)	100% of Cost funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Walkers	100% of Cost funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Wheelchairs (including buggies and carts)	100% of Cost funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Hearing aids	100% of Cost funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Pathology	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Radiology	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit

Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
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).	Overall annual in-hospital limit
Pregnancy scans	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	3 scans per annum
Dentistry (conservative dentistry and specialised dentistry , inclusive of osseo-integrated implants)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Dental therapy	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
Radial Keratotomy and Excimer laser treatment	No benefit.	

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(performed in hospital or out-of-hospital setting)		
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).	Overall annual out-of-hospital benefit limit
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 workers, speech and hearing therapists)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit



Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Mental health (psychologist and counsellor)	100% of the Malcor Rate funded from overall annual out-of-hospital benefit.	Overall annual out-of-hospital benefit limit
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.	Overall annual out-of-hospital benefit limit
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. DSP applies.	R165 per beneficiary per month

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
Mirena device	100% of the Malcor Rate funded from the overall annual out-of-hospital benefit. 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.	Overall annual out-of-hospital benefit
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. 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.	Overall annual out-of-hospital benefit
Musculo-skeletal topical agents	100% of the Malcor Medication Rate funded from overall annual out-of-hospital benefit.	65g per fill, limited to two fills per annum

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
(Topical Analgesic Agents)	DSP applies.	
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 (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 one screening test per beneficiary per annum*
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)	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.	One test per child per annum

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Healthcare Service	Basis of Cover (Subject to PMBs)	Annual Limits
and milestone tracking for children under the age of 8)		
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 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