

FISHING INDUSTRY MEDICAL SCHEME

BENEFITS

EFFECTIVE FROM 1 JANUARY 2008

ANNUAL BENEFITS FOR DAY-TO-DAY MEDICAL SERVICES				
(A) OUT-OF-HOSPITAL BENEFITS				
			Primary Option	Standard Option
Overall annual limit Member Member + 1 Member + 2 Member + 3 Member + 4			R4 550 single member R4 900 per family R5 600 per family R6 300 per family R7 000 per family	R4 550 single member R4 900 per family R5 600 per family R6 300 per family R7 000 per family
Network general practitioner	Consultations and acute medication All-inclusive fee applicable OR Consultation only with a prescription issued for acute medication – refer to acute medication benefits	Members may only use Qualsa's Network General Practitioner	100% of all Inclusive Scale of Fees (SOF), limited to overall annual limit 100% of Consultation Scale of Fees (SOF) , limited to overall annual limit	100% of all Inclusive Scale of Fees (SOF), limited to overall annual limit 100% of Consultation Scale of Fees (SOF), limited to overall annual limit

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

			Primary Option	Standard Option
Non-network general practitioner	Consultations Prescribed medication should be obtained from a pharmacy subject to the acute medicine benefit	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	100% of Consultation Scale of Fees (SOF), limited to overall annual limit	100% of Consultation Scale of Fees (SOF), limited to overall annual limit
Acute Medication (general practitioner)	Acute medication dispensed by a general practitioner	Acute medication dispensed by a general practitioner forms part of the all-inclusive Scale of Fee (SOF) Medication prescribed by but not dispensed by a general practitioner	R660 per family per annum, limited to R55 per prescription and subject to Qualsa's Acute Medicine formulary	R660 per family per annum limited to R55 per prescription and subject to Qualsa's Acute Medicine formulary

(A) OUT-OF-HOSPITAL BENEFITS (cont)				
			Primary Option	Standard Option
Acute Medication (specialists)	Acute Medication prescribed by a specialist Subject to pre- authorisation	The member must obtain an authorisation from Qualsa, before obtaining any medication from the pharmacy No repeat prescriptions allowed	Subject to Qualsa's Acute Medicine formulary and limited to overall annual limit	Subject to Qualsa's Acute Medicine formulary and limited to overall annual limit
Acute Medication (emergency)	Medication prescribed or dispensed by a service provider during an emergency consultation	Acute medication dispensed by a general practitioner within an emergency, forms part of the all-inclusive after hours / emergency fee. The cost of medication prescribed but not dispensed by a general practitioner	R660 per family per annum limited to R55 per prescription and subject to Qualsa's Acute Medicine formulary	R 660 per family per annum limited to R55 per prescription and subject to Qualsa's Acute Medicine formulary

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

			Primary Option	Standard Option
Specialists	Consultations	The member is responsible to ensure that the general practitioner obtains an authorisation number from Qualsa before the member consults a specialist	100% of the Scheme Rate, limited to overall annual limit	100% of the Scheme Rate, limited to overall annual limit
	Acute medication No repeat prescriptions allowed	The member must obtain an authorisation number from Qualsa if the specialist prescribes any medication The medication may be obtained from any pharmacy	100% of Single Exit Price (SEP), limited to overall annual limit	100% of Single Exit Price (SEP), 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 R2 050 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

(A) OUT-OF-HOSPITAL BENEFITS (cont)				
			Primary Option	Standard Option
Non-network dentists	<p>Conservative dentistry</p> <p>Limited to:</p> <ul style="list-style-type: none"> • Out of area dentists; and • Emergencies only <p>No benefit for advanced / specialised dentistry</p>	Only tariff codes applicable to Qualsa'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
Optometrist	Frames, lenses, tints and eye tests	Optometrist must obtain authorisation from Qualsa for patient referral to a specialist	<p>100% of Scale of Fees (SOF), family optical limit subject to overall annual limit</p> <p>Limited to a maximum of R1 300 per family per annum</p>	<p>100% of Scale of Fees (SOF), family optical limit subject to overall annual limit</p> <p>Limited to a maximum of R1 300 per family per annum</p>
Radiology			100% of the Scheme Rate, limited to overall annual limit	100% of the Scheme Rate, limited to overall annual limit

(A) OUT-OF-HOSPITAL BENEFITS (cont)				
			Primary Option	Standard Option
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 • Chiropractors • Dietician • Nursing services • Occupational therapist • Social worker • Speech therapist • Physiotherapy 		100% of the Scheme Rate, limited to overall annual limit	100% of the Scheme Rate, limited to overall annual limit
Surgical Appliances (e.g. nebulisers, crutches, glucometers, hearing aids etc.)		Written motivation from a general practitioner is required; subject to approval from Qualsa's medical advisor	100% of the Scheme Rate, limited to overall annual limit	100% of the Scheme Rate, limited to overall annual limit
Clinical psychology		The member is responsible to ensure that the general practitioner obtains an authorisation number from Qualsa before the member consults a Clinical Psychologist	100% of the Scheme Rate, limited to overall annual limit	100% of the Scheme Rate, limited to overall annual limit

(A) OUT-OF-HOSPITAL BENEFITS (cont)				
			Primary Option	Standard Option
Chronic medication	To obtain benefits for chronic medication, the patient must be registered with Qualsa's Medicine Risk Management Programme	<p>The Scheme's approved chronic condition list is applicable</p> <p>Medication approved as per Qualsa's Chronic Disease List Medication Formulary</p> <p>Chronic medication can obtained from any pharmacy or contracted dispensing network general practitioner</p>	<p>R5 000 per beneficiary per annum</p> <p>100% of Singel Exit Price (SEP)</p>	<p>R5 000 per beneficiary per annum</p> <p>100% of Singel Exit Price (SEP)</p>
Attendance at 24 hour Emergency facility	Emergency consultations	<p>For emergencies only</p> <p>Only tariff codes applicable to Qualsa's network apply - members are responsible for paying any difference of cost directly to the general practitioner</p>	<p>100% of Scale of Fees (SOF), limited to overall annual limit</p> <p>Procedures resulting from an emergency consultation included in the emergency consultation fee</p>	<p>100% of Scale of Fees (SOF), limited to overall annual limit</p> <p>Procedures resulting from an emergency consultation subject to Annual In-hospital benefit</p>
Ambulance services Limited to medical emergencies which requires urgent medical attention	Provincial and private sector		<p>R400 per case</p> <p>100% of the Scheme Rate, limited to overall annual limit</p>	<p>R400 per case</p> <p>100% of the Scheme Rate, 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 Qalsal 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 Qalsal</p>	<p>Limited to overall annual limit</p> <p>No private hospital cover</p>	R80 000 per beneficiary per annum
<p>Private or state facility</p> <p>Includes associated professional services rendered during admission i.e. doctor; physiotherapist; occupational therapist; dietician etc.</p>	In patient	Preferred provider only, Qalsal's designated service provider must be used	<p>Treatment at state facility only; UPFS rates applicable</p> <p>Limited to overall annual limit</p>	<p>100% of Qalsal negotiated rates</p> <p>Limited to annual in-hospital benefit</p>

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	Maternity	Patient must enroll on Qualsa's Maternity Programme within the first 16 weeks of pregnancy to qualify for the maternity benefits Delivery by midwife only Member must use Mowbray Maternity or Gatesville Medical Centre , or any other hospital designated by Qualsa	Treatment at state facility only; UPFS rates applicable 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 Limited to annual in-hospital benefit
	Intensive care unit		Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa Limited to annual in-hospital benefit
	Radiology	Preferred provider only; Qualsa's designated service provider must be used	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa 100% of Qualsa negotiated rates Limited to annual in-hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	Pathology	Preferred provider only; Qualsa's designated service provider must be used	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa 100% of Qualsa negotiated rates Limited to annual in- hospital benefit
	Physiotherapy	In-hospital treatment	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa 100% of the Scheme Rate Limited to annual in- hospital benefit
	Psychiatric care	Preferred provider only, Qualsa's designated service provider must be used	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Maximum of 21 days per annum Limited to annual in- hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	MRI and CT scans	Authorisation must be obtained prior to procedure	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	One per family per annum Only covered at Qualsa's designated service provider 100% of Qualsa negotiated rates Limited to annual in-hospital benefit
	Internal Prostheses and Joint Replacements	Preferred provider only, Qualsa's designated service provider must be used	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	R25 000 per beneficiary per annum Limited to annual in-hospital benefit
	Maxillo-facial and oral surgery	Trauma cases only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	100% of the Scheme Rate Limited to annual in-hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	To-take-out medicine (TTO's)	Medicine dispensed on discharge from hospital	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Maximum of five (5) days' supply Limited to annual in-hospital benefit
	Radiotherapy and chemotherapy	Qualsa authorisation must be obtained prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa 100% of approved treatment plan limited to the Uniform Patient Fee Structure (UPFS) fees Limited to annual in-hospital benefit
	Transplants	Qualsa authorisation must be obtained prior to admission Benefit applicable at provincial hospital or State facility only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa Treatment at state facility only; UPFS rates applicable Limited to annual in-hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	Angiograms and Cardio-thoracic surgery	Qualsa authorisation must be obtained prior to admission Benefit applicable at provincial hospital or State facility only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa Only covered at Qualsa's designated Service Provider 100% of Qualsa negotiated rates Limited to annual in-hospital benefit
	Neurosurgery	Qualsa authorisation must be obtained prior to admission Benefit applicable at Provincial hospital or State facility only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa Only covered at Qualsa's designated Service Provider Limited to annual in-hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	Renal dialysis	Qualsa authorisation must be obtained prior to treatment Benefit applicable at provincial hospital or State facility only	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Case managed by Qualsa Only covered at Qualsa's designated Service Provider Limited to annual in-hospital benefit
	Hospice / Home nursing in lieu of hospitalisation No benefit for frail care nursing services	Medical motivation is required Subject to the approval of Qualsa's medical advisor	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	Maximum of fourteen (14) days per family per annum 100% of the Scheme Rate Limited to annual in-hospital benefit

(B) IN-HOSPITAL BENEFITS (cont)

			Primary Option	Standard Option
	Scopes	<p>No Benefit for endoscopic appendisectomy; inguinal or incisional hernia repair or Laparoscopically assisted Vagina Hysterectomy</p> <p>No benefit for disposable instruments</p> <p>Members will be liable for any costs in excess of the specified limits</p>	<p>Treatment at state facility only; UPFS rates applicable</p> <p>Limited to overall annual limit</p>	<p>Diagnostic endoscopic procedures at Qalsas designated facilities only</p> <p>Limited to R4000 per family per annum for Upper or Lower GIT endoscopy</p> <p>Conscious sedation only covered at designated service providers</p> <p>Endoscopic assisted surgery R8 000 per family per annum, only covered at Qalsas designated service provider and at Qalsas negotiated rates</p> <p>Limited to annual in-hospital benefit</p>

(B) IN-HOSPITAL BENEFITS (cont)				
			Primary Option	Standard Option
	Trauma Unit	Benefit limited to stabilisation of patient only and thereafter transferred to Qualsa's designated service provider Subject to authorisation and case management	Treatment at state facility only; UPFS rates applicable Limited to overall annual limit	100% of Qualsa negotiated rates Limited to annual in-hospital benefit

GLOSSARY OF TERMS:

- NHRPL** National Health Reference Price List - a reference price list in respect of health services published by the Council for Medical Schemes
- SOF** **Scale of Fees** - a negotiated tariff fee payable to various Service Providers including those listed on the Network.
- Scheme Rate** the rate set by the Scheme for reimbursement of claims (based on the National Reference Price List for 2006 plus 4.9 percent plus 5 percent), in the absence of any other agreed or contracted tariff with any service provider.
- UPFS** Uniform Patient Fee Structure – the fee schedule applied by the public sector
- Qualsa** **Qualsa Healthcare (Pty) Ltd** – contracted to the Scheme for all managed healthcare services and the management of the Scheme's Provider Network

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