

ANNEXURE C

LIMITATIONS OF BENEFITS AND BENEFITS EXCLUDED

(With effect from 1 January 2009)

- 1.** Unless otherwise provided for or decided by the Board, expenses incurred in connection with any of the following will not be paid by the Scheme:
 - 1.1** Non-network doctors in the greater Cape Town area, except where the service has occurred in the case of an Emergency.
 - 1.2** All costs for operations, medicines, treatment and procedures for cosmetic purposes.
 - 1.3** The cost of holidays for recuperative purposes, whether deemed medically necessary or not.
 - 1.4** Purchase of the following unless prescribed:
 - medicines not registered with the Medicines Control Council;
 - non-scheduled soaps, shampoos and other topical applications;
 - toiletries and beauty preparations;
 - slimming products, appetite suppressants and patent foods including baby foods;
 - homemade remedies or preparations of the type as advertised to the public;
 - alternative or patent medicines;

- sun-screening and tanning agents; and
 - mouth protectors, gold in dentures, devices and materials such as floss, toothbrushes and toothpaste.
- 1.5** All costs that are more than the annual maximum benefit to which a beneficiary is entitled in terms of the rules of the Scheme.
- 1.6** Charges for appointments, which a beneficiary fails to keep.
- 1.7** Costs for services rendered by-
- persons not registered with a recognised professional body constituted where the provider of such a service is required to registered and/or enlist in terms of an Act of Parliament; or
 - any institution, nursing home or similar institution not registered in terms of any law except a state or provincial hospital.
- 1.8** All costs of whatsoever nature incurred for treatment of sickness conditions or injuries sustained by a member or a dependant and for which any other party may be liable, unless the Board is satisfied that there is no reasonable prospect of the member or dependant recovering adequate damages from the other party. The member is however entitled to such benefits as would have applied under normal conditions, provided that on receipt of payment in respect of medical expenses from a third party, the member will

reimburse the Scheme any money paid out by the Scheme in respect of this benefit.

- 1.9** Reckless Activities: Participation in any extreme activity where, based on an objective test for reasonable behaviour, the Beneficiary is deemed to be risking injury recklessly, including, but not limited to, such activities as solo mountaineering, speed contests other than on recognised race tracks, extreme endurance marathons and the like. Activities such as parachuting, mountaineering, motor racing, bungee jumping, ultra marathons and scuba diving would not be excluded provided they are undertaken within the accepted safety and licensing constraints of the governing bodies of such sport.
- 1.10** All costs in respect of injuries arising from professional sport, speed contests and speed trials.
- 1.11** Examinations for insurance, school camps, visa or employment applications.
- 1.12** Traveling costs incurred by members or their dependants.
- 1.13** Accommodation in old age homes or similar institutions catering for the aged unless clinically warranted and authorised by the Medical Advisor.
- 1.14** Accommodation and treatment in headache clinics, and/or stress-relief clinics, spas, or resorts for health, slimming, recuperative or other similar purposes. For the purposes of this rule, “accommodation” shall include all related expenses

and meals, and “treatment” shall include any of the following: examinations, consultations, investigations, diagnosis, tests, procedures, operations, the supply of any pharmacological or pharmaceutical product or food, the supply and/or fitting of any prosthesis, splint or device, and generally shall include any service or supply by any such enterprise or practice intended to confer a health benefit.

- 1.15** Sunglasses, Plano sunglasses, contact lenses and spectacle cases.
- 1.16** Bleaching of teeth that have not been root canal treated and metal inlays in dentures and front teeth.
- 1.17** Sleep therapy and hypno-therapy.
- 1.18** Any illness or injury arising out of and in the course of the Beneficiary’s employment, which constitutes a valid claim in terms of the Compensation for Occupational Injuries and Diseases Act, (No 31 of 1993).
- 1.19** Costs associated with vocational guidance, child guidance, school readiness, school therapy or attendance at remedial education schools or clinics.
- 1.20** Examinations, consultations and treatment related to obesity.
- 1.21** Examinations, consultations and treatment related to infertility and artificial insemination.

1.22 Attempted suicide, willfully self-inflicted injuries or sickness conditions or costs incurred in respect of treatment associated with alcohol abuse or over-dosing, unless such costs are incurred in the public health care system.

1.23 The purchase or hire of medical or surgical appliances such as Klaasvakie mattresses or pillows, special beds, special chairs, special cushions, commodes, sheepskins, waterproof sheets for beds, respiration monitors, humidifiers, iodisers, bedpans, special toilet seats or toilet seat raisers, eye patches, traction equipment, breast pumps, nipple shields, blood pressure monitors, APS therapy machines, TENS machines, Neurostim machines or the repairs or adjustments of sick room or convalescing equipment with the exception of the hire of oxygen cylinders, unless authorised by the Medical Advisor.

2. LIMITATION OF BENEFITS

2.1 The maximum benefits to which a member and his dependants are entitled in any financial year are limited as set out in Annexure B.

2.2 Members admitted during the course of a financial year are entitled to the benefits set out in Annexure B, with the maximum benefits being adjusted in proportion to the period of membership calculated from the date of admission to the end of the particular financial year.

- 2.3** Unless otherwise decided by the Board, benefits in respect of medicines obtained on a prescription are limited to one month's supply for every such prescription or repeat thereof.

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