



Est. 1952
FISHING INDUSTRY
MEDICAL SCHEME



BENEFITS SUMMARY

EFFECTIVE 1 JANUARY 2006

ANNUAL BENEFITS FOR DAY-TO-DAY MEDICAL SERVICES

(A) OUT-OF-HOSPITAL BENEFITS

			PRIMARY OPTION	STANDARD OPTION
Overall annual limit				
Member			R3 875 per family	R3 875 per family
Member + 1			R4 169 per family	R4 169 per family
Member + 2			R4 767 per family	R4 767 per family
Member + 3			R5 355 per family	R5 355 per family
Member + 4			R5 954 per family	R5 954 per family
Network general practitioner	Consultations and acute medication All-inclusive fee applicable	Members may only use Qualsa's network general practitioner	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
Non-network general practitioner	Consultations No benefit for prescribed medication	Non-network general practitioner may only be used in areas outside the greater Cape Town and Atlantis areas Only tariff codes applicable to Qualsa's network are applicable Members are responsible for paying any difference in cost directly to the non-network general practitioner Medication prescribed separately by a non-network general practitioner is not a benefit of the Scheme	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
Acute medication (general practitioner)	Medication dispensed by a general practitioner	Acute medication dispensed by a general practitioner forms part of the all-inclusive fee Medication prescribed but not dispensed by a general practitioner is not a benefit of the Scheme		

(A) OUT-OF-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
Acute medication (specialist)	Medication prescribed by a specialist	The member must obtain an authorisation from Qalsas, before obtaining any medication from a Qalsas contracted pharmacy No repeat prescriptions allowed		
Acute medication (emergency)	Medication prescribed or dispensed by a service provider	Acute medication dispensed by a general practitioner in an emergency forms part of the all-inclusive fee The cost of medication prescribed but not dispensed by a general practitioner, would be considered subject to the motivation received		
Specialist	Consultations and acute medication	General practitioner must obtain an authorisation number from Qalsas before members may consult a specialist The member must obtain an authorisation number from Qalsas if the specialist prescribes any medication The medication may only be obtained from a Qalsas contracted pharmacy No repeat prescriptions allowed	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Network dentist	Conservative dentistry		100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
	Dentures limited to a maximum of R1 750 per family No benefit for advanced/specialised dentistry	One set of dentures per family every two years	100% of Scale of Fees (SOF); denture limit subject to overall annual limit	100% of Scale of Fees (SOF); denture limit subject to overall annual limit
Non-network dentist	Conservative dentistry No benefit for advanced/specialised dentistry	Non-network dentist may only be used in areas outside of the greater Cape Town and Atlantis areas Only tariff codes applicable to Qalsas's network apply – members are responsible for paying any difference in cost directly to the dentist	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit

(A) OUT-OF-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
Network optometrist and non-network optometrist	Frames, lenses and tints	Optometrist must obtain authorisation from Qalsas for patient referral to a specialist	100% of Scale of Fees (SOF); family optical limit subject to overall annual limit Member R600 Member + 1 R800 Member + 2 R1 000	100% of Scale of Fees (SOF); family optical limit subject to overall annual limit Member R600 Member + 1 R800 Member + 2 R1 000
	Eye tests	One eye test per family per year	R125 100% of Scale of Fees (SOF); family optical limit subject to overall annual limit	R125 100% of Scale of Fees (SOF); family optical limit subject to overall annual limit
Radiology			100% of the National Health Reference Price List (NHRPL), limited to overall annual limit	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Pathology		Designated service provider to be used: Pathcare	100% of negotiated preferred provider rates, limited to overall annual limit	100% of negotiated preferred provider rates, limited to overall annual limit
Auxiliary services	<ul style="list-style-type: none"> ▶ Audiologist ▶ Chiropodist ▶ Chiropractor ▶ Dietician ▶ Nursing services ▶ Occupational therapist ▶ Social worker ▶ Speech therapist 	<p>General practitioners must obtain an authorisation number from Qalsas before members may consult one of the listed service providers</p> <p>The member must obtain an authorisation number from Qalsas if the service provider prescribes any medication; the medication may only be obtained from a Qalsas contracted pharmacy</p>	100% of National Health Reference Price List (NHRPL), limited to overall annual limit	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Surgical appliances (e.g. nebulisers, crutches, glucometers, etc.)	Subject to registration on the appropriate Qalsas Disease Risk Management programme	Written motivation from a general practitioner is required; subject to approval by Qalsas's medical advisor	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Clinical psychology		General practitioners must obtain an authorisation number from Qalsas before members may consult a clinical psychologist	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit	100% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Physiotherapy		General practitioners must obtain an authorisation number from Qalsas before members may consult a physiotherapist	R420 per family per annum 100% of the National Health Reference Price List (NHRPL), limited to overall annual limit	R420 per family per annum 100% of the National Health Reference Price List (NHRPL), limited to overall annual limit

(A) OUT-OF-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
Chronic medication	Medicine	<p>To obtain benefits for chronic medication, the patient must be registered with Qualsa's Medicine Risk Management programme</p> <p>Automatically approved conditions are:</p> <ul style="list-style-type: none"> ▶ Hypertension; ▶ Asthma; and ▶ Diabetes <p>Medication approved as per Qualsa's Chronic Disease List Medication Formulary</p> <p>All medication must be obtained from a contracted pharmacy or contracted dispensing network doctor</p>	<p>R5 000 per beneficiary per annum</p> <p>100% of Single Exit Price (SEP)</p>	<p>R5 000 per beneficiary per annum</p> <p>100% of Single Exit Price (SEP)</p>
Trauma unit/24-hour emergency unit		<p>For emergencies only</p> <p>Limited to an all-inclusive fee of R250 per visit</p> <p>Only tariff codes applicable to Qualsa's network apply – members are responsible for paying any difference in cost directly to the general practitioner</p>	<p>100% of Scale of Fees (SOF), limited to overall annual limit</p>	<p>100% of Scale of Fees (SOF), limited to overall annual limit</p>
Ambulance services Limited to medical emergencies which require urgent medical attention	Provincial and private sector		<p>R400 per case</p> <p>100% of the National Health Reference Price List (NHRPL), limited to overall annual limit</p>	<p>R400 per case</p> <p>100% of the National Health Reference Price List (NHRPL), limited to overall annual limit</p>

ANNUAL BENEFITS FOR HOSPITALISATION AND OTHER MAJOR MEDICAL SERVICES**(B) IN-HOSPITAL BENEFITS**

			PRIMARY OPTION	STANDARD OPTION
Annual in-hospital benefit		<p>All admissions and procedures in hospital must be authorised by Qualsa 48 hours before admission</p> <p>This applies to all beneficiaries registered on the Primary and Standard Options</p> <p>Members must use contracted hospitals designated by Qualsa</p>	<p>Limited to overall annual limit</p> <p>No private hospital cover</p>	<p>R72 000 per beneficiary per annum</p>

(B) IN-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
<p>Private or provincial hospitals</p> <p>Includes associated professional services rendered during admission, i.e. doctor, physiotherapist, occupational therapist, dietician, etc.</p>	In patient	Preferred provider only; Qualsa's designated service provider must be used	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	100% of Qualsa negotiated rates
	Maternity	Patient must register with Qualsa within 16 weeks to qualify for maternity benefits Delivery by midwife only Member must use Mowbray Maternity or Gatesville Medical Centre , or any other hospital designated by Qualsa	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed up to a maximum of three (3) days for normal delivery Case managed up to a maximum of four (4) days for a caesarian section
	Intensive care unit		Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed up to a maximum of three (3) days per admission
	Radiology	Preferred provider only; Qualsa's designated service provider must be used	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa 100% of Qualsa negotiated rates R2 000 limit per admission applicable
	Pathology	Preferred provider only; Qualsa's designated service provider must be used	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa 100% of Qualsa negotiated rates R2 000 limit per admission applicable
	Physiotherapy	In-hospital treatment	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa 100% of Qualsa negotiated rates R500 limit per admission applicable
	Psychiatric care	Preferred provider only, Qualsa's designated service provider must be used One course per lifetime for drug and alcohol rehabilitation	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Maximum of 21 days per annum
	MRI and CT scans	Authorisation must be obtained prior to procedure	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	One per family per annum Limited to R4 000 Only covered at Qualsa's designated service provider 100% of Qualsa negotiated rates

(B) IN-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
Private or provincial hospitals (continued)	Internal prostheses and joint replacements	Preferred provider only; Qualsa's designated service provider must be used	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	R25 000 per beneficiary per annum
	Maxillo-facial and oral surgery	Trauma cases only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	100% of Qualsa negotiated rates
	To-take-out medicine (TTOs)	Medicine dispensed upon discharge from hospital	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Maximum of five (5) days' supply
	Radiotherapy and chemotherapy	Authorisation must be obtained from Qualsa prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa 100% of approved treatment plan, limited to Uniform Patient Fee Structure (UPFS) fees
	Transplants	Authorisation must be obtained from Qualsa prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to annual hospital benefit
	Angiograms and cardio-thoracic surgery	Authorisation must be obtained from Qualsa prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa Only covered at Qualsa's designated service provider 100% of Qualsa negotiated rates
	Neurosurgery	Authorisation must be obtained from Qualsa prior to treatment Benefit applicable at Provincial hospital or State facility only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to annual hospital benefit
	Renal dialysis	Authorisation must be obtained from Qualsa prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Case managed by Qualsa Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to annual hospital benefit
	Refractive surgery (Excimer Lasik)		Not a benefit of the Scheme	Not a benefit of the Scheme

(B) IN-HOSPITAL BENEFITS (CONTINUED)

			PRIMARY OPTION	STANDARD OPTION
Private or provincial hospitals (continued)	Hospice/home nursing in lieu of hospitalisation	Medical motivation is required	Treatment at provincial hospital only and at H1, H2 and H3 rates	Maximum of fourteen (14) days per family per annum
	No benefit for frail care nursing services	Subject to the approval by Qalsas's medical advisor	Limited to overall annual limit	
	Scopes	No benefit for endoscopic appendisectomy, inguinal or incisional hernia repair, or laparoscopically-assisted vaginal hysterectomy No benefit for disposable instruments	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	Diagnostic endoscopic procedures at Qalsas designated facilities only Limited to R4 000 per family per annum for upper or lower GIT endoscopy Conscious sedation only covered at designated service providers Endoscopic-assisted surgery R7 500 per family per annum, only covered at Qalsas's designated service provider and at Qalsas's negotiated rates Limited to annual hospital benefit
	Trauma unit/emergency room facility	Benefit limited to stabilisation of patient only and thereafter transferred to Qalsas's designated service provider Two (2) visits per family per year if approved by Qalsas's medical advisor	Treatment at provincial hospital only and at H1, H2 and H3 rates Limited to overall annual limit	100% of Qalsas negotiated rates

Continued overleaf ►

CONTRIBUTION RATES

EFFECTIVE 1 JANUARY 2006

PRIMARY OPTION

CATEGORY	ADULT	CHILD
Rand per month	R142	R37

STANDARD OPTION

CATEGORY	ADULT	CHILD
Rand per month	R282	R117

