

FISHING INDUSTRY MEDICAL SCHEME

EXCLUSIONS AND LIMITATIONS

EFFECTIVE FROM 1 JANUARY 2008

1. EXCLUSIONS

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 panel doctors in the greater Cape Town area;
- 1.2** All costs for operations, medicines, treatment and procedures for cosmetic purposes;
- 1.3** Holidays for recuperative purposes;
- 1.4** Purchase of the following unless prescribed:
 - Medicines not registered with the Medicines Control Council,
 - Toiletries and beauty preparations;
 - slimming products;
 - homemade remedies; and
 - alternative medicines.
- 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 recognized professional body constituted 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 is liable. 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** All costs in respect of injuries arising from professional sport, speed contests and speed trials.
- 1.10** Purchase of: Patent medicines and proprietary preparations; applicators, toiletries and beauty preparations; bandages, cotton wool and other consumable items; patented foods, including baby foods; tonics, slimming preparations and drugs as advertised to the public; and household and biochemical remedies.

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 the third column of 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.

- 2.2** 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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