ANNEXURE B

FISHING INDUSTRY MEDICAL SCHEME
BENEFITS SUMMARY EFFECTIVE 1 JANUARY 2004

Annual benefits for day-to-day medical services				
Out-of-hospital benefits				
Overall annual limit Member Member + 1 Member + 2 Member + 3 Member + 4			**Primary Option** R3 510 per family R3 780 per family R4 320 per family R4 860 per family R5 400 per family	**Standard Option** R3 510 per family R3 780 per family R4 320 per family R4 860 per family R5 400 per family
Panel doctors	Consultations and acute medication	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, limited to overall annual limit	100% of Scale of Fees, limited to overall annual limit
Non-panel doctors	Consultations and acute medication	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, limited to overall annual limit	100% of Scale of Fees, limited to overall annual limit
Specialists	Consultations and acute medication	General practitioners must obtain a Specialist Authorisation from the Scheme before	100% of the NHRPL, limited to overall annual limit	100% of the NHRPL, limited to overall annual limit

		you may consult a specialist Any medication prescribed must have an authorisation number and be obtained from a contracted pharmacy		
Panel dentists	Dental benefits		100% of Scale of Fees, limited to overall annual limit	100% of Scale of Fees, limited to overall annual limit
	Dentures **Maximum:** **R1 367.57**	One set of dentures per family every two years	100% of Scale of Fees, limited to sub-denture limit	100% of Scale of Fees, to sub-denture limit
Non-panel dentists	Dental benefits	Non-panel dentists may only be used in areas outside the greater Cape Town and Atlantis areas Only tariff codes applicable to panel dentists apply	100% of Scale of Fees, limited to overall annual limit	100% of Scale of Fees, limited to overall annual limit
Optometrists	Frames and lenses **Annual optical limit: R600**	R600 per family per year	100% of cost 100% of cost 100% of cost	100% of cost 100% of cost 100% of cost
	Eye tests	One eye test per family every year	R107 Limited to family optical limit	R107 Limited to family optical limit
Non-panel optometrists	Frames, lenses and tints **Annual optical limit: R600**	Non-panel optometrists may only be used in areas other than the greater Cape Town and Atlantis areas R600 per family per year	100% of cost 100% of cost 100% of cost	100% of cost 100% of cost 100% of cost
Non-panel optometrists	Eye tests	One eye test per family per year	R107 Limited to	R107 Limited to

		Non-panel optometrists may only be used in areas other than the greater Cape Town and Atlantis areas	family optical limit	family optical limit
Auxiliary services	- Radiology - Pathology - Surgical appliances - Chiropractors - Nursing services - Chiropody - Clinical psychology	General practitioners must obtain a Specialist Authorisation from the Scheme before you may consult a specialist	100% of the NHRPL, limited to overall annual limit 80% of the NHRPL, limited to overall annual limit	100% of the NHRPL, limited to overall annual limit 80% of the NHRPL, limited to overall annual limit
Physiotherapy		General practitioners must obtain a Specialist Authorisation from the Scheme before you may consult a specialist	R400 per family 100% of the NHRPL, limited to overall annual limit	R400 per family 100% of the NHRPL, limited to overall annual limit
Nebulizers		General practitioners must obtain a Specialist Authorisation from the Scheme before you may consult a specialist Obtain authorisation first, and request your service provider to send a motivation to the Scheme	R350 per family 100% of the NHRPL, limited to overall annual limit	R350 per family 100% the NHRPL, limited to overall annual limit
Chronic medication	Medicine	To obtain benefits for chronic medication, the patient must be registered with Qualsa's Medicine Risk Management Automatically approved conditions are: – Hypertension; – Asthma; and – Diabetes	R5 000 per beneficiary per annum 100% of cost	R5 000 per beneficiary per annum 100% of cost

Ambulance services	Provincial and private		R200 per case 100% of the NHRPL, limited to overall annual limit	R200 per case 100% of the NHRPL, limited to overall annual limit

Annual benefits for hospitalisation and other major medical services				
			Primary Option	**Standard Option**
Annual hospital limit		Standard Option only: All admissions and procedures in hospital must be authorised by Qualsa 48 hours before admission Members must use contracted hospitals designated by Qualsa	**Refer to overall annual limit**	**R61 000 per beneficiary**
Private or provincial hospitals				100% of preferred provider rates Limited to annual hospital limit
	In patient	Preferred provider, as designated by Qualsa must be used	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Maternity	Patient must register with Qualsa within 16 weeks Delivery by midwife only Member must use Mowbray Maternity or Gatesville Medical Centre, or any other hospital designated by Qualsa	Provincial hospital tariffs only: H1, H2, H3	Maximum of three days for normal delivery Maximum of four days for caesarian

	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		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	One per family per annum Only covered in provincial hospital
	Prosthesis		Provincial hospital tariffs only: H1, H2, H3	R15 000 per beneficiary
	Joint replacement	Only at hospital designated by Qualsa	Provincial hospital tariffs only: H1, H2, H3	R20 000 per beneficiary
	Maxillo-facial and oral surgery	Trauma cases only covered in provincial 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 procedure Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates

	Transplants	Authorisation must be obtained prior to procedure Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Cardio-thoracic surgery	Authorisation must be obtained prior to procedure Only covered in provincial hospital	Provincial hospital tariffs only: H1, H2, H3	100% of preferred provider rates
	Neurosurgery	Authorisation must be obtained prior to procedure 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 procedure 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 instead of hospitalisation		Provincial hospital tariffs only: H1, H2, H3	Maximum of 14 days per family per annum
	Scopes	Macroscopic procedures include: – colonoscopies; – gastroscopies; – laparoscopy for hiatus hernia and gall bladder; – arthroscopies and cystoscopies Only at a hospital designated by Qualsa	Provincial hospital tariffs only: H1, H2, H3	R3 000 per family