

FISHING INDUSTRY MEDICAL SCHEME

BENEFITS SUMMARY

EFFECTIVE 1 JANUARY 2005

ANNUAL BENEFITS FOR DAY-TO-DAY MEDICAL SERVICES

OUT-OF-HOSPITAL BENEFITS

			PRIMARY OPTION	STANDARD OPTION
Overall annual limit				
Member			R3 690 per family	R3 690 per family
Member + 1			R3 970 per family	R3 970 per family
Member + 2			R4 540 per family	R4 540 per family
Member + 3			R5 100 per family	R5 100 per family
Member + 4			R5 670 per family	R5 670 per family
Panel doctors	Consultations and acute medication All inclusive fee apply	Members must make use of panel general practitioners if they reside in the greater Cape Town or Atlantis areas, or any other area where there are appointed panel general practitioners	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
Non-panel doctors	Consultations and acute medication All inclusive fee apply	Non-panel general practitioners may only be used in areas outside the greater Cape Town and Atlantis areas Only tariff codes applicable to panel doctors apply – members are responsible for paying any difference directly to the doctor	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
Acute medication	Not a benefit of the Scheme	Medication prescribed by specialist: The member must obtain an authorisation number from Qualsa, before you obtain any medication No repeats allowed All medication must be obtained from a contracted pharmacy or contracted dispensing panel doctor		

			PRIMARY OPTION	STANDARD OPTION
Specialists	Consultations and acute medication	Your general practitioner must obtain an authorisation number from Qalsas, before you 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 contracted pharmacy	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
Panel dentists	Dental benefits		100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
	Conservative dentistry			
	Dentures Maximum: R1 589.24	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-panel dentists	Dental benefits	Non-panel dentists may only be used in areas outside the greater Cape Town and Atlantis areas	100% of Scale of Fees (SOF), limited to overall annual limit	100% of Scale of Fees (SOF), limited to overall annual limit
	Conservative dentistry	Only tariff codes applicable to panel dentists apply		
Panel optometrists	Frames, lenses and tints		100% of Scale of Fees (SOF), family optical limit subject to overall annual limit R600 per family R800 per family R1 000 per family	100% of Scale of Fees (SOF), family optical limit subject to overall annual limit R600 per family R800 per family R1 000 per family
	Eye tests	One eye test per family every year	R112 100% of Scale of Fees (SOF), family optical limit subject to overall annual limit	R112 100% of Scale of Fees (SOF), family optical limit subject to overall annual limit
Non-panel optometrists	Frames, lenses and tints	Non-panel optometrists may only be used in areas other than the greater Cape Town and Atlantis areas	100% of Scale of Fees (SOF), family optical limit subject to overall annual limit R600 per family R800 per family R1 000 per family	100% of Scale of Fees (SOF), family optical limit subject to overall annual limit R600 per family R800 per family R1 000 per family
	Eye tests	One eye test per family per year	R112 100% of Scale of Fees (SOF), family optical limit subject to overall annual limit	R112 100% of Scale of Fees (SOF), family optical limit subject to overall annual limit
Radiology		An authorisation number must be obtained from Qalsas, if treatment exceeds R300	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 providers to be used: ▶ Pathcare ▶ Lancet ▶ Pathology Africa	100% of negotiated preferred provider rates, limited to overall annual limit	100% of negotiated preferred provider rates, limited to overall annual limit

			PRIMARY OPTION	STANDARD OPTION
Auxiliary services	<ul style="list-style-type: none"> ▶ Chiropractors ▶ Nursing services ▶ Speechtherapist ▶ Dietician ▶ Occupational therapist ▶ Social worker ▶ Audiologist 	Your general practitioner must obtain an authorisation number from Qalsas, before you consult a specialist	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
Chiropody		Your general practitioner must obtain an authorisation number from Qalsas, before you consult a specialist	80% of the National Health Reference Price List (NHRPL), limited to overall annual limit	80% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Surgical appliance		An authorisation number must be obtained from Qalsas, before you purchase the surgical appliance	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
Medical motivation is required				
Clinical psychology		Your general practitioner must obtain an authorisation number from Qalsas, before you consult a specialist	80% of the National Health Reference Price List (NHRPL), limited to overall annual limit	80% of the National Health Reference Price List (NHRPL), limited to overall annual limit
Nebulisers		An authorisation number must be obtained from Qalsas, before you purchase the nebuliser	R350 per family	R350 per family
Only applicable to children under the age of 12 years			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
Medical motivation is required				
Physiotherapy		Your general practitioner must obtain an authorisation number from Qalsas, before you consult a specialist	R400 per family	R400 per family
			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
Chronic medication	Medicine	To obtain benefits for chronic medication, the patient must be registered with Qalsas's Medicine Risk Management programme Automatically approved conditions are: <ul style="list-style-type: none"> ▶ Hypertension; ▶ Asthma; and ▶ Diabetes All medication must be obtained from a contracted pharmacy or contracted dispensing panel doctor	R5 000 per beneficiary per annum 100% of Maximum Medical Aid Price (MMAP)	R5 000 per beneficiary per annum 100% of Maximum Medical Aid Price (MMAP)
Ambulance services	Provincial and private sector		R200 per case	R200 per case
Medical emergencies which requires urgent medical attention only			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

ANNUAL BENEFITS FOR HOSPITALISATION AND OTHER MAJOR MEDICAL SERVICES

			PRIMARY OPTION	STANDARD OPTION
Annual hospital limit		<p>All admissions and procedures in hospital must be authorised by Qalsas 48 hours before admission</p> <p>This applies to all beneficiaries registered on the Primary and Standard Option</p> <p>Members must use contracted hospitals designated by Qalsas</p>	Refer to overall annual limit	R66 000 per beneficiary
Private or provincial hospitals				<p>100% of preferred provider rates</p> <p>Limited to annual hospital limit</p>
	In patient	Preferred provider, as designated by Qalsas, must be used	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Maternity	<p>Patient must register with Qalsas within 16 weeks</p> <p>Delivery by midwife only</p> <p>Member must use Mowbray Maternity or Gatesville Medical Centre, or any other hospital designated by Qalsas</p>	Provincial hospital tariffs only: H1, H2, H3	<p>Maximum of three days for normal delivery</p> <p>Maximum of four days for caesarian</p>
	Intensive care unit		Provincial hospital tariffs only: H1, H2, H3	Maximum of three days
	Radiology		Provincial hospital tariffs only: H1, H2, H3	R1 500 per admission
	Pathology	Designated service providers to be used	Provincial hospital tariffs only: H1, H2, H3	R1 500 per admission
	Physiotherapy		Provincial hospital tariffs only: H1, H2, H3	R500 per admission
	Psychiatric care	One course per lifetime for drug and alcohol rehabilitation	Provincial hospital tariffs only: H1, H2, H3	Maximum of 21 days per annum
	MRI and CT scans	Authorisation must be obtained prior to procedure	Provincial hospital tariffs only: H1, H2, H3	<p>One per family per annum</p> <p>Limited to R3 500</p> <p>Only covered in provincial hospital</p>
	Internal Prosthesis	Only at hospital designated by Qalsas	Provincial hospital tariffs only: H1, H2, H3	R15 000 per beneficiary
Joint replacement	Only at hospital designated by Qalsas	Provincial hospital tariffs only: H1, H2, H3	<p>R20 000 limit on internal prosthesis in lieu of joint replacement per beneficiary</p> <p>Only covered in provincial hospital</p>	

			PRIMARY OPTION	STANDARD OPTION
	Maxillo-facial and oral surgery	Trauma cases only covered in private hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	To-take-out medicine	Upon discharge from hospital	Provincial hospital tariffs only: H1, H2, H3	Maximum of three days' supply
	Radiotherapy and chemotherapy	Authorisation must be obtained prior to treatment Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Transplants	Authorisation must be obtained prior to admission Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Angiograms and cardio-thoracic surgery	Authorisation must be obtained prior to admission Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Neurosurgery	Authorisation must be obtained prior to admission Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Renal dialysis	Authorisation must be obtained prior to admission Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Blood transfusions		Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Private nursing in lieu of hospitalisation	Medical motivation is required	Provincial hospital tariffs only: H1, H2, H3	Maximum of 14 days per family per annum
	Scopes	Endoscopic procedures include*: ▶ colonoscopy; ▶ gastroscopy; ▶ laparoscopy for hiatus hernia; ▶ cholecystectomy; ▶ arthroscopy; and ▶ cystoscopy Disposable instruments not covered *Only at a hospital designated by Qualsa	Provincial hospital tariffs only: H1, H2, H3	R3 000 per family for colonoscopy, gastroscopy and cystoscopy R5 000 per family for arthroscopy All other procedures provincial hospital only



CONTRIBUTION RATES

EFFECTIVE 1 JANUARY 2005

PRIMARY OPTION

CATEGORY	ADULT	CHILD
Rand per month	R133	R34

STANDARD OPTION

CATEGORY	ADULT	CHILD
Rand per month	R263	R109