

ANNEXURE C
LIMITATIONS OF BENEFITS AND BENEFITS EXCLUDED

(With effect from 1 January 2005)

1. 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 may be liable, unless the Board is satisfied that there is no reasonable prospect of the member or dependant recovering adequate damages from the other party. Where such a claim, after deliberation, is repudiated by the parties concerned, the member is entitled to such benefits as would have applied under normal conditions, irrespective of the lapse of time.

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.

- 2.3** 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.